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# The high involvement customer journey:

A study on customer motivations for touchpoint choice

By:  
Emelie Pine & Isabell Weber  
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Supervisor: Veronika Tarnovskaya  
Examiner: Javier Cenamor

# Abstract

**Title:** The high involvement customer journey: A study on customer motivations for touchpoint choice

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**Authors:** Emelie Pine & Isabell Weber

**Supervisor:** Veronika Tarnovskaya

**Keywords:** High involvement, customer journey, motivation, touchpoints, multichannel.

**Thesis purpose:** The purpose of this study is to gain knowledge about baby boomers' motivations for using either digital or analogue touchpoints in the high involvement customer journey. This ultimately contributes to an increased understanding of the high involvement customer journey.

**Methodology:** A qualitative study with social constructionism as the research philosophy, where an abductive approach is adopted. Given that the purpose was to gain a deeper understanding of customer motivations in high involvement customer journeys, an outline of the methodology of interviewing thirteen customers of Riksbyggen is presented.

**Theoretical perspective:** The main theories which inform this study are based on consumer behaviour within the fields of motivation, involvement, multichannel behaviour and customer journeys. A theoretical framework has been developed to demonstrate how these fields interlink and to provide a foundation for achieving the research purpose.

**Empirical data:** The empirical data for this study was gathered through thirteen in-depth interviews with those belonging to the baby boomer generation. The interviews were semi-structured in nature utilising both theoretical and empirically led questions in order to uncover the motivations for touchpoint use in the real estate customer journey.

**Conclusions:** In total, sixteen motivations were identified, all of which applied to the use of analogue touchpoints with the majority apparent in all stages of the customer journey. Only twelve motivations were present for using digital touchpoints, and only four evident within every stage. Multiple motivations were present simultaneously with some impacting touchpoint choice more than others. Similar to involvement levels, customer motivations also develop from both customer- and product attributes reaffirming that some motivations were context or age-cohort specific.

## **Practical implications:**

By understanding customer motivations for touchpoint choice in the high involvement customer journey, organisations are able to evaluate and adapt their digital and analogue touchpoints to better meet customer needs and improve customer experience.

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# 1. Introduction

*In this introductory chapter the reader will be introduced to the research topic. The background and problematisation establish the initial positioning of the research. This is then followed by the research question and the research purpose. Furthermore, the chapter presents delimitations and intended contributions.*

## 1.1 Background

It is a Sunday morning and Sven and his wife Julia sit at the table in their big kitchen. They live on a quiet street in a suburb, in the same house they bought right before they had their first child. About 35 years have gone by since their purchase and although they love their home, they are transitioning into a new and calmer stage of life and no longer feel they need all the extra space. Sven and Julia have discussed looking for alternative housing options that better match their current lifestyle, especially after Julia's sister moved into a nice new-build apartment. They finish their breakfast and decide to go for a walk, they pass an estate agency where the available properties are displayed in the window. However, it is Sunday so the agency is closed. Before entering their house again, Julia picks up the Sunday paper in their mailbox. When they are inside Julia sits down at the kitchen table to read the paper. Sven goes to his study, sits down at his computer and starts to look at the available property listings in the area they are interested in. He calls Julia in to show her the properties he has found. They decide that the next step should be to get in touch with the estate agent when they open on Monday.

Sven and Julia's journey towards purchasing a new home is a fictitious scenario, illustrating a phenomenon which has caught our attention. It demonstrates how consumers can use multiple methods, which can also be referred to as touchpoints, when searching for information or making decisions in the purchase process (Lemon & Verhoef, 2016). Due to customer autonomy, these touchpoints contribute to an individual 'customer journey', which includes pre-purchase, purchase and post-purchase phases (Grewal & Roggeveen, 2020; Lemon & Verhoef, 2016). The touchpoints refer to every occurring interaction between the customer and the company, derived from internal and external forces impacting customers' perception and emotional responses to the process (Grewal, 2019; Grewal & Roggeveen, 2020; Pine & Gilmore, 1998; Stein & Ramaseshan, 2016). This ultimately makes customer experiences very personal.

The example of Sven and Julia demonstrates how consumer behaviour develops and can be subject to preconditioned way of doing things, or an idealised customer journey, in relation to a particular product category. This example uses the case of real estate, which is classed as a high involvement purchase (Sihi, 2018). High involvement purchases are more likely to have a personal meaning and relevance, a higher level of risk, stronger motivations for processing product information and require substantial cognitive efforts (Choi, 2019; Ekström, 2010; Li, 2019; Zaichkowsky, 1985). On the contrary, low involvement products, such as the newspaper bought by Julia, are categorised by a lower level of risk, lower consideration and a simplified decision-making process (Bloch & Richins, 1983; Park, Lee & Han, 2007).

The fictional story addresses how consumers can behave in transitional life situations, which is important to understand from both a managerial and theoretical perspective. Moreover, the story indicates how central customer journeys are to the overarching purchase experience (Edelman & Singer, 2015). Grasping the cognitive, affective, emotional, social and physical responses, jointly customer experience can enable firms to achieve their desired outcomes (Verhoef, Lemon, Parasuraman, Roggeveen, Tsiros & Schlesinger, 2009). Over time, it has become evident that customers' firm associated experiences throughout the journey may originate from different sources, in other words across multiple touchpoints (Lemon & Verhoef, 2016). Usage of multiple touchpoints is expected to differ across target groups due to their various backgrounds, upbringings and contemporary societal environment (Parment, 2013).

An essential concept to consider in relation to customer journeys, is multichannel facilitation. This indicates integration when using multiple channels such as physical stores, catalogues, telephone sales and digital options like websites, in a purchase process (Kumar & Venkatesan, 2005). Moreover, channels can also consist of advertising, observation of peers and traditional earned media, suggesting that firms are not in direct control of all touchpoints customers come into contact with (Baxendale, Macdonald & Wilson, 2015). Multichannel strategies enable companies to complement and enhance information about their offerings within the different channels (Grewal, 2019). This illustrates the complexity and tremendous amount of possibilities surrounding multichannel integration in the customer journey, and its impact on customer experience (Grewal, 2019). Combining multichannel touchpoints with the idea that



consumer behaviour differs across target groups, supports the notion that there are several paths to take when forming a customer journey.

Customer journeys can be varied due to the impact of several forces, including the use of both analogue and digital touchpoints, seen from a firm and customer perspective. Since behaviour in relation to touchpoints varies between different age cohorts, this leads to the need to understand what the future of physical touchpoints entail for specific age groups (Boardman & McCormick, 2018). While the emergence of the internet has transformed and generated new innovations, analogue touchpoints have a longer track record, as historically physical sales were used to conduct transactions (Manyika & Roxburgh, 2011). With digitalisation gaining a stronger foothold in various industries, it is interesting to consider what the role of physical points of contact between a company and the customer are today. We suggest this interplay between physical and digital touchpoints becomes even more interesting when considering a high involvement context.

Our research is clearly differentiated from previous studies, due to our focus on motivations of a particular age cohort within a high involvement context. Concentrating on a topic within consumer behaviour is highly relevant given that customer motivations can fall under behavioural sciences (Ekström, 2010; Rezvani, Jansson & Bengtsson, 2018). Ekström (2010) claims that consumer behaviour is broad and complex, focusing on behaviours in both purchase and consumption. The mention of ‘purchase’ solidifies why this study is framed within the field of consumer behaviour (Ekström, 2010). The unit of analysis of the study, ‘customer motivations’, is characterised as a behavioural aspect based on the following citation: “Motivation is a necessary condition for voluntary pro-environmental action” (Ekström, 2010, p.97), where pro-environmental behaviour is allegedly influenced by both the individual and context. Thus, adopting a customer-centric perspective makes this unit of analysis appropriate. Furthermore, by studying motivations in the real estate context, we create favourable conditions for thoroughly understanding this consumer behaviour.

## 1.2 Problematisation

The customer journey is a well-researched topic, with academic articles dating back to 1991 and a growth in studies seen since 2009 (Folstad & Kvale, 2018). The saliency of this topic in both academia and managerial research can be seen by its coverage in business publications

including McKinsey Quarterly and the Harvard Business Review (Court, Elzinga, Mulder & Vetvik, 2009; Edelman & Singer, 2015). Early customer journey research was defined by its origin in developing service practices (Folstad & Kvale, 2018). However, research continues to evolve, with studies shifting in focus from service-centric to retail-centric (Folstad & Kvale, 2018; Lemon & Verhoef, 2016). The complexity of these studies increase as new channels have added more ways for customers to research, evaluate and purchase products (Folstad & Kvale, 2018; Lemon & Verhoef, 2016). Currently, firms are pressured to continuously improve the customer journey (Court et al. 2009). This explains why many studies focus on managerial contributions regarding the use of multiple channels, or identifying how different consumer behaviours correlate with specific channels. For example, previous research has studied areas such as the impact of touchpoint exposure on brand consideration, loyalty, and the identification of different types of customer journeys (Baxendale, Macdonald & Wilson, 2015; Ieva & Ziliani, 2018; Wolny & Charoensuksai, 2014).

Building on the increased complexity of the customer journey, an emerging phenomenon which has dominated research in recent years is switching between channels in the pre-purchase and purchase phases. Different expressions have been coined to explain the process of customers combining digital and analogue touchpoints, under terminology such as showrooming, webrooming and the ROPO effect, which stands for research online purchase offline (Aw, 2019; Flavián, Gurrea & Orús, 2020; Gensler, Neslin & Verhoef, 2017; Kowalczyk, 2018; Mehra, Kumar & Raju, 2018; Mróz-Gorgoń & Szymański, 2018; Wagner, Schramm-Klein & Steinmann, 2020). The extent of research on this multichannel phenomenon demonstrates the importance of both digital and analogue channels, solidifying a significant need to understand how different channels collectively provide value to customers.

Within multichannel behaviour it remains clear that analogue touchpoints continue to be an important component of the customer journey. Customers value visual and tangible experiences of products, alongside interactions with salespeople, which ultimately can lead to customer loyalty and initial consideration (Baxendale, Macdonald & Wilson, 2015; Court et al. 2009; Gensler, Neslin & Verhoef, 2017). Specifically, from a business perspective, physical touchpoints can support the delivery of a customer experience which differentiates both retailers and service providers from their competitors (Bäckström & Johansson, 2017; Bitner, 1992).

Customer journey literature exploring the multichannel phenomenon, has predominantly focused on low involvement product categories (Baxendale, Macdonald & Wilson, 2015; Ieva & Ziliani, 2018; Wolny & Charoensuksai, 2014). For customers, low involvement products have a simplified decision-making process and less risk associated with the purchase (Bloch & Richins, 1983; Park, Lee & Han, 2007; Zaichkowsky, 1985). Since high involvement contexts demonstrate a more extensive pre-purchase phase and a need for more human interaction these differences impact the customer journey (Hochstein, Bolander, Goldsmith & Plouffe, 2019; Nayeem & Casidy, 2013). Due to this characteristic of high involvement purchases, it is problematic both academically and managerially, that the understanding of the high involvement customer journey is so limited.

Research on high involvement customer journeys has primarily been focused on specific elements or channels such as the use of social media, or salespeople in the decision-making process, rather than the journey as a whole (Fauser, Wiedenhofer & Lorenz, 2011; Hochstein et al. 2019; Nayeem & Casidy, 2013; Sihi, 2018). These studies have focused on high involvement products as explained by Bloch and Richins (1983), as purchases which have a significant risk attached and a high degree of emotional involvement. Although vehicles or high-value technology items would fit into this category, we believe the high involvement customer journey is best explored through an investment which is arguably the most significant one a consumer will ever make, purchasing a home. Not only does this involve financial risk, it is also more emotionally demanding than other financial investments (Kassel, 2016). Focusing on the entire real estate customer journey will enable us to contribute to the existing research on the multichannel customer journey, from a new high involvement perspective.

The two concepts mentioned so far, customer journey and customer involvement demonstrate a complex consumer behaviour. This is why we want to understand customers' motivations for using multiple channels. Organisations use tools such as customer journey mapping to constantly adapt and add touchpoints based on trends or needs of customers (Richardson, 2016). Equally, the rise of the 'empowered consumer' means that customers are taking control of their decision-making process, selecting channels that meet their needs (Court et al. 2009; Edelman & Singer, 2015). Previous research on customer motivations within the customer journey has predominantly focused on hedonic and utilitarian motivations, often linking them to customer satisfaction (Anand, Ramachandran, Sambasivan & Batra, 2019; Arnold &

Reynolds, 2003; Babin, Darden & Griffin, 1994; Childers, Carr, Peck & Carson, 2001; To, Liao & Lin, 2007; Westbrook & Black, 1985).

Research on motivation has given considerable of attention to convenience as a motivation for using digital, and to some extent analogue channels (Anderson & Srinivasan, 2003; Boardman & McCormick, 2018; Childers et al. 2001). Research has recently linked motivations to segmentation or clusters of customers, where age is a primary variable (Arnold & Reynolds, 2003; Boardman & McCormick, 2018; Parment, 2013; Rohm & Swaminathan, 2004). Most of these studies were conducted in a low involvement setting (Haridasan & Fernando, 2018; Westbrook & Black, 1985). Keng, Liao and Yang (2012) introduced the first study on the relation between customer motivations and a high involvement context. Despite this, we argue that research connecting motivations to a specific generational cohort within the high involvement context is still needed. Therefore, focusing on customer motivations for using either digital or analogue touchpoints can provide both academic and managerial insights, in light of the evolving landscape of customer journeys.

For research on customer motivations and purchase engagement, Parment (2013) advocates studying generational cohorts due to their shared values and behavioural motivators. Our research of the generational cohort of baby boomers, born between 1944 and 1964, can provide an interesting perspective for the following reasons. Firstly, baby boomers are characterised by currently being in a transitional phase of life, where approaching, or recently entering retirement raises several social-, economical- and accommodation-based questions (Caicedo, 2018). This results in an interplay between the individual and society in order to maintain an independent lifestyle, which can be characterised by actions such as a change of living situation (Willis & Schaie, 2014). Baby boomers also provide an additional dimension to multichannel customer journey research, given their tendency to contextualise information and draw on past experiences, demonstrating emotional decision making (Timmermann, 2003). Additionally, the baby boomer generation are often highly demanding users of both digital and analogue touchpoints in traditional retail contexts, which may extend to other customer journeys (Miles, 2019). These components all contribute to a complex, yet fruitful demographic for generating insights about customer motivations.

In summary, there is currently limited research looking at motivations in the multichannel customer journey within a high involvement product context. By focusing our research on customer motivations, we hope to distance ourselves from research on single channels and how they benefit retailers or service providers. Consequently, we aim to gain a deeper understanding of consumer behaviour and provide valuable insights both academically and managerially. Furthermore, by using the real estate industry as our empirical setting we hope to increase the understanding of arguably the highest involvement purchase for most people. This may begin to bridge the research gap between high involvement and low involvement research. Finally, by researching the baby boomer cohort, we hope to gather insights into complex customer journeys for those in a transitional phase of life.

### 1.3 Research question & Purpose

By answering the question below we aim to address existing gaps within customer journey research. There is currently not a comprehensive understanding of the high involvement customer journey which takes into account customers' motivations for touchpoint choices. Therefore our research question is:

*What are customers' motivations for using analogue and/or digital touchpoints, in their high involvement customer journey?*

In addition to the prominence of multichannel customer journey research within academia, there is also scope for research to provide managerial contributions. Due to the saliency of customer journeys in high involvement product categories, this research will be carried out with the support of Riksbyggen, a Swedish housing company. The methodology chapter will further explain this contextualisation. Due to this empirical setting, we will also aim to provide businesses in high involvement categories insights on the future customer journey. Thus, our research question leaves room for findings amongst our target group concerning the balance between digital and physical touchpoints for example showrooms or salespeople, when making a high involvement purchase.

In summary, the purpose of this study is to gain knowledge about the motivations behind using either digital or analogue touchpoints, and how they may differ throughout the customer journey. This will facilitate an increased comprehension of the high involvement customer

journey within the consumer behaviour field. As identified within the problematisation, this is an area which has not been heavily researched. Although we are aware that additional factors such as touchpoint attributes may impact customers' choices, we believe that considering 'why?' from the point of view of motivations will give the research a deeper dimension, thus improving its overall value. Furthermore, by focusing on a high involvement product category like real estate, we hope to gain insights into a previously under-researched product category and provide both academic and managerial contributions.

## 1.4 Delimitations

To ensure our research provides academic value we limited the parameters within which our study takes place. Although the phenomenon of the high involvement customer journey is one which requires research as a whole, the scope of our study will be narrowed down to the baby boomer generation. The decision to study one age cohort, rather than take a comparative approach makes our findings specifically applicable to customers in later stages of life. Furthermore, this focused approach supports our objectives of gaining a deeper understanding of customers' motivations for using different touchpoints, rather than directly comparing differences between the motivations of different age cohorts.

This research will also be restricted to one high-involvement context, the real estate industry, containing both retail and service elements. Furthermore, the significance of purchasing a property ensures that this customer journey is perceived as high involvement by all participants. Our research will also focus on one empirical setting, by collaborating with the Swedish housing company Riksbyggen. This decision was made to ensure access to a range of participants which have recently experienced the real estate customer journey. However, due to this, the study is also limited to the Swedish housing market, with all participants exposed to standardised practices within the Riksbyggen sales process. For example, purchasing a property through Riksbyggen does not require a bidding process. However, this study focuses on understanding customer motivations rather than the mapping of the customer journey. Therefore, we suggest the access to participants granted through this collaboration will ensure this research provides greater value than if the study took place outside of this empirical context. Despite the delimitations, we believe that this simultaneously can create opportunities for future research, thus elaborating and improving our findings. By limiting the scope of this

research, we hope to provide both focused and valuable contributions both from a theoretical and managerial perspective. These contributions are discussed further in 1.5.

## 1.5 Intended contributions

We aim to deliver dual contributions as the research strives to balance academic and managerial context-based insights. Theoretically, the research will contribute to understanding the phenomenon of the high involvement customer journey. Within this phenomenon, we will develop knowledge of baby boomers' motivations for their actions, in terms of using analogue or digital touchpoints. Thus, we will contribute to understanding consumer behaviour within this previously under-researched context. As demonstrated, previous research predominantly focuses on low involvement product categories, such as 'fast moving consumer goods'. By concentrating on the real estate industry, we exemplify and add to the lesser studied area of high involvement customer journeys. Subsequently, we elaborate on existing knowledge about customer journeys and the customer experience, drawing on multichannel sub-phenomena such as webrooming, showrooming or the ROPO-effect. By doing so we are able to position our theoretical contributions within the context of current customer journey research.

Our managerial contributions are twofold. Firstly, on a detailed level, we expect our presented findings to provide managerial value when assessing customer journeys in a real-estate context. Specifically providing insights on the motivations of customers in a transitional stage of life, downsizing their home. In particular, we hope the motivations found for using different touchpoints enable better evaluation of the future introduction or removal of touchpoints. In particular, how these will impact baby boomers' customer journey in terms of aligning with their motivations. Secondly, on a general level we hope our findings can enhance the understanding of motivations amongst baby boomers for using certain analogue and digital touchpoints in other high involvement product categories. From our research, real estate businesses, and to some extent other high involvement categories with both service and retail elements, can further understand the motivations of their customers. Subsequently elevating and enhancing customer experiences. This opportunity to improve customer experience is important for businesses, due to its ability to generate long term competitive advantages (Folstad & Kvale, 2018).

To sum up, our research will elaborate on previous published master theses with Riksbyggen as the empirical context, but also on published academic papers (Ehrs & Lindfors, 2018; Nylén & Zethzon, 2019). We will add to the topic by using a different target group, and will focus on a new unit of analysis which is ‘customer motivations’. Focusing our research as such, we extend current knowledge and fill a gap, solidifying the relevance of the study.



## 2. Literature review

*The second chapter presents literary findings relevant to the research phenomenon. Existing literature will be presented in order to frame this research field, starting with sections covering customer journey research and research on involvement. Following sections address previous findings on customer motivations and research on customers switching between channels. The chapter concludes with a new theoretical framework based on existing research.*

### 2.1 Customer journey

#### 2.1.1 Customer journey research

There is a vast amount of customer journey research, having originated in the service sector, evolving and shifting over time towards research within a retail context (Folstad & Kvale, 2018; Lemon & Verhoef, 2016). For example, a study by Mittal, Kumar and Tsiros (1999) was one of the first to research the customer journey of a product and service simultaneously by reviewing the automotive industry. Their study (1999) focused on how satisfaction levels impact behavioural intentions in the customer journey. Notably, developing a theory capturing consumer behaviour is challenging given the complexity of multichannel customer journeys (Balasubramanian, Raghunathan & Mahajan, 2005). More recently, Lemon and Verhoef (2016) and Folstad and Kvale (2018) carried out systematic literature reviews on existing customer journey research. Both studies argue for a need to adopt a customer perspective and gain an insight into customer experience, which we support.

#### 2.1.2 Customer experience

The customer journey is closely related to research on customer experience. Through a systematic literature review, Verhoef et al. (2009) identified that customer experience encompasses the entirety of the customer journey. Meaning that customer experience consists of the pre-purchase, purchase and post-purchase stages (Verhoef et al. 2009). Unlike previous studies, Verhoef et al. (2009) emphasised the importance of considering external factors such as non-retailer controlled touchpoints including other customers or online reviews. Similarly, Lemon and Verhoef's (2016) literature review identifies customer experience as a multidimensional construct, impacted by both consumers' external environment and the cognitive, sensory, emotional and social responses which consumers experience throughout the customer journey.

Grewal, Levy and Kumar (2009) elaborate on the need to understand external factors influencing customer experience. They suggest that macro factors influence it both directly and indirectly (Grewal, Levy & Kumar, 2009). Considering that their article was written shortly after the global financial crisis of 2008, we find it unsurprising that the authors (2009) advocated further research on the impact of macro environmental factors. However, they (2009) highlighted that customer journey research rarely considers the macro environment, which we see to be true based on previous studies. However, we suggest that certain high involvement purchases, particularly those requiring significant financial investments or loans, may be impacted by macro environmental factors even if this is not the explicit focus of the study.

Customer experience research often faces the challenge of needing to provide both academic and managerial insights. Studies with strong managerial contributions include those on customer referrals within the customer journey and the impact of touchpoints on consumer engagement and profitability (Payne, Peltier & Barger, 2017; Stein & Ramaseshan, 2016). Within this subject, we perceive a disconnect between academia and managerial practice. Evidently, certain terminology and practices are accepted within the industry, but lack a cohesive theoretical understanding (Homburg, Jozić & Kuehnl, 2017). However, given the identified need for customer-centricity, we believe that customer-centric research can help bridge the gap between practice and theory.

From our perspective, existing research identifies that customer experience and therefore the customer journey, is affected by external elements outside of the control of the firm. For example, geographical locations, supply chains or other customers (Grewal, Levy & Kumar, 2009; Lemon & Verhoef, 2016). However, it is unrealistic to expect one study to consider the entirety of all external impacts. Rather, we advocate a customer-centric focus to ensure that external factors, deemed as important by customers in their decision making process are taken into account both academically and managerially.

### 2.1.3 Customer touchpoints

An increase in digital channels within the customer journey impacts the range of touchpoints customers are exposed to and their resultant experience. There have been studies on how

touchpoints, both direct and indirect, impact businesses. For example, how multiple touchpoints affect brand consideration (Baxendale, Macdonald & Wilson, 2015). Lemon and Verhoef (2016) identified that customers interact with a firm through multiple touchpoints in the pre-purchase, purchase and post-purchase stages of the customer journey. Researchers Ieva and Ziliani (2018) argue for the need to understand the most vital touchpoints and their associated usage patterns. Furthermore, their research (2018) also addresses whether demographic attributes are related to touchpoint exposure, alongside the impact of touchpoint exposure on customer loyalty. Their findings demonstrate that the frequency of touchpoint interaction varies between different demographic segments (Ieva & Ziliani, 2018). However, they do not explain why certain customer groups interact more frequently with certain touchpoints (Ieva & Ziliani, 2018). Additionally, given that this research was carried out within a low involvement context, the findings may not be applicable to other product categories, supporting the need for research such as ours (Ieva & Ziliani, 2018).

Given the evident complexity of touchpoints in the customer journey, we argue that further research on touchpoint selection is required, particularly if multiple options are available. From our perspective, the number of touchpoints, and therefore the complexity of customer journeys will likely increase over time. A customer-centric approach to research will aid the understanding of how touchpoints are used by consumers, ultimately shaping their customer journey.

#### 2.1.4 Multichannel behaviour

A literature synthesis by Neslin, Grewal, Leghorn, Shankar, Teerling, Thomas and Verhoef (2006) highlights the managerial challenges of understanding consumer behaviour and the use of different channels within the customer journey. Within the same study (2006) a broad spectrum of determinants of touchpoint preferences were identified, ranging from social and situational influences, to channel attributes and the integration between these. The range of touchpoints customers can use in their purchase process has contributed to the complexity associated with researching customer journeys. More available touchpoints leads to increased choices for consumers (Gensler, Verhoef & Boehm, 2012). This created a need for a model explaining why consumers choose certain touchpoints in different stages of the buying process (Gensler, Verhoef & Boehm, 2012). Gensler, Verhoef and Boehm (2012) limited their study to one context, retail banking, in order to comprehensively study this complex multichannel

journey, and assess consumer behaviour associated with multiple touchpoints. Their findings reaffirmed that convenience and quality are important for consumers' touchpoint selection during the search and purchase stage (Gensler, Verhoef & Boehm, 2012). Simultaneously, convenience was the most important attribute for touchpoint selection in the post-purchase phase (Gensler, Verhoef & Boehm, 2012).

A systematic literature review by Verhoef, Kannan and Inman (2015), reaffirmed the interest of researching touchpoint choice. This remains particularly relevant given the introduction of new digital channels and the role physical channels now play (Verhoef, Kannan & Inman, 2015). Studies provide insights on the challenges that arise from the availability of multiple touchpoints from both a firm- and customer perspective (Gensler, Verhoef & Boehm, 2012; Neslin et al. 2006; Verhoef, Kannan & Inman, 2015). Similarly, in a study focusing on online touchpoints, Wagner, Schramm-Klein and Steinmann (2020) elaborate on the complexity of the customer journey. They (2020) focus on the implications of using several touchpoints, and argue that the online customer journey is not one journey, but a culmination of different parts. Although this research (2020) is not explicitly framed within a high involvement context, it supports the increased complexity of the customer journey. The abundance of touchpoints available highlights the question of why customers choose certain touchpoints, which can be seen as a development of Gensler, Verhoef and Boehm's (2012) work. Although consumer behaviour is researched, we see a gap in the understanding of the motivations which drive the use of different touchpoints, especially within multichannel settings.

The integration between digital and analogue touchpoints is often addressed in studies focusing on research shopping behaviour. Literature suggests that customers often transition between physical and digital channels in the purchase of several different types of products, including loans, holidays books and clothing (Verhoef, Neslin & Vroomen, 2007). Based on these categories, we can derive that research shopping exists in low and high involvement contexts. This is supported by research identifying that channel switching should be expected in a high involvement context, exemplified by the purchase of a home mortgage, which is classified as a complex service (Frambach, Roest & Krishnan, 2007). Frambach, Roest and Krishnan (2007) identified that motivations for using different touchpoints varied between the pre-purchase, purchase and post-purchase stages. The authors (2007) identified motivations such as ease of access, social presence and perceived functional benefits as differing between touchpoints, regulated by participants' experience with the internet. However, we argue the focus on the

internet as the dominant digital channel, and a personal advisor as the primary representation of the offline channel demonstrates limitations (Frambach, Roest & Krishnan, 2007). Nonetheless, this study (2007) identifies that motivations for touchpoint choice can result from both the functionality of a channel, and psychographic factors.

The presented literature on multichannel customer journeys suggests that there is scope for research addressing all the touchpoints used in an individual's customer journey, rather than studying pre-selected touchpoints. We suggest that literature often overlooks what we consider to be an important context, high involvement product categories. Loans, as one of the product categories in Verhoef, Neslin and Vroomen's (2007) research, could be considered multichannel research within this context. However, this example alongside the increased overlap between the retail and the service sector suggests that high involvement retail often has a strong service element. For example, consider the purchase of a vehicle, luxury goods or financial products. We advocate that the real estate industry represents this high involvement retail-service hybrid, given that a physical product is obtained but the process requires a high level of service. Therefore, the real estate industry provides an opportunity to research high involvement multichannel behaviour, which can add to existing research in both service and retail sectors.

### 2.1.5 Different research contexts

There are clear inconsistencies between customer journey research in different contexts, which is unsurprising given the range of products and services studied. For example, multiple studies include low involvement products such as groceries or clothing (Balasubramanian, Raghunathan & Mahajan, 2005; Brynjolfsson, Hu & Rahman, 2009; Ieva & Ziliani, 2018; Verhoef, Neslin & Vroomen, 2007). Whereas some studies focus on areas which we suggest differ in involvement depending on the consumer and purchase situation, such as electronics (Gensler, Neslin & Verhoef, 2017). Finally, other studies focus on high involvement product categories with service elements, including automobiles or complex financial services (Frambach, Roest & Krishnan, 2007; Gensler, Verhoef & Boehm, 2012; Mittal, Kumar & Tsiros, 1999; Vroomen, Donkers, Verhoef & Franses, 2005). The inconsistencies between these categories can be explained by the customer journey stages differing in length, depending on the complexity of the product or service (Vroomen et al. 2005).

A study assessing business-to-business customer journeys identifies that touchpoint preferences differ as consumers get closer to the purchase decision (Wiesel, Pauwels & Arts, 2020). Contrastively, a study on both high and low involvement products, demonstrates that changing touchpoint preferences are impacted by psychographic factors, rather than the customer journey stage the consumers are in (Konus, Verhoef & Neslin, 2008). Common sense dictates that customer journeys will differ between different product types, industries and consumers. This being said, we suggest that because of the impact of psychographic factors, even hypotheses or research questions perceived predictable, can provide unexpected insights when studied within an unexplored context.

Given the transition from service-centric to retail-centric research, researchers Mittal, Kumar, Tsiros (1999) claim that customer journeys should take into account both service and product purchase elements. Therefore, we propose that a setting which encompasses both these elements is arguably one of the best means to provide new knowledge within a heavily researched subject area. Previously we exemplified the real estate industry as a retail-service hybrid, given its high involvement context compared to many previous studies. Consequently, we argue that research on the real estate customer journey has the potential to uncover new and interesting findings.

#### 2.1.6 Customer segmentation

It has been established that customers transition between different phases in the customer journey, often changing touchpoint preferences as the journey progresses (Balasubramanian, Raghunathan & Mahajan, 2005; Frambach, Roest & Krishnan, 2007; Neslin et al. 2006; Verhoef, Neslin & Vroomen, 2007). Konus, Verhoef and Neslin (2008) were the first to use demographic and psychographic segmentation to investigate multichannel behaviour within the customer journey. As opposed to previously mentioned studies, it was found that no customer segments demonstrated specific touchpoint preferences in different phases of the purchase process (Konus, Verhoef & Neslin, 2008). Rather, consumer behaviour was driven by psychographic factors highlighting the value of considering these factors in future research (Konus, Verhoef & Neslin, 2008). By collecting data on product categories, including both high and low involvement products, the study focused only on the pre-purchase and purchase stage of the customer journey (Konus, Verhoef & Neslin, 2008). The touchpoints researched were limited to brick-and-mortar, catalogue and internet channels, thus overlooking other

potentially influential touchpoints in the customer journey (Konus, Verhoef & Neslin, 2008). Due to this impact of psychographic factors, it supports our approach of researching a specific age cohort and their distinctive customer journeys.

## 2.2 Involvement

### 2.2.1 Involvement research

Research on product involvement has been conducted for decades and has several associated implications and sub-concepts. Bloch and Richins (1983) were the frontrunners within this subject, initiating studies on product importance after deeming the existing understanding and definition of product importance insufficient. By compiling a review of relevant literature, including subjects such as: classification of goods, perceived risks, product involvement, importance of purchase and task involvement, product importance was defined as “the extent to which a consumer links a product to salient, enduring or situation-specific goals” (Bloch & Richins, 1983, p.71).

Although Bloch and Richins’ (1983) study focused on product importance, it indicates that product involvement is a pertinent factor. Their (1983) results demonstrate that consumer characteristics and product meaning influence consumers' perception of product importance. This implies that product involvement plays a central part as it influences consumer behaviour (Bloch & Richins, 1983). For example, even without direct associations with the actual product purchase it can enhance behavioural responses (Bloch & Richins, 1983). Moreover, their (1983) framework implies that high involvement products are connected to a high risk perception. We suggest that these findings have important consequences for the broader domain of product involvement. Many may object to the study’s significance to the subject of product involvement as the primary focus lies on product importance. However we argue that Bloch and Richins (1983) provided the groundwork for product involvement research, reinforced by the fact that their work still remains highly cited.

In order to refine existing product involvement literature, Zaichkowsky (1985) developed an involvement measurement tool: a semantic differential scale built on definitions of involvement. In her research, involvement is defined as “A person’s perceived relevance of the object based on inherent needs, values and interests” (Zaichkowsky, 1985, p.342). The author (1985) argues that there is a mutual agreement in research circuits of a distinction between high

and low involvement, but a lack of ability to measure them. Findings suggest that low involvement is characterised by limited information seeking behaviour, scarce comparison abilities of product attributes, inability to distinguish differences and lack of preferences (Zaichkowsky, 1985). Conversely, consumers with high involvement have a substantial interest in seeking product information, well developed comparison abilities, practice problem solving behaviour and are more sensitive to available options (Zaichkowsky, 1985).

Evidently, product involvement is a complex and fundamental construct. By identifying what constitutes high or low involvement, a deeper understanding of consumer behaviour can be gained. Clearly, Zaichkowsky's (1985) involvement measurement tool has provided academic value and is still used in studies today. Although the tool measures involvement, we have observed that many studies use involvement as a context rather than a unit of analysis. This often involves researchers defining the level of product involvement before the study is carried out. Therefore, these seminal studies prove valuable as a guide for more intuitive product categorisation when involvement is not the unit of analysis.

### 2.2.2 Segmentation in involvement research

A focus on different involvement types is prominent in early research. One such division is: product or enduring involvement, brand decision involvement and purchasing involvement (Lockshin, Spawton & Macintosh, 1997). Motivated by an insufficient understanding of behavioural differences, this research aimed to construct a marketing approach with involvement as a segmentation variable (Lockshin, Spawton & Macintosh, 1997). The identified involvement types allow for the creation of segmentation clusters differentiated by various characteristics such as demographics, attitudes and behavioural responses. Scoring highly on all three involvement types creates 'choosy buyers', which can be interpreted as high involvement customers, while 'lazy involved shoppers' are distinguished by low involvement with negative scores on both brand decision involvement and purchasing involvement (Lockshin, Spawton & Macintosh, 1997). Although these three dimensions provide an interesting way of identifying involvement levels, we consider the relevance of the brand dimension to be dependent on the product category (Lockshin, Spawton & Macintosh, 1997). We argue that within real estate, involvement is not directly related to brand factors, rather we consolidate product importance, purchase involvement, associated risk and relevance to



categorise real estate as a high involvement context (Bloch & Richins, 1983; Lockshin, Spawton & Macintosh, 1997; Zaichkowsky, 1985).

Although the segments identified in Lockshin, Spawton and Macintosh's (1997) research generate valuable theoretical and practical insights, we believe that elaboration on the segments could be beneficial since the marketing environment is far more complex today than when the article was written. For example, demographic factors could significantly impact involvement, yet this is not fully explored in the article. Furthermore, this research (1997) was carried out within the context of the wine industry, meaning that the identified segments may vary in other product categories. Additionally, as the study used the different involvement types to segment customers into clusters we argue that involvement categories are not as clean cut as some may assume. Therefore, the involvement construct can be understood as complex and influenced by multiple interconnected factors, solidifying the importance of considering demographic or psychographic traits of consumers in involvement research.

We suggest that further research is required on segmentational insights in relation to product involvement. One such attempt involved using three different frameworks: the psychographic approach, the consumer typology approach and the consumer characteristic approach to inform cluster formations (Nayeem & Casidy, 2013). The frameworks collectively generate three categories of decision making styles, namely innovative-informed, rational-confused and traditional-habitual (Nayeem & Casidy, 2013). Although product involvement within this study is not used as a unit of analysis, the authors (2013) argue for the need to complement existing similar studies within low involvement contexts, with high involvement studies. The relevance of their findings to our research lies in its in-depth investigation of consumer behaviour, providing a fundamental understanding of different types of consumer, thus proving an important point of reference. Perhaps most relevant is that this study supports that segmentation is essential when evaluating the level of product involvement (Nayeem & Casidy, 2013).

In a study focused on one age cohort, Kinley, Josiam and Lockett (2010) found that opinions and information from others are important in the high involvement customer journey. This study (2010) found that millennials with high involvement behaviour consult supplementary resources before finalising a purchase. Although the authors (2010) studied high involvement behaviour, the product type 'clothing' cannot be categorised as explicitly high involvement. This highlights that involvement levels are dependent on both consumers and the product type

as previously mentioned. Ultimately, we argue that insights on customer involvement within a specific age cohort can benefit from being studied in a guaranteed high involvement context. Furthermore, Kinsley, Josiam and Lockett's (2010) work leaves room for replicating the study on other generational cohorts to further validate their conclusion. Therefore, we believe our research will elaborate on generational product involvement and their segment-specific consumer behaviour.

Friedmann and Lowengart (2019) studied whether gender segmentation can affect brand preferences and consideration in the customer journey. They (2019) identify product involvement as a form of customer motivation, finding that product involvement ultimately impacts strategies consumers adopt for processing information. Their (2019) findings indicate that due to an increased requirement for cognitive effort in high involvement product categories, how customers establish preferences differs between genders. Friedman and Lowengart's (2019) findings also suggest that customers' personal investment with high involvement products may enhance certain traits in purchase situations. Therefore, we propose that high involvement research has the potential to provide a greater understanding of customer motivations than low involvement studies with the same target group.

### 2.2.3 Situational influences on involvement

Quester and Smart (1998) researched the wine industry, which by nature involves both low and high involvement purchases. This context demonstrates the importance of situational influences on involvement (Quester & Smart, 1998). In particular, they (1998) studied how involvement is impacted by a specific time and place, or by consumer behaviour including attitudes, preferences and perceptions. Their (1998) study generates new and elaborative questions regarding situational influence on consumers and their involvement level. However, they (1998) also raise awareness of the importance of this aspect that previous research had not. We believe situational conditions may be even more significant in transitional phases of life, ultimately suggesting that this will heavily influence baby boomers' customer journeys when purchasing a new home. Given that situational influence is strongly emphasised, their findings are valuable to our research despite having a different research context and angle.

#### 2.2.4 Digital channels & involvement

Digital channels clearly impact consumer behaviour as a whole, including how this relates to involvement levels. Park, Lee and Han (2007) studied how customer involvement levels influence the relationship between the quality and quantity of online reviews. These are identified as persuasive, impacting consumer behaviour and forming an essential part of consumers product assessment (Park, Lee & Han, 2007). Interestingly, low involvement consumers are more affected by quantity of online reviews when processing information, while high involvement consumers are only affected by quantity when the reviews are high quality (Park, Lee & Han, 2007). This suggests that involvement levels affect consumer requirements associated with digital touchpoints. It has also been found that consumers with a higher level of involvement perceive greater benefits associated with the customisation that comes with digital tools (Franke, Keinz & Steger, 2009). These two studies suggest that involvement levels impact what consumers desire from digital tools and the benefits they perceive. However, neither of these studies address why this is the case, which is why we advocate for research which studies the motivations for this behaviour.

Sihi (2018) studied the effects of virtual and augmented reality (VR and AR) on the EKB model, a pioneering decision making model within the consumer behaviour field. Carried out in a home purchase context, results indicated that digital tools such as VR can benefit both customers and sellers, by reducing the time effort associated with the purchase decision process (Sihi, 2018). On one hand, Sihi (2018) argues that digital tools are vital in the purchase process within a high involvement context, signalling an emphasis on functionality for the customer. Sihi (2018) simultaneously contends that emotive considerations are expected to shape individuals' preferences when making purchase decisions. These conclusions ultimately add weight to the argument that both functional and emotive drivers influence customers' final decision in high involvement purchase processes (Sihi, 2018). This is the first research we have identified to be carried out within the real estate industry, reaffirming its high involvement classification. Furthermore, we consider the focus on functional and emotional drivers to be closely aligned with motivational factors. Thus, the work of Sihi (2018) strongly contributes to framing our own research.

Li (2019) indicates that the interplay between functionality and emotionality as mentioned in Sihi's (2018) work is essential. The author claims that emotional certainty affects the

usefulness of digital means such as online reviews (Li, 2019). Suggesting that online reviews can reduce risks, information overload and inefficiencies consumers associate with high involvement purchases (Li, 2019). These findings contrasted with Park, Lee and Han's (2007) work on the quality and quantity of online reviews, further supports our position that the use of digital channels need to be understood from a customer perspective. In particular, studying motivations for using specific tools or touchpoints in high involvement contexts can provide valuable insights on what drives consumer behaviour.

### 2.2.5 Analogue channels & involvement

Despite an increasing focus on digitalisation, analogue elements such as human interactions remain important to consumer behaviour. Hochstein et al. (2019) observe the importance of interactions between salespeople and customers in high involvement settings. The authors (2019) question the type of behaviours salespeople should engage in to remain valuable in high involvement customer journeys. As today's customers are well-informed, understanding this informedness is essential if salespeople are to influence the purchase process (Hochstein et al. 2019). This research draws attention to how analogue channels influence the customer journey in a high involvement context (Hochstein et al. 2019). From our perspective, this is an area which should not be overlooked, rather it should be given more academic attention given the flexibility of human interaction and the dynamic and volatile nature of consumption today. It is important to consider that involvement by nature is tied to the perceptions of individual consumers, and will ultimately impact their preferences in the customer journey.

## 2.3 Customer motivation

### 2.3.1 Motivation research

Motivation research has led to many insightful findings regarding consumer behaviour. One example is the research of Tauber (1972), who hypothesised that the motivational factors behind shopping behaviour stems from either personal or social motivations. Unfortunately, Tauber (1972) failed to provide a substantial evaluation of the hypotheses in question. However, he contributed to the insight that impulsive shoppers can be motivated by other factors than just the satisfaction gained from buying something (Tauber, 1972).

Westbrook and Black (1985), considered motivations as a construct of both internal and external forces. They (1985) sought to analyse the motivations of different types of shoppers, using satisfaction to conceptualise the measure of motivation, despite the contemporary perception that motivations are not possible to observe. This study (1985) was the first systematic attempt to distinguish motivational dimensions of shopping behaviour. However, we argue that considering motivations beyond the context of satisfaction could extend the understanding of consumer behaviour. Furthermore, given that the authors (1985) focused predominantly on low involvement products motivational factors were reduced to those requiring limited consideration. For us, this study would have been more beneficial if it was conducted in a high involvement context, or compared motivational factors between high and low involvement contexts.

### 2.3.2 Hedonic and utilitarian motivations

The 2000s saw the introduction of new digital or online channels, and an increase in studies focusing on shopper motivations. For example, Childers et al. (2001) found that digital channels were able to deliver utilitarian and/or hedonic advantages to consumers. They (2001) also identified that retailers must consider how online touchpoints meet consumers' hedonic needs for visiting brick-and-mortar stores. Research implies that the hedonic or pleasurable experiences available to consumers were understood in a managerial context, but lacked an academic perspective (Arnold & Reynolds, 2003).

Research on factors impacting customers' online satisfaction and loyalty, has shed light on the existence of the convenience motivation (Anderson & Srinivasan, 2003). A customer perspective was taken, uncovering the hedonic reasons for purchasing, connecting these with online touchpoints (Anderson & Srinivasan, 2003). These hedonic reasons generated cluster consumer segments based on their motivations (Anderson & Srinivasan, 2003). We propose that motivation research focused on online touchpoints was dominated by the need to provide managerial rather than academic contributions due to the rapid growth of the internet in the late 90s. However, it is possible to identify minor academic contributions, which we can expand on to improve the understanding of motivations for using both online and offline touchpoints.

Research on motivations for touchpoint choice based on product categories has proven to be scarce. This supports why Haridasan and Fernando (2018) aimed to compare online and in-

store shopper motivations based on whether products were hedonic (jewellery) or utilitarian (electronics). As hedonic and utilitarian factors are frequently discussed within consumer behaviour, it solidifies the authors' (2018) choice of product classification. This study (2018) used a qualitative approach to identify that motivations for the use of online and offline touchpoints differed between product types. Although the hedonic or utilitarian aspects of the products were explicitly stated, the lack of context makes it challenging to identify whether these products would be regarded as high involvement, as this would depend on the associated level of financial risk or investment (Bloch & Richins, 1983). For instance, a customer with a high level of involvement in electronics may experience it as a hedonic purchase. This suggests that a study on motivating factors within a guaranteed high involvement category would complement the research currently available.

### 2.3.3 Age specific motivations

The segmentation of customer groups aids the identification of whether behavioural motivations in the customer journey are age or cohort specific. Boardman and McCormick (2018) were the first to explore touchpoint preferences and motivations amongst participants aged between 20-70. A qualitative and exploratory approach was used to understand why and how different ages used various channels, alongside their related preferences and motivations (Boardman & McCormick, 2018). They concluded that multichannel shopping behaviour increased with age, with consumers over 60 preferring to visit physical stores due to perceiving them as more convenient and enjoyable (Boardman & McCormick, 2018)

Although Boardman and McCormick's (2018) study provides a comprehensive insight into motivations for using various touchpoints between different ages, there are limitations. The research (2018) only included female participants which we consider to be a disadvantage. Additionally, although their research uses a broad age range, there is a limited focus on how motivations differ between specific generational cohorts (Boardman & McCormick, 2018). This supports a need for further research focusing on the motivations of baby boomers. Moreover, the study (2018) was limited to fashion retail, advocating a need to understand how generational behaviours may impact purchases in high involvement contexts (Boardman & McCormick, 2018). However, the authors (2018) address the latter limitation and advocate further research on how the product type may affect multichannel behaviour and motivations. We believe this study (2018) validates the strength of using a qualitative and exploratory

research approach to uncover the motivations for using different touchpoints amongst specific age cohorts. We also agree with Boardman and McCormick (2018) that different product types need to be investigated, supporting the need for our study of motivations for touchpoint use in a high involvement context.

Supporting the need to consider segmentation when researching motivations, Parment (2013) argues for using age segmentation to explain customer motivations. He (2013) claims that the societal events people are exposed to when coming of age, impact the values held by a particular cohort. Therefore, it is likely that different experiences and preferences of generational cohorts can impact both their purchase behaviour, as well as the level of involvement they have with a product (Parment, 2013). For us, this identifies the value of focusing research on one specific age cohort, rather than taking a broad focus like Boardman & McCormick (2018).

#### 2.2.4 Motivation and involvement

Involvement levels are an essential component for understanding purchase considerations and decision making (Parment, 2013). Involvement can differ between both consumer groups, as well as different product or service types (Parment, 2013). Most motivation research has been conducted within a low involvement context. However, Keng, Liao and Yang (2012) differentiated their research by investigating the importance of how perceived risk affects motivations in the buying process. Given that high involvement products are characterised by higher perceived risk, we consider the findings of this study relevant to a high involvement context (Bloch & Richins, 1983; Keng, Liao & Yang, 2012). Evidently, when purchasing high involvement products, customers are motivated to spend longer in the information search phase, often needing to physically interact with the product in order to reduce perceived risks (Keng, Liao & Yang, 2012). A limitation of this study was its execution, as it was conducted in a controlled laboratory environment, meaning the purchase process and motivations may not be indicative of a high risk purchase in a real-life context (Keng, Liao & Yang, 2012). From these studies we can see the impact of involvement on customer motivations, and therefore the need to further explore motivations in the under-researched high involvement context.

### 2.3.5 Motivations for digital and analogue channels

The growth of online shopping contributed to a need to understand why consumers used digital rather than analogue touchpoints, such as brick-and-mortar stores, to complete purchases (Rohm & Swaminathan, 2004). Rohm and Swaminathan (2004) identified the existence of four key shopping types, all with different motivations, including a combination of convenience, variety, social interactions and a need for immediate possession. This research (2004) provides insights for targeting specific groups of customers. Furthermore, it increases the understanding that variations in motivations can differ between groups of shoppers, thus impacting their channel choices (Rohm & Swaminathan, 2004). Notably, this study (2004) was conducted in a low involvement context, complicating the generalisability of the shopping types and customer motivations to a high-involvement context.

Researchers have increasingly looked at the motivations for use of online or offline touchpoints in multichannel contexts. Flavian, Guerra and Orús (2016) reinforce the research of Keng, Liao and Yang (2012) by identifying that ‘motivation to touch’ is a key driver of multichannel behaviour. However, they find that customers without the ‘motivation to touch’ use online information, such as reviews, to increase their confidence when completing a purchase (Flavián, Gurrea & Orús, 2016). In light of research from Parment (2013), it is worth noting that the age group studies were millennials, suggesting that motivations may vary in a different age cohort (Flavián, Gurrea & Orús, 2016).

Although Flavian, Guerra and Orús’s (2016) research included two product categories, both high and low involvement, the researchers state that multichannel behaviour by nature is more high involvement, given the additional exertion needed to reduce uncertainty. However, as they (2016) used a simulated purchase situation, we argue that this created an artificial higher involvement context. The study required participants to carry out additional research which may not have occurred in a natural setting (Flavián, Gurrea & Orús, 2016). Furthermore, although reviews are identified as significant for those with a low motivation to touch, the authors (2016) demonstrate that this motivation is also important for high involvement purchases (Flavián, Gurrea & Orús, 2016). This is due to a clear relationship between multichannel behaviour and high involvement. This suggests to us that motivations for participating in high involvement purchase processes are complex. Calling for a need to



combine digital and analogue channels, regardless of age cohort, as this could potentially reduce the associated uncertainties.

To, Liao and Lin (2007) sought to increase the understanding of hedonic and utilitarian motivations for internet shopping to identify whether these influence the search and purchase intentions. Findings suggested that online shoppers demonstrate hedonic motivations similar to offline shoppers (To, Liao & Lin, 2007). Utilitarian motivations were found to have more impact on search and purchase intentions in online shopping (To, Liao & Lin, 2007). On the other hand, hedonic motivations had less impact on the search and purchase intention in an online environment, with the authors (2007) identifying that online touchpoints lacked sensory elements which contribute to hedonic values in offline shopping. Similar to Rohm and Swaminatham (2004), they (2007) carried out their research in a low involvement context. However, To, Liao and Lin (2007) identify that investigating shopper motivations in different product segments would be valuable. Given our focus on the real estate industry, customer journeys are expected to include online and offline touchpoints. As previously mentioned, high involvement consumers are complex and multifaceted, making it important to understand their motivations for multichannel behaviour.

## 2.4 Customers switching between channels

### 2.4.1 Showrooming

Gensler, Neslin and Verhoef (2017) have researched the showrooming phenomenon whereby customers use offline channels, such as physical stores for information search, but complete their purchase online. Their study (2017) involved ten different product categories, ranging from basic products like toys to expensive goods such as televisions. Their findings identified price savings as a prominent motivation for this kind of consumer behaviour (Gensler, Neslin & Verhoef, 2017). This being said, they (2017) also emphasise that non-price related factors can motivate customers to practice showrooming, for example due to the physical waiting time found in offline touchpoints (Gensler, Neslin & Verhoef, 2017).

The competitiveness associated with showrooming from a seller's perspective is addressed by Mehra, Kumar and Raju (2018) due to incoherent information available in different channels. Furthermore, the authors (2018) position their study by discussing short term and long terms strategies for handling the showrooming phenomenon from a business perspective. The former

focuses on consistent pricing across channels and the latter on product assortment (Mehra, Kumar and Raju, 2018). Due to the complexity of high involvement purchases, we expect that consumers use different touchpoints to gather information. However we do not expect our findings to mirror showrooming behaviour as firstly, it is unlikely that homes are purchased online and secondly, because real estate purchases are more complex.

#### 2.4.2 Webrooming & ROPO effect

Researching online and purchasing offline is the opposite of showrooming, and is known as webrooming or the ROPO effect. Aw (2019) uses the term ‘webrooming’ and focuses on where the phenomenon originates from. The author (2019) found that motivations for webrooming behaviour are connected with searching for bargains, efficiency and the need for immediate possession. Evidently, this behaviour generates advantages for customers, but it can also have negative financial consequences for organisations (Aw, 2019). Similar to showrooming, the ROPO effect can be problematic for retailers solely operating through e-commerce (Mróz-Gorgoń & Szymański, 2018). As the phenomenon has been identified as a distinctive consumer behaviour, the authors (2018) aim to measure the size of the ROPO effect in the low involvement clothing industry. A growth in internet users constitutes the main argument for understanding why channel choices differ between the information search stage and the purchase stage (Mróz-Gorgoń & Szymański, 2018). Framing this within the research of Flavián, Gurrea and Orús (2016) who suggest all purchases consisting of multichannel behaviour has a higher involvement level, this needs to be considered in relation to all multichannel phenomena.

#### 2.4.3 Effects of switching between channels

Flavián, Gurrea and Orús (2020) consolidated webrooming and showrooming, when studying how using touchpoints affect customer expectations and experience. Findings suggest that customers adopting webrooming behaviour have distinctive characteristics which showrooming customers do not (Flavián, Gurrea & Orús, 2020). Specifically, webrooming customers have a better understanding of how to save time and effort when making the final purchase (Flavián, Gurrea & Orús, 2020). This proves that variations in consumer behaviour can potentially stem from these types of phenomena. Furthermore, given the increased integration between digital and physical touchpoints, motivations for channel switching is important to understand.

Santos and Gonçalves (2019) argue for a greater theoretical understanding of motivations behind webrooming and similar phenomena in light of the growth of mobile commerce. Their study (2019) found that motivations contributing to webrooming behaviour consist of information processing and uncertainty reduction. These are identified as consistent across webrooming behaviour utilising multiple different types of devices (Santos & Gonçalves, 2019). Nevertheless, this study does not go into detail of how these motivations align with specific channels within the webrooming customer journey, rather it looks at the phenomenon as a whole. Therefore, we believe there is scope for research which aims to identify motivations on a more granular level, relevant to specific touchpoints.

## 2.5 Literature synthesis

Four distinct areas of literature have now been presented. These provide an understanding of what has been studied previously and help us identify a gap in existing literature. As these areas have now been established, it is important to define the relationships between factors within them, and explain the relevance for merging these concepts into one unified framework. The new framework will identify factors which both impact, and are impacted by our phenomenon of the high involvement customer journey. In the following sections, we shed light on connections identified through the literature review, starting with consolidating insights about contextual conditions expected to impact our research. In section 2.5.5, we will present our theoretical framework which clarifies the relationships between the four research areas.

### 2.5.1 The impact of involvement on the customer journey

Evidently, contextual or situational factors impact consumer behaviour (Gensler, Neslin & Verhoef, 2017). Context affects customers' use of touchpoints, which contributes to multichannel behaviour in the customer journey. We identified involvement as a salient contextual factor, since it is connected to how relevant or important customers perceive a purchase relative to their needs, values and interests, which subsequently impacts behaviour (Bloch & Richins, 1983; Zaichkowsky, 1985). Involvement levels can be associated with product attributes and customer attributes, with many studies focusing on low involvement contexts, or those differing in customers' perceived involvement (Kinley, Josiam & Lockett, 2010; Lockshin, Spawton & Macintosh, 1997; Nayeem & Casidy, 2013; Quester & Smart, 1998). However, the identified lack of research in a high involvement context, particularly in

regard to the customer journey, means the chosen context of our research will be guaranteed to be high involvement, regardless of customer differences (Sihi, 2018). Interestingly, from existing customer journey research we see that high involvement purchases often have both product and service elements, making previous research from both these contexts relevant to our study.

Research demonstrates that high involvement contexts impact elements within the customer journey. Firstly, these products require more cognitive effort, resulting in a more considered customer journey and a variation in the length of pre-purchase, purchase and post-purchase stages compared to low involvement contexts (Friedmann & Lowengart, 2019; Lemon & Verhoef, 2016; Zaichkowsky, 1985). Secondly, in the early stages of the customer journey, high involvement purchases feature more information seeking behaviour, with multiple touchpoints used to gather and process information (Park, Lee & Han, 2007; Zaichkowsky, 1985). Simultaneously, high involvement purchases require more sensitivity to available options with increased comparison levels, suggesting a higher level of information gathering (Friedmann & Lowengart, 2019; Li, 2019; Zaichkowsky, 1985).

Thirdly, findings show that involvement levels impact the attributes customers expect from touchpoints and perceived touchpoint benefits. For example, external information sources are more relevant to high involvement purchases, with customers demonstrating different techniques for information search behaviour than low involvement categories (Friedmann & Lowengart, 2019; Li, 2019; Park, Lee & Han, 2007). Finally, within a high involvement context, decisions in the customer journey are clearly based on both functional and emotional drivers (Frambach, Roest & Krishnan, 2007; Li, 2019; Sihi, 2018). Therefore, we expect motivations within our research to include both functional and emotional elements, demonstrating the complexity associated with a high involvement context. Furthermore, we expect this to result in a more considered decision-making process, facilitating the ability to identify motivations for using different touchpoints.

### 2.5.2 Psychographic factors and the high involvement customer journey

In addition to involvement as a strong contextual driver, psychographic factors have been highlighted in both customer journey and involvement research (Frambach, Roest & Krishnan, 2007; Konus, Verhoef & Neslin, 2008; Lockshin, Spawton & Macintosh, 1997; Nayeem & Casidy, 2013). Multichannel behaviour with customer journey research as the starting point,

stresses that psychographic factors can influence the touchpoints customers choose (Frambach, Roest & Krishnan, 2007). Furthermore, as customer journey literature partially focuses on segmentation, we have identified that psychographic factors as a segmentation variable used to assess multichannel behaviour, ultimately making these factors essential for establishing our research context (Konus, Verhoef & Neslin, 2008). Parallel to this, we found involvement research to draw extensive links to psychographic aspects. In particular, early involvement research emphasised the impact of consumer characteristics on perceived product importance, which is therefore relevant to our real estate industry focus (Bloch & Richins, 1983). Consumer characteristics are, in our opinion, a broad concept, supporting why psychographic factors can be interpreted as part of this concept.

Similar to customer journey research, involvement studies also addressed segmentation variables (Lockshin, Spawton & Macintosh, 1997). Although not explicitly stated, we suggest that identifying groups of customers with different involvement levels based on attitudes and behavioural responses involves psychographic segmentation. More directly, psychographic factors are used to distinguish segments of decision making customers. Namely the innovative-informed, the rational-confused and the traditional-habitual customer, supporting that customers may differ in how they behave (Nayeem & Casidy, 2013). This is also clear when reviewing situational influence within involvement research (Quester & Smart, 1998). Psychographic aspects are clearly important in customer journey research and involvement research as both internal and external connections have been identified, making this a critical aspect to consider when researching high involvement customer journeys.

### 2.5.3 Touchpoints in the high involvement customer journey

The customer journey and the resulting customer experience, consists of multiple components, with the pre-purchase, purchase and post-purchase stages differing in length depending on the complexity of the product or service (Hochstein et al. 2019; Nayeem & Casidy, 2013). The customer journey, as mentioned previously, is impacted situational and psychographic factors including demographic, cognitive or social elements, highlighting the relevance of focusing on a specific context and age cohort with similar psychographic traits (Ieva & Ziliani, 2018; Lemon & Verhoef, 2016; Parment, 2013).

Within our literature review we have highlighted phenomena regarding channel switching behaviour in the customer journey (Aw, 2019; Gensler, Neslin & Verhoef, 2017; Mehra, Kumar & Raju, 2018; Santos & Gonçalves, 2019). Research on high involvement contexts suggests that the use of multiple touchpoints is common in these purchases (Keng, Liao & Yang, 2012; Li, 2019). Touchpoints utilised in the high involvement customer journey may consist of those both controlled by the company selling the product or service, as well as external sources of information (Grewal & Roggeveen, 2020). The use of specific touchpoints have been shown to change throughout the different stages of the customer journey, relative to the situation the customer is in (Frambach, Roest & Krishnan, 2007; Keng, Liao & Yang, 2012). Customers select touchpoints which meet their needs based on factors such as touchpoint integration, availability and touchpoint attributes (Frambach, Roest & Krishnan, 2007; Verhoef, Neslin & Vroomen, 2007).

In addition to touchpoint features, customer attributes such as their understanding of digital or internet touchpoints, affects their choices (Frambach, Roest & Krishnan, 2007). Evidently, demographics like age and gender also impact touchpoint selection. Multichannel behaviour amongst older age groups indicates a preference for analogue touchpoints such as stores, which differs from younger age groups (Boardman & McCormick, 2018). Psychographic factors such as social or emotional elements also affect touchpoint preferences (Frambach, Roest & Krishnan, 2007; Neslin et al. 2006). This is closely tied to customer involvement levels, where perceived risk may impact touchpoint choices and multichannel behaviour (Keng, Liao & Yang, 2012). The impact of demographic and psychographic factors on touchpoint choice supports our recommendation to study one homogeneous age cohort (Parment, 2013). Furthermore, our study focuses on a guaranteed high involvement customer journey, rather than one where involvement is dependent on customer attributes.

Finally, although some researchers suggest that customer segments do not have specific touchpoint preferences, it is apparent that there are different motivations for using certain touchpoints (Boardman & McCormick, 2018; Konus, Verhoef & Neslin, 2008). For example, motivations for choosing touchpoints differ between age cohorts, even if this does not directly impact which touchpoints are used (Boardman & McCormick, 2018). We argue that finding the motivations for using analogue or digital channels is important to understand both channel switching and the high involvement customer journey. The reason being that these motivations

are both under-researched academically and can provide insights regarding necessary touchpoint attributes.

#### 2.5.4 Motivations for touchpoint usage in the customer journey

The ‘empowered consumer’ means that customers are increasingly shaping their own customer journeys according to their needs, by using different touchpoints (Lemon & Verhoef, 2016). Despite being an under-researched area, understanding the motivations for touchpoints choice increases the understanding of channel switching behaviour (Boardman & McCormick, 2018). This becomes more interesting when positioned within the phenomenon of the high involvement customer journey, which is categorised by a distinctly different consumer behaviour to low involvement contexts.

Research demonstrates that motivations result from both internal and external forces (Westbrook & Black, 1985). External forces include social factors, whereas internal forces include personal motivations associated with demographics or customer involvement levels (Boardman & McCormick, 2018; Tauber, 1972; Westbrook & Black, 1985). In addition to this, two fundamental distinctions in regards to motivations is whether they are hedonic or utilitarian (Haridasan & Fernando, 2018). Although previous research does address motivations within a high involvement customer journey, we expect to see both emotional and functional motivations. However, to gain a deeper understanding of motivations within high involvement customer journeys, we hope to look at touchpoint-specific motivations. Some examples of motivations for using different touchpoints have been identified as convenience, variety, social interaction and a need for immediate possession (Rohm & Swaminathan, 2004). Research also indicates that ease of access, social presence and perceived functional benefits are motivations for using multiple channels in the customer journey, although the combination of these may vary from customer to customer (Frambach, Roest & Krishnan, 2007). Previous research identifies differences in motivations between digital, analogue and multichannel customer journeys, all of which inform the motivations we might expect to see within our research. However, the majority of studies which these motivations come from are focused on low involvement categories, and a different demographic to what we are studying.

Research suggests that using online channels is predominantly motivated by utilitarian factors such as functionality or convenience (Anderson & Srinivasan, 2003; Frambach, Roest & Krishnan, 2007; Sihi, 2018). In particular, customers value access to a vast amount of

information, with the search and purchase phases driven by utilitarian motivations (To, Liao & Lin, 2007). Motivations for using digital channels in particular include convenience and avoidance of physical waiting time (Anderson & Srinivasan, 2003; Gensler, Neslin & Verhoef, 2017). In contrast, physical touchpoints are often associated with hedonic motivations, for example sensory elements and the ‘motivation to touch’ (Childers et al. 2001; Flavián, Gurrea & Orús, 2016). This need for product interaction is related to the motivation to reduce risk (Flavián, Gurrea & Orús, 2016; Keng, Liao & Yang, 2012).

Interestingly, convenience has also been identified as relevant to physical touchpoints, however research suggests this applies to older customer groups (Boardman & McCormick, 2018). Unsurprisingly, multichannel behaviour as a whole is dominated by motivations for using both analogue and digital touchpoints, for example utilitarian motivations, the motivation to touch, or uncertainty reduction (Flavián, Gurrea & Orús, 2016; Keng, Liao & Yang, 2012; Li, 2019). Furthermore, perceived touchpoint attributes are seen to impact multichannel motivations including saving time and money, as well as a lack of coherent information between touchpoints (Aw, 2019; Flavián, Gurrea & Orús, 2020; Gensler, Neslin & Verhoef, 2017; Mehra, Kumar & Raju, 2018). Finally, multichannel motivations are closely related to the information search phases of the customer journey, with studies identifying information gathering or information processing as motivators for multichannel behaviour (Mehra, Kumar & Raju, 2018; Santos & Gonçalves, 2019). Based on these connections between the four research areas presented, there is scope for further research on motivations for specific touchpoint choices in high involvement customer journeys.

### 2.5.5 Theoretical framework

The theoretical framework (figure 1) we have developed builds on existing research on the customer journey, involvement, motivations and multichannel behaviour. The framework conceptualises how different factors both create and impact the high involvement customer journey. Firstly, the upper funnel of the framework consists of three factors (1) purchase attributes, (2) customer attributes and (3) context. These factors impact whether a purchase will be classified as high or low involvement. These factors can be explained using the property buying context. Purchase attributes are associated with factors such as the cost and frequency of the purchase. For customers buying a home, this includes a high financial output, but an infrequent purchase categorising it as high involvement. Customer attributes considers the



significance of a purchase to the customer, as well as demographic and psychographic components such as stage of life and emotions. Purchasing a new home is clearly significant and emotive, also suggesting a high involvement purchase. Finally, the context of the purchase might include whether it is a product or a service. As we suggested in section 2.1.4, complex purchases such as a property takes place within a retail-service hybrid environment, again distinguishing it as high involvement. By separating the three factors, it allows products or services to be organised based on their degree of involvement, rather than identifying them as either low or high involvement purchase. Evidently, this is important as the level of involvement impacts the customer journey and the decisions made within it.

Our theoretical framework can be applied to identify the level of involvement of the customer journey, identifying the phenomenon of the high involvement customer journey. Within our framework we have identified two primary components of the high involvement customer journey, the customer journey itself and the choice of touchpoints. The two touchpoint types, digital and analogue shape the customer journey. This section of the framework draws on existing research stating the importance of touchpoints within the customer journey. However we identified a necessity to understand touchpoint choice from a customer perspective, rather than the range of touchpoints available. Furthermore, by dividing touchpoints into digital and analogue this framework addresses the increased propensity of multichannel behaviour, channel switching, and consumers shaping their own customer journey through touchpoint selection.

The connection between the funnel and the customer journey element of the framework shows that the three factors impacting involvement (purchase attributes, customer attributes and context) will also shape touchpoint choices. Because of these factors, we can also expect that the customer journey for high involvement products, and therefore touchpoints usage, to differ from a low involvement context. However, we believe that a perspective that involvement alone shapes the customer journey is extremely reductive. Therefore, the framework demonstrates an additional element, customer motivations, impacting the choice of touchpoints, and thereby the customer journey. Evidently, these motivations for using certain touchpoints result in a choice of using either digital or analogue touchpoints. Consequently, identifying these motivations will contribute to an understanding of why certain touchpoints are used in the customer journey. This framed within a high involvement customer journey will shed light on how these motivations differ from those present in low involvement customer

journeys. To summarise, research guided by our theoretical framework will help us identify motivations for using digital and analogue touchpoints, but also how these differ in a high involvement context compared to previous research. Therefore, the motivations for choosing either analogue or digital touchpoints in the high involvement customer journey will be the focus of our research.

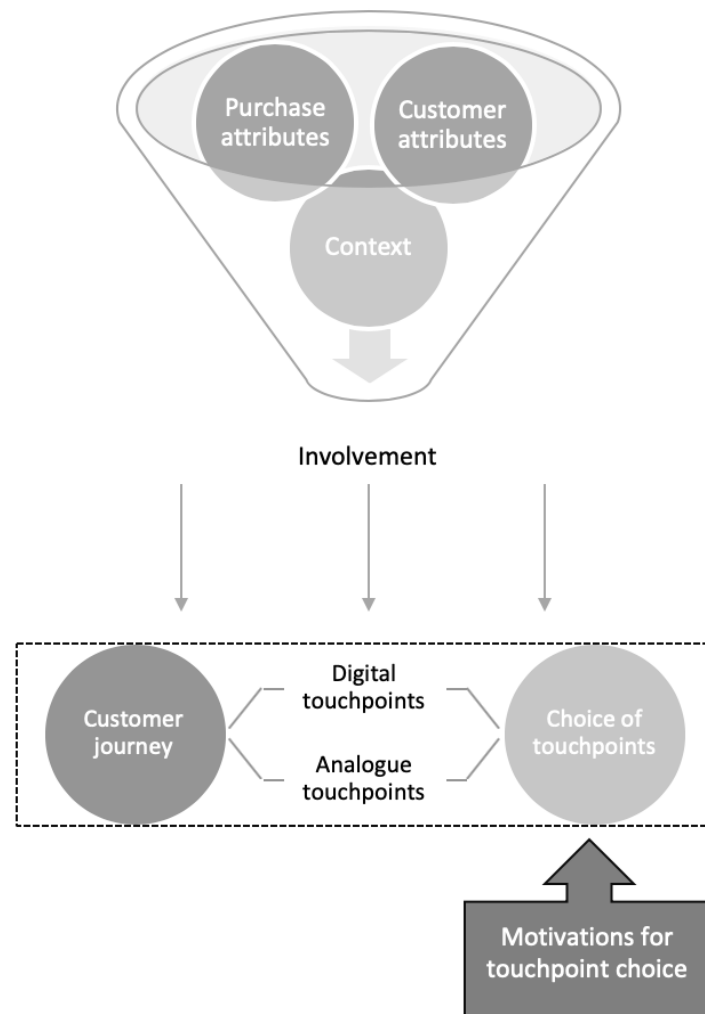


Figure 1: Theoretical framework

## 3. Methodology

*This chapter will present the research philosophy, approach and strategy for undertaking this research. Moreover, the chapter includes sections on elements specific to this research, such as the empirical setting and sampling, motivation of the research design, interview execution and an outline of the intended data analysis process. Finally, the chapter will discuss research quality and ethical considerations.*

### 3.1 Research Philosophy

#### 3.1.1 Ontology

It is important for researchers to decide on the ontological concept which guides their study, as it clarifies which perspective of reality the researcher adopts (Bleiker Morgan-Trimmer, Knapp & Hopkins, 2019; Carson, Gilmore, Perry & Gronhaug, 2001; Easterby-Smith, Thorpe, Jackson & Jaspersen, 2018). *Relativism* as an ontological position assumes that phenomena are dependent on the observer's perspective, making everything relative (Easterby-Smith et al. 2018). Hence, reality is socially constructed, thus many perspectives of a phenomenon can exist as a result of multiple mentalities (Easterby-Smith et al. 2018). This aligns with our research question as we aim to understand the motivations of individuals within a given age cohort and context.

#### 3.1.2 Epistemology

Determining epistemology allows for specification of the philosophical position by addressing ways to investigate the nature of the world (Berryman, 2019; Easterby-Smith et al. 2018). Our research adopts the epistemological perspective of *social constructionism*. This is motivated by its alignment with the ontological relativist position and applicability to qualitative studies, supporting the view that reality is a result of people rather than objective external factors (Alvesson & Sköldbberg, 2009; Easterby-Smith et al. 2018). Constructionism stresses that personal experiences, feelings and thoughts function as the basis for each and every individual's reality (Easterby-Smith et al. 2018). Consequently, our unit of analysis, 'customer motivations', aligns with constructionist epistemology and thereby ontological relativism. Literature advocates that research questions should determine the methodological approach, reinforcing why motivations will be studied in light of relativism and social constructionism (Berryman, 2019).

## 3.2 Research approach

The chosen research approach informs our strategy for data collection, processing and analysis throughout the study. Our research is exploratory in nature, aiming to uncover customer motivations in the multichannel high involvement customer journey. Commonly within qualitative research, an inductive research approach is favoured (Bryman & Bell, 2011). Inductive reasoning involves collecting data on a phenomenon, with the objective of linking this to theory generation to draw generalisable inferences (Bryman & Bell, 2011). We acknowledge that due to the scale and scope of the study our findings will not allow for fully generalisable inferences. Rather, we aim to contribute to an existing area of knowledge through the means of an abductive approach.

There are multiple justifications for using an abductive approach. Firstly, an abductive approach is found to generate novel and interesting findings (Timmermans & Tavory, 2012). Our second justification derives from Charles Pierce, often cited as the originator of abduction, who claimed that “Induction is an inference from a sample to a whole, while abduction is an inference from a body of data to an explaining hypothesis” (cited in Burks, 1946, p.301). Therefore, we will aim to use our data to contribute to the understanding of motivations which impact touchpoint selection in high involvement customer journeys. This enables us to expand on the theoretical framework presented in 2.5.5. This approach both supports our aforementioned point about the generalisability of our findings and enables our results to provide insights for other managerial contexts.

## 3.3 Research strategy

A qualitative approach aligns with our research question due to its focus on understanding why certain behaviour takes place, rather than simply clarifying what that behaviour is (Eisenhardt, 1989). Due to our focus on customer motivations, qualitative in-depth data provides deeper insights, compared to a reductive quantitative approach (Easterby-Smith et al. 2018). This research strategy provides flexibility for us to understand the motivations that drive touchpoint choices through a natural means of gathering data (Easterby-Smith et al. 2018). Furthermore, a qualitative approach also allows for adjustments to be made throughout the research process according to the emergence of new information, thus ensuring interesting and valuable findings (Easterby-Smith et al. 2018).

## 3.4 Empirical setting

We have chosen to conduct our research in a specific empirical setting. We believe this will enhance the understanding of motivations within the high involvement customer journey. We suggest an abstract setting would make the research topic harder to grasp, limiting resultant findings. The research will be carried out in the real estate industry due to its high involvement characteristics (Sihi, 2018). To facilitate access to relevant participants, we will collect our data from customers of the Swedish housing company Riksbyggen. Riksbyggen sell and manage properties, aligning with our view that real estate is a retail-service hybrid. The company is a cooperative association, advocating cooperation and democratic business development (Riksbyggen, 2019a). Riksbyggen is owned by building unions, locally operated housing associations and national cooperative associations, and one of Sweden's largest property management companies (Riksbyggen, 2019a). Moreover, Riksbyggen had a turnover of 7737 million SEK in 2018, indicating a solid market position (Riksbyggen, 2019b).

### 3.4.1 Introductory meeting

To start the collaboration process, a remote meeting was held with Riksbyggen's sales manager for Sweden, Tobias Dysenius. The meeting opened with a discussion of how Riksbyggen relates to customer journeys, where Dysenius emphasised that the company has two perspectives (Personal communication, 6 April 2020). On one hand, they are interested in how maturity and behavioural aspects differ between target groups. On the other hand they seek to know how they, as a company, can influence behaviour displayed across different target groups. We also covered why Riksbyggen perceives value in this research topic. Dysenius mentioned that balancing digitalisation and physical interactions was important (Personal communication, 6 April 2020). He also supports why studying an older target group is valuable from a managerial perspective, as they traditionally have utilised physical touchpoints more (Personal communication, 6 April 2020). This discussion was necessary to find a balance between the managerial and academic focus of our research.

Furthermore, the meeting gave Dysenius the opportunity to present the work they have done so far, highlighting that they predominantly worked on practical projects in the beginning of the 2000's (Personal communication, 6 April 2020). This identified a challenge Riksbyggen are currently facing, whereby older customers are becoming increasingly tech-savvy with

constant age rejuvenation reflected in their behaviour. This results in evolving customer journeys, which companies such as Riksbyggen need to adjust to (Personal communication, 6 April 2020). Moreover, we were provided a rough outline of the purchase process (Appendix 1), which gave valuable insights concerning Riksbyggen's knowledge on the topic, as well as the available touchpoints in this empirical context. Dysenius identified the properties sold by Riksbyggen were predominantly new builds, often purchased from plans or incomplete buildings. We were also given the opportunity to explain our standpoint based on our learnings and research considerations. This created a mutual understanding of the research objective. Covering both perspectives enabled us to recognise the simultaneous gap in customer journey research which is interesting for Riksbyggen as a practitioner, but also for academia. The meeting ended with scheduling a second meeting which would cover the practicalities of how Riksbyggen would help facilitate data collection.

### 3.4.2 Second meeting

Present at this remote meeting was Tobias Dysenius, sales manager, and Malin Bergman who works within sales and business development. Initially, we discussed our target group and sampling criteria we had outlined prior to the meeting. Riksbyggen's representatives responded positively, expressing that due to carrying out these interviews remotely, this sampling criteria would provide an adequately sized email list for recruiting prospective participants. We also discussed the content of the email distributed to customers meeting our sampling criteria. This was important to convey a strong invitation to participate in the project, whilst ensuring the content aligned with both our research objectives and Riksbyggen's guidelines.

## 3.5 Sampling

### 3.5.1 Sampling criteria

Gaining deeper insights into a phenomenon, rather than providing a generalisable result, makes a purposeful sampling approach the most appropriate method (Bryman & Bell, 2011). This approach is widely used in qualitative studies, aligning with research such as ours which seeks to explore and develop an in-depth understanding of a phenomenon (Bryman & Bell, 2011; Patton, 2002). As purposeful sampling involves selecting participants based on relevance it will allow us to focus on gaining in-depth information important to our research (Bryman & Bell, 2011; Patton, 2002).

Our research focuses on the high involvement customer journey and is set within the real estate industry. Therefore, participants are required to have recently experienced the customer journey associated with buying a new home. Recency ensures a more accurate account of the process. Furthermore, as our research focuses on understanding motivations for the choice of digital and analogue touchpoints by baby boomers, this demographic will form part of the sampling criteria. The sampling criteria are:

- Have purchased a property and moved in during the past 12 months
- Baby boomer demographic (Born between 1944 and 1964)
- Resident in Sweden

### 3.5.2 Access to the respondents

Working with Riksbyggen has facilitated access to relevant participants which meet our sampling criteria, enabling us to reach saturation. The collaboration enabled us to contact 554 prospective participants from Riksbyggen's database of customers. The process for contacting potential participants involved an email with the a description of the:

- Research topic
- Interview set-up and the meaning of their participation
- Incentive for participating (provided by Riksbyggen)
- Contact details and an invitation to contact us if the reader would like to participate in our project

The interview topic was disclosed to participants in a broad sense, as we avoided the mention of motivations. We believed this may bias responses later on, increasing the likelihood of consumers focusing on explaining motivations, rather than allowing these to emerge naturally. Riksbyggen approved and sent the email to customers who fulfilled our sampling criteria. Thereafter, we contacted individuals who responded to the email to schedule an interview.

Table 1 illustrates the research participants who were born between 1946 and 1961, making them eligible to be classified as baby boomers (born 1944-1964) in terms of the research target group. As interviews being conducted remotely, elaborated on in section 3.6.2, the data has a natural geographical spread.

Participant	Name*	Gender	Purchased property alone	Duration of interview	Type of call
1	Emma	Female	Yes	35 min	Tel
2	Sam	Male	No	1 hour	Tel
3	Tom	Male	No	55 min	Tel
4	Alice	Female	No	35 min	Tel
5	Rose	Female	No	1 hour	Video
6	Bella	Female	Yes	30 min	Tel
7	Olivia	Female	Yes	30 min	Tel
8	John	Male	No	1 hour	Tel
9	Jennifer	Female	No	50 min	Tel
10	Anna	Female	Yes	50 min	Tel
11	Victoria	Female	Yes	55 min	Tel
12	Henry	Male	No	50 min	Video
13	Diana	Female	Yes	55 min	Tel

*Table 1: Research participants \*Names changed to retain anonymity*

## 3.6 Research design

### 3.6.1 Semi-structured interviews

Interviews were chosen for collecting primary data for several reasons. Qualitative interviews can provide profound knowledge about a certain topic or question by generating insights from subjective accounts of personal experiences, thoughts, impressions and similar constructs (Alvesson, 2003; Easterby-Smith et al. 2018; Galletta & Cross, 2013). Interviews as constructs are complex social occurrences, where the interviewer can develop greater understanding of the interviewees knowledge and viewpoint (Easterby-Smith et al. 2018). Conducting semi-structured interviews allows for flexibility, by balancing prepared broad questions with flexibility for spontaneous follow-up questions (Easterby-Smith et al. 2018; Galletta & Cross,



2013). This is facilitated through an interview guide (see 3.7.3 & Appendix 2), which guides the direction of the interview and underlines the most important questions about motivations that need answering (Galletta & Cross, 2013).

Interviews also provide access to contextual information, which other research designs are not able to deliver as easily (Easterby-Smith et al. 2018). Interviews should be regarded as negotiations between the interviewer and the interviewee, indicating an interaction where contextual comprehension is crucial (Rapley, 2001). Finally, given the sensitive nature of our research, individual interviews are considered the most appropriate research design. Covering discussions about risk involvement and financial investments associated with purchasing a new home, requires interviewee privacy ensuring an unhindered willingness to share experiences.

### 3.6.2 Contemporary circumstances

At the time of this research, contemporary circumstances influenced the means of executing the interviews. The global pandemic of COVID-19 meant actions had to be taken to ensure neither participants or researchers were exposed to unnecessary harm. Therefore, we decided to conduct interviews remotely due to risk avoidance and the ability to gain access to a higher number of participants due to a wider geographic reach. Block and Erskine (2012) identify that remote interviews, such as telephone interviews, allow for a comprehensive sample as they are perceived as less invasive, increasing the willingness to participate in the study.

Semi-structured interviews demonstrate less difference between the quality of telephone and face-to-face interviews than other interview types (Block & Erskine, 2012). Semi-structured telephone interviews evidently provide responses similar in type, depth and breadth to the same interviews carried out in a face-to-face situation, a strength we consider applicable to other remote channels (Block & Erskine, 2012; Sturges & Hanrahan, 2016). Although telephone interviews remove body-language, Sturges and Hanrahan (2016) advocate for the use of verbal cues, such as pauses, to indicate the need for follow up questions. Other strengths associated with telephone interviews include the ability to take thorough notes without distracting participants, simplifying identification of areas which need to be revisited later in the interview (Sturges & Hanrahan, 2016).

As our research topic relates to baby boomer's choice of digital and physical touchpoints, we believe requiring participants to use digital tools, like video chats, would bias our sample to only those who are technologically savvy. Therefore, semi-structured telephone interviews is considered one adequate method for our research. However participants will have the option of a video interview due to the minimal expected difference in data quality (Block & Erskine, 2012). Participants selecting their preferred communication method is anticipated to make them more comfortable with the interview process, resulting in higher quality data.

### 3.7 Execution of interviews

#### 3.7.1 Impact of contemporary circumstances

Remote interviews enable the interviewing of participants in high-risk or in geographically distant locations (Kvale & Brinkmann, 2009). When conducting remote interviews, researchers must consider whether physical absence will result in lower quality data or less honesty from participants (Block & Erskine, 2012). However, we consider this to be unproblematic, as we want to study participants' subjective opinions, reducing the likelihood of dishonesty. Furthermore, as participants choose the location of their interview we expect them to be more relaxed and therefore share their thoughts, feelings and opinions more openly.

#### 3.7.2 Role of the interviewers

The researchers role will be crucial for ensuring that valuable insights are provided given the previously mentioned circumstances. According to Easterby-Smith et al. (2018), the interviewer should be observant and demonstrate sensitivity in the discussion with the interviewee. Simultaneously, interviewers should avoid projecting personal standpoints on the topic, making the interviewers role highly complex (Easterby-Smith et al. 2018). As a result of the need for remote interviews, we used primary and secondary interviewer roles, aligned with the semi-structured nature of our data collection approach. The primary interviewer speaks and leads the conversation, initiating and facilitating discussions based on the interview guide. Meanwhile, the secondary researcher participates in the interview by listening to the conversation and providing instant written follow-up questions to be asked by the primary interviewer. This allows the identification of details needing further explanation, making sure that the interview covers the essential questions that need answering (Bechhofer, Elliott & McCrone, 1984). Furthermore, this division will enhance audio quality by reducing the risk of

overloading the audio recording with too many sounds. Furthermore, it assures that follow-up questions are collectively considered.

### 3.7.3 Interview guide

We have developed an interview guide (Appendix 2) to ensure consistency across all interviews. The interview guide is a way for us, as the interviewers, to initiate discussions and establish a focus for the interviewee (Rapley, 2001). The guide is structured to contain broad topics, with follow-up questions designed to achieve a laddering structure. These follow up questions function as elaborative tools for gaining detailed insights about the most essential factors in relation to the research question (Rapley, 2001). The guide also highlights key questions considered to be most important to receive answers to, should the interview be unexpectedly interrupted.

The questions contained within this interview guide are primarily theoretically driven, due to the importance of having an understanding of the studied phenomenon alongside relevant theoretical contexts. The questions use theoretical concepts, such as the customer journey, as a reference point, to guide the questions. Additionally, the questions are informed by existing qualitative research on motivations and adequate processes for uncovering these. A question demonstrating our approach is *“For you, are there any steps in the purchasing process of a home that absolutely have to be carried out in a specific way?”* whereby the “steps” have the customer journey as a reference point. Follow up questions include *“which step?”* and *“why?”* designed to uncover the stage in the customer journey and associated customer motivations. The questions used for laddering are designed to be both theoretically and empirically led, building on what has been previously disclosed by the participants. However, due to our abductive research approach an existing understanding of relevant theoretical concepts will enable us to draw from these when asking follow up questions to deepen our understanding (Ho, 1994).

Although the interview guide is predominantly theoretically driven with academic concepts as reference points, the questions use informal everyday language to increase clarity for the participants. Furthermore, the interviews will be conducted in Swedish, the native language of the participants. This ensures that there are no language barriers, and each participant feels comfortable providing us with detailed explanations of their answers.

The interview process is divided into four stages:

- 1) Brief introduction of the researchers, interview subject and research topic
- 2) Participant consent and implications regarding data use (Appendix 3)
- 3) Ice-breaker questions to initiate the interview
- 4) Use of the topic guide to conduct discussions and clarification through follow-up questions

### 3.8 Data Analysis

In 1967, Glaser and Strauss introduced a new approach to generating theory known as *grounded theory* to counteract the prior methodological approach of verifying hypotheses. The authors (1967) advocate systematic data collection within social research, where theory can be discovered, developed and elaborated on. Similarly, Charmaz (2000) encourages this approach for generating new theory but conversely to Glaser and Strauss (1967), she opposes the idea that theory can be discovered (Rennstam & Wästerfors, 2018). Instead, she advocates symbolic interactionism, whereby social phenomena cannot be discovered as human interactions continuously influence phenomena, making them ever evolving (Charmaz, 2006). This view of grounded theory implies a constructionist perspective, which aligns with our research philosophy, making Charmaz's data analysis approach relevant for our research (Charmaz, 2000). By modifying the methodology for grounded theory Charmaz focuses on softer aspects that influence empirical data and in doing so established steps for collecting data (Rennstam & Wästerfors, 2018).

Our research draws inspiration from Charmaz's altered version of grounded theory and her preconditions of data collection. However, we will use Rennstam and Wästerfors' (2018) approach as our primary methodology for practical data analysis. Rennstam and Wästerfors (2018) propose that regardless of the philosophical underpinning, the process for qualitative data analysis involves three key stages, *sorting*, *reducing* and *arguing*. Our analysis will follow these three stages, however their flexibility will enable us to incorporate elements of Charmaz's grounded theory.

The selected data analysis method aligns with our abductive approach. Grounded theory data analysis is characterised by the generation of new theory from collected data, meaning it uses an inductive research approach (Mingers, 2012; Timmermans & Tavory, 2012). In contrast, as mentioned in section 3.2, we will adopt an abductive approach, which allows for both

explanatory and exploratory hypothesising of why phenomena occur (Mingers, 2012). Exploratory data analysis has been identified as a method aligned with an abductive approach (Ho, 1994). Ho (1994) argues that this method of data analysis is well suited for handling unclean data and providing contributions which enable further research, or provide a conceptual understanding of certain phenomena. Given that semi-structured interviews result in unclean data, an exploratory approach is suited to our abductive study, where we will consider existing research related to the phenomenon in question (Anthony, 1994 cited in; Ho, 1994).

Finally, in line with Charmaz's constructionist view of grounded theory, we will not discover new knowledge, but explore contemporary findings surrounding customer motivations in the multichannel phenomenon, within a high involvement context (Alvesson & Sköldbberg, 2009). Alongside our previously mentioned arguments, this suggests data analysis through grounded theory need not be solely characterised by induction (Timmermans & Tavory, 2012). This solidifies that an abductive approach alongside the application of Rennstam and Wästerfors' (2018) *sorting, reducing, arguing* approach to analysis is appropriate for answering our research question.

### 3.8.1 Sorting

The first stage, *sorting*, is a data familiarisation process based on the premise that data is initially chaotic, with importance placed on revisiting and re-sorting the data throughout the analysis (Rennstam & Wästerfors, 2018). The most common sorting approach is dividing data based on content, which according to Charmaz involves the stages of open coding and focused coding (Charmaz & Belgrave, 2012). Within our analysis, *sorting* will follow a process similar to Charmaz's coding process. An empirically led approach will be taken to sort the data. Firstly, all transcribed interviews are reviewed and a process of open coding will be used to extract citations containing motivations. Secondly, extracted citations are categorised based on whether they are general motivations or refer to either the pre-purchase, purchase or post-purchase stage of the customer journey. Following this, the motivations within each citation are identified.

The most salient codes/categories are expected to become apparent and will be documented throughout the process (Charmaz & Belgrave, 2012; Rennstam & Wästerfors, 2018). After this has taken place, the data is categorised by whether it refers to digital touchpoints, analogue

touchpoints or a combination of the two. Within this stage of handling the data, a decision was made about whether telephones were considered as analogue or digital touchpoints. Due to the demographic being studied and our knowledge that the data often referred to telephone conversations explicitly, phone calls were categorised as an analogue touchpoint. Consequently, video calls were regarded as a digital touchpoint.

The third stage of *sorting* involves reviewing the data and actively looking for aspects contributing to established codes/categories, thus using these for sorting and synthesising data (Charmaz & Belgrave, 2012; Rennstam & Wästerfors, 2018). At this stage of the process, we address each purchase stage individually. We review the extracted citations to identify whether there are any additional mentions of the previously identified motivations or data categorised incorrectly. Despite describing this analysis process sequentially, it is treated as an iterative process, involving the re-sorting of data to enable the emergence of new categories (Rennstam & Wästerfors, 2018). This way, elements within the data which were not initially apparent should be found (Rennstam & Wästerfors, 2018). The objective for categorising data does not focus on collating findings quantitatively by looking for consistency. Rather, data variances are expected to help us better understand customer motivations.

### 3.8.2 Reducing

The second stage, *reducing*, aims to structure the sorted data by limiting the codes/categories which were initially identified (Rennstam & Wästerfors, 2018). Rennstam and Wästerfors (2018) refer to this stage as the ‘problem of representation’, where gaining clarity and accuracy is difficult due to the amount of data. The authors (2018) advocate using categorical reduction, which deals with selecting and omitting categories that were initially identified, to provide focused data. Categorical reduction builds on the researcher having a dialogue with the material, which ultimately shapes and produces the most interesting findings (Rennstam & Wästerfors, 2018).

Similar to the sorting stage, our categorical reduction will also be empirically led. The identified motivations labelled as ‘focused codes’ will be sorted based on whether they appear in association with digital touchpoints, analogue touchpoints or a combination of the two. These focused codes are then reduced into distinct themes which group together similarly coded motivations. This process will be carried out for each of the three purchase stages, as

well as for the motivations identified as more general (Appendix 4). Illustrative reduction is another approach for narrowing the data, where the researcher motivates the chosen categories and how these should be represented (Rennstam & Wästerfors, 2018). In doing so, researchers should strive to provide as much clarity as possible (Rennstam & Wästerfors, 2018). Therefore, the identified themes were expanded on by detailing which specific touchpoints related to the identified ‘focused code’ (displayed in Appendix 4). Supporting this approach, Charmaz also advocates the use of additional data to refine chosen categories and increase the understanding of the specific phenomenon (Charmaz, 2000, 2006).

After their initial identification, the themes identified will be reduced into those deemed as most interesting and relevant to the research purpose. This involves reviewing the identified motivations within each theme, comparing them across the different stages of the purchase process to ensure consistency in how they have been categorised. These themes are presented in chapter 4, supported by extracts of empirical data which further contextualise the motivations and help aid understanding of the key themes.

### 3.8.3 Arguing

Rennstam and Wästerfors (2018) state that the third and final stage, *arguing*, is an essential component of analysing qualitative research. *Arguing* inevitably occurs within the *sorting* and *reducing* stages, however it is essential to explicitly identify how research contributes to the understanding of a particular field or phenomenon (Rennstam & Wästerfors, 2018). Our arguing stage of the process takes place as part of our analysis and discussion (chapter 5).

Rennstam and Wästerfors (2018) put forward arguing by relating findings to existing literature or societal expectations of the phenomenon. This is a component of arguing which we will utilise to support our analysis, given the high level of interest within the theoretical context of customer journeys both academically and managerially (Rennstam & Wästerfors, 2018). Furthermore, we will identify how motivations within a high involvement customer journey differ from low involvement contexts by drawing comparisons between our findings and existing literature. An example of this included re-labelling codes also present in previous literature, for example we renamed touch into *motivation to touch*. It is also suggested that the process of analysis may result in the ability to position academic arguments within a societal context, thus providing managerial contributions (Rennstam & Wästerfors, 2018). This aligns

with our abductive research approach, whereby we use our analysis to identify both academic and managerial insights.

In the arguing stage we will present our approach or concept, which Rennstam and Wästerfors (2018) also refer to as theorising. For us, this includes an adapted version of the theoretical framework presented in 2.5.5, whereby we add the motivations for touchpoint selection and additional modifications to the framework based on our increased understanding of the research phenomenon. However, Rennstam and Wästerfors (2018) identify that it is rare for researchers to uncover entirely new theories. This, in conjunction with Charmaz's (2000) perspective that theory cannot be discovered, rather that phenomena are socially constructed and ever evolving, supports our means of theorising through the creation and explanation of categories (Rennstam & Wästerfors, 2018). Therefore, our theoretical framework will illustrate how our research findings support an increased understanding of the phenomenon.

### 3.9 Research quality

High quality research should take a thorough and reflexive approach, demonstrating skill in the execution of research and communication of the findings (Bleiker et al. 2019; Easterby-Smith et al. 2018). Lincoln and Guba (1985, cited in; Bryman & Bell, 2011) propose two measures of quality, trustworthiness and authenticity, which take into consideration that there can be multiple perspectives on a phenomenon, aligning with our qualitative research approach.

Trustworthy research strives for transparency through credibility, transferability, dependability and confirmability (Bryman & Bell, 2011; Easterby-Smith et al. 2018). We will demonstrate credibility by ensuring we follow recommended processes from accomplished academics, whilst remaining reflexive (Bryman & Bell, 2011). Transferability is challenging for qualitative research (Bryman & Bell, 2011). However, disclosing contextual detail will ensure that our research can be used by others to judge whether our findings may be transferable to other contexts (Lincoln and Guba, 1985 cited in; Bryman & Bell, 2011).

To ensure our research meets the criteria for dependability, it will contain clear information on our problem formulation, participant selection criteria, the empirical context and decisions for data analysis. This enables others to both repeat our study in the future and understand situational elements which may cause findings to vary (Lincoln and Guba, 1985 cited in; Bryman & Bell, 2011). Confirmability will be achieved through reflexive practices, ensuring



no personal biases have interfered with the data collection or data analysis process (Bryman & Bell, 2011; Easterby-Smith et al. 2018).

For research to meet the criteria of authenticity it must provide a sufficient and fair picture of the phenomenon being studied (Bryman & Bell, 2011). Therefore, our research will adequately represent the perspectives of the participants within our study, ensuring that our analysis is not subject to confirmation bias and that all perspectives are considered. Hence, our process will involve coding/categorisation and re-coding/re-categorisation as an iterative process, allowing new information to emerge. Furthermore, we will not dismiss conflicting statements within our themes, rather use these to further deepen our understanding of the phenomenon.

### 3.10 Ethical considerations

Our research methodology will aim to adopt the highest ethical considerations, in order to do right by all involved parties: Riksbyggen, interview participants and Lund University. We will use Easterby-Smith et al.'s (2018 p.157) altered version of Bell and Bryman's (2007) ten principles for research ethics as guidance in our endeavour to establish solid ethical considerations for these parties and they are:

1. Ensuring that *no harm* comes to participants
2. Respecting the *dignity* of research participants
3. Ensuring a fully *informed* consent of research participants
4. Protecting the *privacy* of research participants
5. Ensuring the *confidentiality* of research data
6. Protecting the *anonymity* of individuals or organisations
7. *Avoiding* deception about the nature or aims of the research
8. Declaration of affiliations, funding sources and *conflicts* of interest
9. Honesty and *transparency* in communicating the research
10. Avoidance of any *misleading* or false reporting of research findings

Firstly, the main ethical objective concerning interview participants, is to ensure that they are protected. Therefore, the first six principles will be addressed through a consent form which ensures participants' anonymity. Secondly, due to our study obtaining participants from Riksbyggen's customer database it was agreed prior to data collection the information Riksbyggen would be provided with in exchange for granting this access. Participants were

made aware of the information which would be shared with Riksbyggen ensuring full transparency and agreement between all parties.

The last four principles intend to protect the research community. Therefore we will aim to ensure the research is free from bias. One such example is that Riksbyggen is only to facilitate access to adequate customers and provide an empirical context for our phenomenon. This means they will not participate in gathering or analysing the data, nor will they have access to any raw data, thus avoiding any bias. However, it is important to acknowledge that Riksbyggen provided an incentive for participation, but this is not identified as generating any bias in responses, as the incentive was minimal (a scratch card 'trisslott') and acted a good-will gesture to thank participants for their time. Finally, this methodology chapter demonstrates how we will strive to do Lund University justice, as our research will reflect the institution, by adhering to the final four principles presented by Bell and Bryman.

## 4. Empirical findings

*This chapter presents our empirical material structured using the analysis stages of ‘sorting’ and ‘reducing’ as identified in chapter 3. The insights gained from our interviews are divided into eight themes, these themes are identified as important factors in the high involvement customer journey. The supporting sub-categories identify the customer motivations associated with each theme. Each theme is supported by quotes from participants obtained through our thirteen semi-structured interviews. These themes are not listed in order of importance. The chapter ends with a compilation of the motivations.*

### 4.1 The need for reassurance

The empirical data identifies that the need for reassurance is a consistent factor in the high involvement customer journey. The need for reassurance is met by customer motivations of *establishing trust, risk and uncertainty reduction and preventing memory failure*. These three motivations affect the choice of analogue or digital touchpoints in regards to how they support the need for reassurance.

#### 4.1.1 Establishing trust

Participants demonstrate that choosing analogue or digital touchpoints in the customer journey stems from the motivation of *establishing trust*. Although reassurance can be embodied in various forms, the data indicates that trust is frequently discussed as an important motivation when making a considerable purchase like a new home. This means that the awareness and feelings associated with the scope of the purchase creates a will and a need for trust amongst participants.

*‘Continuity is important because it is about trust. It is a big deal to buy a home. It is the biggest deal you make in life and because of that continuity is important. That the **people you have contact with give correct [information] and answers to the questions you have and that it feels right.**’ [John, Purchase]*

Furthermore, it is emphasised that in establishing trust, key individuals involved in the purchase process are especially important, as they provide an increased sense of security needed to finalise the purchase. It is evident that establishing trust is perceived to be primarily created

between people, as interactions between different individuals are of an organic nature. Empirical data also indicates that although establishing trust can be created through the use of digital tools, this motivation is most prominent in analogue options.

*‘Yes it [personal meetings] certainly make a difference. We had those physical meetings, where you might **have a conversation or discussion and then trust is built**. It is **human contacts that build trust**, so it is not the company but the people who build trust. So of course it makes it easier. It is even more important when you “buy a pig in a poke” so to say... We might not have dared to make such a deal without trust.’ [Tom, Post-purchase]*

#### 4.1.2 Risk and uncertainty reduction

A number of participants focused on the importance of being reassured within the purchase process through the motivation of *risk and uncertainty reduction*. Evidently, this has an effect on participants’ choices and expectations associated with the use of either analogue or digital tools within the customer journey.

*‘I did think about it at the time and asked him [the estate agent] “if I reserve this apartment now, is it **definitely reserved for me, or do I have to sign a piece of paper or something** in case someone else turns up and is interested?”’ [Emma, Pre-purchase]*

Emma demonstrates that despite the importance of establishing trust from the people involved in the purchase process, there is still additional uncertainty associated with the customer journey and the desire to mitigate this with additional confirmation or activities.

*‘Before that it was all in my head so to speak, **it felt good with concrete papers**. [Why?] **To reduce the uncertainty, she, the estate agent had more information that we could get. At least I think she did.**’ [Jennifer, Purchase]*

Jennifer implies that access to information can reduce uncertainty. However, the source of the information plays an important part in this. Other participants also identify that physical paperwork reduces risks and uncertainty throughout the customer journey.

*‘That [selecting fixtures and fittings] was done **digitally**, they had opened a special program, a portal where we could go in and make our choices... **And then we could print it out... and send it to them in paper form also - or maybe I just did that to be on the safe side.**’ [Diana, Purchase]*

However, not all participants supported this reliance on physical paperwork, yet also sought to reduce risk and uncertainty through different means.

*'You shouldn't have to think about "did it go through?". It's sort of like when I send in my tax return, I want something back which tells me that it has been submitted, because it might need to be submitted before a certain time or something like that. So to get confirmation is important in the digital world.'* [Victoria, Purchase]

#### 4.1.3 Preventing memory failure

In addition to establishing trust and reducing risk and uncertainty, *preventing memory failure* is an important motivation associated with reassurance. The participants recognise a need to use both digital and analogue tools to reassure themselves that access to information is available at all times. This indication of self-doubt regarding their ability to remember things, led to conscious actions to reduce the risk of 'forgetting'.

*'[...] at the same time it is easier to remember [after a physical review], especially when you turn off the water for example, it can happen that something breaks and the water ends up everywhere. My god! And then it's time to find out how the hell do I turn this off?'* [Anna, Post-purchase]

Moreover, the data highlighted that due to the possibility of forgetting things, archiving the relevant information gathered throughout the customer journey was important. Evidently, both digital and analogue tools facilitated the ability to do this. As a result of doubting that they can remember all the information they are provided with, storing information either digitally or through analogue means was used to increase reassurance throughout the customer journey.

*'I chose both the phone and the internet. If you write online you get answers online and then you can save the information, because you don't always remember what you found out a year and a half ago. Now we have it online and then we have saved all the answers to our questions in a folder. And since we have moved in, we have checked some details about it [the purchase] in the folder.'*

[Sam, General]

## 4.2 Practicality of channel choice

The second theme, practicality of channel choice in the customer journey is supported by two motivations. Empirical data suggests that both the *convenience* motivation, as well as the motivation of *touchpoint availability* impacts how and why touchpoints are used. It appears that both analogue and digital alternatives are perceived as having valuable practical attributes for participants.

### 4.2.1 Convenience

Throughout the interviews, *convenience* consistently appears as a motivation for touchpoint selection. Many participants identify that their choice or preferences for using certain touchpoints or tools in their customer journey were associated with time efficiency and ease of use.

*'In regards to the apartment it was **easier to look on the internet**, as that's where **you tend to find them [property listings] all in one place**. On the other hand you have to be aware that you can miss things too. I didn't know whether I wanted a newbuild apartment, or a used one, the only thing I knew was the location I was looking for.'* [Diana, Pre-purchase]

*'That [the internet] was **obviously the first step**. I looked it up on the internet, then I went to their [Riksbyggen's] homepage to check.'* [Rose, Pre-purchase]

Diana and Rose alongside the majority of the participants, agreed that they started their customer journey by using the internet. This is due to the ease of accessing the range of properties available and filtering by those which only meet their criteria. However, participants identify that analogue tools are convenient after the initial task of finding the property.

*'It [the brochure] was **easily accessible, quick**, and I could have it lying around you know, to have it to read a bit in the commercial breaks when you're watching TV and that. In that way it was really useful, I used it a lot. It was a good supplement. **It was nice, it was easy**.'* [Victoria, Purchase]

When interviewed, Victoria explained her preference for receiving information in a brochure as being associated with the ability to access information easily and quickly.

*'Well we are human, you adapt. If there had only been digital options [for the brochure] then we would have adjusted to that. But the thing is, when you are used to sitting and reading a newspaper, you think it's much better... If there's something we want to sit and discuss then it's much easier to do it with a paper in your hand, that's what I think. Even if it [the information] had only been available digitally then we could have printed it off. But we didn't have to now.'* [John, Post-purchase]

John identifies the convenience of a printed brochure as preferable, but also highlights flexibility within the customer journey. For example, the suggestion of using analogue solutions to make digital information more convenient by printing it out. This willingness to adapt, but a clear preference for channels perceived as more convenient is seen to impact the choice of touchpoints in the customer journey.

*'Well we didn't live there [where the apartment was], so she [the contact person] organised it so that we could sign the contract at our local office, but I could just as well have done it digitally if it had been possible.'* [Henry, Purchase]

Henry, alongside other participants, identified geographical proximity as something which impacts convenience. However, this example demonstrates an unusual case of willingness to use digital channels, being the only participant to explicitly identify an acceptance of using digital means for contract signing should this be more convenient.

#### 4.2.2 Touchpoint availability

*Touchpoint availability* is a clear motivation associated with actions taken by participants in the customer journey. Motivated by availability of touchpoints, whether this be actual or perceived availability, leads participants to conduct specific tasks in certain ways. In other words, participants may experience the need to execute elements of the customer journey in predetermined ways as they do not perceive alternative touchpoints as available. However, even when feeling as though they are motivated by availability rather than preferences participants convey a sense of acceptance regarding this.

*'In the major national newspapers there are no ads - housing ads - that I know of and hardly locally either. The estate agents basically display everything on Hemnet [online listing website]. So that's what we are experiencing as the only alternative available to search for housing today. If you do not*

*happen to have contacts and so on, but for someone like me, then Hemnet is **the only option** to find a home.* ' [Henry, Pre-purchase]

Although Henry mentions being limited to only digital alternatives in the early stage of the purchase process, it is evident from the empirical data that the touchpoint availability motivation is present in both digital and analogue touchpoints. However, data shows that participants relate the availability of analogue touchpoints to overarching elements such as securing finances, or legal obligations.

*'Yes **it has to do with the legislation**, just because they deliver the goods and then they say it should be that colour and that wallboard and those doors and so on, then I have to be able to approve that and say "yes, that's right"... **I can't imagine it could happen in any other way than completely physically.*** ' [Henry, Post-purchase]

Meanwhile, inescapable digital tools in the purchase process leads to the exclusion of analogue alternatives. Based on the data, digital tools which are perceived as available or unavoidable appear to have a more direct connection to the purchase process.

*'After all, a **real estate agent is hard to get hold of** on the phone, so you send emails, because either he is out and showing something, or he is out and is looking at something to sell.'* [Anna, Pre-purchase]

## 4.3 Discovering new information

The theme of discovering new information is a factor which shapes high involvement customer journeys. This theme can be explained through two motivations that drive the use of touchpoints. Firstly, the *information gathering* motivation which is highly practical in nature, and secondly the *curiosity* motivation which is less answer-driven. However, both motivations result in using digital and analogue tools in order to uncover new information.

### 4.3.1 Information gathering

Evident from the data is that participants are very information driven, indicating that this is an important theme. The *information gathering* motivation is a constant throughout the entire customer journey where the need for additional information appears to be unlimited.



Participants explain that continuously gathering new information and updates about the purchase process is important to them given to the scope of the purchase.

*'No, when you buy a new home that is the biggest deal you do in your life, then **no information is unnecessary**. It is probably more so that **you search for information all the time**. Because you wonder how will it turn out? ... How will this be and how will that be? Being both curious and keen that everything should be right, then **all information is good**.'* [John, General]

Moreover, seeking additional information when buying a new home appears to involve a clear common denominator, namely using both digital and analogue touchpoints interchangeably. This is motivated by the desire to gather as much information as possible, which creates a solid foundation of information for the participants to make decisions.

*'[...] **this combination of digital information and contact with real people - it was good**. Because of the contact with the estate agent, you 'got more meat on the bones', you can be **more confident in the choice you made** and get to see the prototype of the houses.'* [Jennifer, Post-purchase]

The participants demonstrate that certain information, provided by parties involved in the process available, was easily accessible through the internet. However, the information gathering motivation means substantial efforts are made to discover information they perceive more difficult to access. The most common way to do this is to ask questions to an informed person.

*'Afterwards it feels like there was some information that I missed. And **there is probably more information that I do not know that I missed**, but I am quite inquisitive and in control of the situation and I think that **I asked this woman most of my questions** during the process before I signed the papers.'* [Diana, Pre-purchase]

*'When you search on Hemnet [property listing site] then you can see the new-build properties, somewhere there's that functionality, and then even Riksbyggen add their ongoing projects, so you just click through and you can go to their [Riksbyggen's] one homepage and look at what's going on'*  
[Henry, Pre-purchase]

### 4.3.2 Curiosity

In addition to gathering information, *curiosity* as a motivation has also been shown to drive the use of certain touchpoints when discovering new information in the customer journey. Curiosity in the home buying process is not only limited to when participants are actively searching for information, but also creates exposure to the available digital and analogue touchpoints.

*'I've done it [looked at property listing sites] for quite a few years... **I am interested in interiors and such, and you always get some tips and ideas if you look at others homes, that's just how it is, maybe general curiosity too.** Keeping an eye on how prices develop and things like that, you can get quite a lot of information there.'* [Victoria, Pre-purchase]

Alice demonstrates that there is an additional source of curiosity associated with the use of analogue touchpoints, in the specific empirical context where the property is not yet built.

*'I discovered that there was going to be a showing, and this was just coincidental. I looked at the estate agents, on the internet I mean, and saw that they had a viewing. **How on earth have they got a viewing in a house that isn't built yet!?** And then I checked its location, and I phoned and checked too "is it at the office here?", "yes" they said, they're going to describe the project. And then it was, we decided yeah well we'll go and look.'* [Alice, Pre-purchase]

Some participants who experienced a similar type of purchase to Alice also demonstrated the curiosity motivation. However channel choice based on curiosity was not consistent throughout the entire customer journey, nor was it something which was present amongst all participants.

*'You should actually be a bit curious yourself and find out a few things, you can't just sit here like a bird waiting to be fed. If there is something you need to be able to teach yourself and work it out yourself, I think that's very very important.'* [Anna, Post-purchase]

In her interview, Anna identifies that curiosity is something she perceives as important, in particular when it comes to discovering new information. However, she does not identify a preference for a specific channel choice for this, rather that curiosity in general is important within the customer journey.

## 4.4 Social interactions

The empirical data identifies that many participants value social interactions in the high involvement customer journey, supporting the fourth theme. The motivations aligning with this factor come from a reliance on two different categories of people. The motivation of *reliance on professionals* is underpinned by positive associations related to knowing someone by name and having an individual point of contact throughout the customer journey. *Reliance on loved ones* as a motivation is seen to contribute to evaluating the purchase decision.

### 4.4.1 Reliance on professionals

A degree of reliance on social interactions within the customer journey was touched on in section 4.1.4, focusing on the importance of trust between the customer and the professional contact or estate agent. The empirical data shows that the motivation *reliance on professionals* consists of both practical and emotional factors.

*'It was him [contact person] and I that spoke to each other, either over the phone or over email, but mostly email as he never sat still, so it was pointless trying to phone him. And he was very sensible, **he found out everything, and he's very liked as an estate agent so I can't imagine that he would have forgotten something.** And if he had **I could immediately go to him** and say, "excuse me, this isn't correct, right?" But it never happened.'* [Anna, Post-purchase]

These sentiments are similar to those mirrored in other interviews which state a reliance on professional contacts to gain answers to questions. It also reinforces the earlier identified theme of trust, connecting it with practical reasons for requesting a personal contact.

*'I thought it [having one contact person] was negative... **It was very much based on - on whether she was there or not there.** I think from the moment you start then it's an active sales process, and you should be able to **guarantee that people can receive messages.** It might have been better if you had two people in that role.'* [Rose, Purchase]

Rose was the only participant who highlighted a downside to having one professional contact in the customer journey. This implies that although trust and a relationship is important, reliance on someone else within the sales process can have a negative outcome if problems occur.

*'Yes, if I had a contact at the bank for example, who could have lent, or rather promised me that I would get the lowest interest rate, then I wouldn't have needed to phone different banks and talk to them. I can imagine **that would have been much easier.**' [Bella, Purchase]*

From the interview with Bella, it can be identified that trusted and reliable professional contacts are perceived as having the potential to positively impact the customer journey.

*'You get to know her [the contact person], and that is why it feels better. You could put a face to the name, and she was very easy to get on with and pleasant when you met her too. She was at many of the information meetings, and **she was easy to turn to** because of that. And then **she got things done, she found out about things.**' [Alice, Purchase]*

Alice, amongst other participants, speaks of the importance of practical elements, but also of character traits of their contact person which suggest a more emotional connection than only getting answers to questions. This is something the majority of participants identify as closely related to having met the contact person physically, even if this only took place at the start of the customer journey.

*'I think that **eye movements, facial expressions, gestures, movements and body language, maybe also physical contact...** that [human interaction] **has a certain meaning or a certain feeling** which is **important at times when you can't always go on facts alone.** It makes a bit of a difference... **when you come to more important things** it means something when you might have to choose between two or three things, then **I think you need both [digital and analogue].**' [Victoria, Post-purchase]*

The data suggests that reliance on professionals increases within this empirical context due to the significance of the purchase. The interview with Victoria identifies that 'feelings' play a part in the importance of professional contacts within the customer journey, as well as the preferred methods of contacting them.

#### 4.4.2 Reliance on loved ones

Seeking advice and opinions is not limited to professionals only. Participants demonstrate the motivation *reliance on loved ones*, by asking family or friends for their opinions regarding the purchase. For participants, the opportunity to discuss the purchase, both as a whole as well as specific elements, is clearly an important motivation for touchpoint selection.

*'I'm thinking about when you buy on the open market, then you have to decide within a matter of days, or maybe even less and I don't really like that. So I thought this [new development], it felt very good and **I could discuss this with my loved ones**, what it looked like and how to look at it and so on.'*

[Emma, Pre-purchase]

The empirical data suggests it is common to ask professionals for hard facts about the property and the purchase process. People in the participants' close environment can help by putting practical information in relation to the buyers' personality. As demonstrated by Victoria and Jennifer, participants also seem to rely on family and friends knowledge about making a considerable purchase such as a new home.

*'I could sit and choose in peace and quiet. So there I think the digital solution was very good and **I could talk to my children - some consulting - and a friend** or so. "Should I take this or that?", so I **could show them**. Even if I had had to choose everything, then maybe it would have been more difficult or you had felt that you could not look properly and so. So there I think the digital process was very good.'* [Victoria, Post-purchase]

*'I wanted to be on the fifth floor, because **I had heard from a friend's daughter** who said that you should live maximum on the 5th floor.'* [Jennifer, Pre-purchase]

## 4.5 The need to activate senses

Another theme which participants emphasise as an important factor in their high involvement customer journey, is the need to activate senses. One motivation within this is *visualisation*, which is stressed as important when conducting a purchase of a new development. Furthermore, the *motivation to touch* materials and elements within their future home has been explained as important for moving forward with the purchase process through analogue elements.

### 4.5.1 Visualisation

The empirical setting of this study has uncovered differences between participants regarding the extent to which physical property viewings were necessary in the customer journey. However, the *visualisation* motivation has been identified as an essential part of the purchase process, with different tools and channels, both digital and analogue, used to aid this process.

*'Usually I'm one of those who is quite good and can visualise something from a drawing... **But it [the viewing] was important either way**, because it's to get an understanding of it above all else... of the space and such, and you can't get that from drawings in the same way.'* [Victoria, Pre-purchase]

Victoria identifies the importance of physically viewing the apartment she is considering buying, a sentiment shared by other participants. She states that despite her usual ability to visualise, the nature of the purchase makes a viewing more important to understand the space. She also stresses that the digital tools available to aid this visualisation process were lacking.

*'Never [would I have bought an apartment without viewing it]. If that apartment hadn't been in that location I wouldn't have dared. I'm far too careful for that... It was that which was **the most difficult, to create an image in your head from the drawing**, create the feeling of how it will look in there. It was really hard. For example, I can tell you that you can see that the windows are high above the floor, but you can never imagine the amount of light that lets in.'* [Diana, General]

The empirical data suggested that even participants who purchased their properties without seeing them, identified that visualisation of the end product is not comprehensive without a physical viewing. However, although visualisation is a prominent motivation amongst participants, certain purchase attributes may reduce the visualisation motivation.

*'I think that if I had looked on the internet earlier, no but I probably did, well that you **go on the internet** and look at how the apartment looks and try to **think about where it is located**, orientation et cetera.'* [Jennifer, Pre-purchase]

*'I know that when we had the plans, the plans of what they had sold then we drove our car and looked from different directions outside. We have a ski slope here behind the house, and from this ski slope we **could see the area and how, where the building was going to be**, but there wasn't anything, they'd just cleared the hill but nothing was built from the start.'* [Sam, Post-purchase]

Both Jennifer and Sam demonstrate that analogue and digital touchpoints facilitate visualisation of the purchase. This reinforces the importance of the motivation to visualise. It also identifies that when the property itself is not available, alternative analogue or digital tools may be used based on personal preference.

#### 4.5.2 Motivation to touch

Participants expressed that having the opportunity to physically evaluate both the apartment and materials or fittings that would be installed, was important to them. This *motivation to touch* provided peace of mind. Expressed from an opportunistic point of view, one of the advantages of being able to touch things is to overcome uncertainty associated with the purchase.

*'[...] a bench of some kind I think that I felt uncertain about, so I went and looked at the colour et cetera... sometimes you get into situations when you want to feel the fabric or see it in reality. In this case, you couldn't change your mind. When you buy online, clothes or something like that, you can send it back, but you can't do that in this case...'* [Victoria, Purchase]

Although touching and tangible interactions helps participants deal with uncertainties regarding specific materials, physical touch is explained as particularly important given the nature of the purchase. Participants express the inability to physically see and touch their future home as a disadvantage.

*'We went and looked at a display apartment, it was only a few months before moving in, and it was just to get a feel for "what is it we have bought?". Everything is a presumed fact so you don't really know what you get until you first enter the apartment. Because then you have only seen everything in pictures, of course there has been some material information about things, but it is not the same as walking around and touching things.'* [Tom, Pre-purchase]

Among the participants, there is also a perception that the need to touch, has a connection to one's age. John, amongst others, suggests that age affects the buyer's perception of the standard way of doing things. Hence analogue courses of action are explained to be the natural choice when making a considerable purchase.

*'I think my answer is connected to my age, because we have grown up with completely different conditions, there was nothing digital by what we mean today when I was born. It just came when I was an adult. In this way, I am used to having the analogue as the "ordinary". So I think that's really important, you want to go and see things, feel things.'* [John, General]

## 4.6 Customer-centricity

The sixth factor is a theme concerning motivations connected to the buyer as an individual. *Personalisation* is a motivation identified as important to the participants. A second motivation within this theme is *familiarity*, whereby buyers of new homes let their familiarity with analogue and digital options dictate their chosen actions.

### 4.6.1 Personalisation

The *personalisation* motivation within the customer journey was present in both digital and analogue touchpoints. Evidently, it manifests itself in different ways depending on customer preferences and purchase attributes.

*'Yes, there are drawings in a brochure, and the brochure contains all the measurements and dimensions. I tend to re-draw them, draw them to scale so you can see and place our existing furniture. So we did that plan, and discussed, but we had to readjust once we were in the apartment.'*

[John, Post-purchase]

John explains that although the brochure provides the information he needs, he desires further personalisation. In this case it results in the self-driven actions of re-drawing the plans to allow for a better understanding of what the outcome will look like.

*'There were digital images, but they weren't adapted to the fittings we had chosen... If you think about when you are at IKEA, then you can let them build your kitchen, of course it helps if you can see your choices at least in a picture but it's not the same as seeing them in real life. So that could probably be developed, the process of picking materials.'* [Tom, Post-purchase]

In association with the process of selecting fixtures, fittings and materials for the property, Tom identifies that personalisation through digital tools provides value when choices are not able to be experienced in real life. This reinforces the need to gain a better understanding of the outcome through personalisation as mentioned in regards to John's perspective.

*'Well they know who the customer is... I have at least 98% understanding of what is involved in purchasing a leasehold and the relevant rules... She [the contact person] understood eventually, or quite quickly, who I was. And then we could communicate about things which were significant for*



*me, she filtered the information which wasn't necessary for me. She adjusted her dialogue based on my requirements.* ' [Henry, Purchase]

Henry stated the importance of the contact person personalising the information provided based on customers' pre-existing knowledge. He addresses that he understands the need for broad knowledge catering to different levels of understanding, but that personalisation provides more significant and relevant information throughout the purchase process.

#### 4.6.2 Familiarity

The customer journey of purchasing a new home, thus the tools and approaches used, are motivated by *familiarity*. One example is that the participants deduce choices in the purchase process based on their age, distinguishing themselves from other generations which they believed to explain their courses of action.

*'Yes, it's probably a generational issue too, considering that we grew up with just paper and then digital has snuck into our lives. But for younger people who grow up with the digital, then it is normal to have computers. So yes, maybe it is a generational issue. But if we think of authorities, it is often paper that is used.'* [John, General]

Simultaneously, the empirical data suggests that familiarity associated with other factors also affects the preferred tools or approaches. Experience gained through employment, as seen with Diana, is a potential influencing factor on customers' choices. Familiarity can come from using analogue and digital approaches in participants' professional lives to different degrees.

*'Probably because I am as old as I am, but also because of my profession I believe to some extent. I work with information sharing, amongst other things, so no, I want to be able to... like now, for example, I should not have to turn on the computer, make a phone call and look for something... I want it in a physical format.'* [Diana, Purchase]

Finally, recurring among participants was that time established familiarity with the purchase process. Familiarisation associated with the time participants have at their disposal, generated benefits using analogue means. For example, getting to know their neighbours.

*'The meeting with the people that would live there too, of course you cannot talk to everyone but you can get to know a few of them, and it can feel a little reassuring to recognise the faces when you*

*started to move in and such. There it [the meeting] was of great importance, it would not have been the same at all if we had received an email. After all, we got a lot of information sent out by email.'*

[Victoria, Purchase]

## 4.7 Positive emotions

This theme is a factor within the high involvement customer journey which draws attention to how buyers can be influenced by emotive forces. *Pleasure* is a clear motivation within this theme indicating that buyers can design their customer journey based on pleasurable feelings manifested in the purchase process.

### 4.7.1 Pleasure

The empirical data suggest that there are different sources of *pleasure* or positive feelings within the customer journey associated with purchasing a property. The pleasure motivation can be either associated with the purchase itself, or the use of digital or analogue touchpoints to carry out certain tasks.

*'If you only get them like it was in the past when you moved somewhere, then you only got a flat image in a newspaper and you had to arrange a viewing and go and look. But those photos could be taken in any way possible, so when you arrived it was like "gosh is this what it looks like?!". That feels ridiculous. No, I think it's much better now [with digital alternatives] **when you can see different angles and rooms and it's very cosy and very pleasant.**'* [Anna, Pre-purchase]

In the very early stages of the purchase process it is apparent from empirical data that the internet is the dominant channel. Anna's example shows there are positive feelings such as 'cosiness' associated with using digital channels in this stage, as opposed to the traditional analogue alternatives and associated limitations. However, this is not something explicitly stated by other participants, most of whom focus on pleasure later on in the customer journey.

*'I **went in and looked at** it a couple of times before it was finished. So I, well it was a bit weird to just see it when there was concrete everywhere. **It was fun to have the opportunity** to see it anyway.'*

[Emma, Purchase]

*'At the time it was when the 'frame' or rather the shell of the building was first built, that was when we could come in and look before it was finished inside. We were invited to be there and **look at how***

*it developed... because of that you build up a feeling of this looks good, this feels good, this is exciting and this should be fun. So that particular part was really good.* ' [John, Purchase]

Both Emma and John demonstrate the positive feeling of 'fun' achieved from being able to physically view the property they are purchasing whilst under construction. This suggests analogue touchpoints are a source of pleasure even if the complete product is not available.

*'They [digital and analogue] don't replace each other... I don't know how long their homepage is going to exist... This is a special time for us, we're entering a whole new phase of our lives where we can do other things. I really want to keep hold of that, I want to keep hold of the fabric swatches, the brochure, the first picture, so it's not like just a purchase. It's like when you buy or sell a house, it's pretty life changing... so there is a value in it, the physical value.'* [Rose, Pre-purchase]

Rose was the only participant to highlight 'nostalgia' is associated with the pleasure motivation, and the ability to look back on things as a reason for enjoying analogue touchpoints such as brochures and swatches. She claimed that things collected throughout the customer journey would enable her to reminisce about the process, which was more significant given the transitional phase of life. Furthermore, she identifies that the lack of permanency associated with digital channels enhances this need for analogue touchpoints to provide this positive feeling.

## 4.8 Addressing complexity

This theme is a factor within the high involvement customer journey which focuses on participants' need to utilise touchpoints which help them better understand the complex purchase to be made. Participants express that one motivation for touchpoint usage is a *desire for options*, given that the benefits are complementary to each other. However, the second motivation, *comprehending purchase outcomes* identifies the need to use analogue touchpoints in order to fully understand the end result.

### 4.8.1 Desire for options

The final motivation we have identified concerns the interplay between analogue and digital tools and customers being motivated by their *desire for options*. Participants clearly state that it is important to have both options available to them, and that they are satisfied with the presence of both in their customer journey when making a complex purchase such as a home.

*'I think you can say that **it is important that there are physical alternatives**, partly for those who don't feel at home with it [technology]. Even though I'm used to it [technology] **it happens that things go wrong** and you can't get it to work as you thought, despite reading all the instructions and that. And **that is when you might need an actual contact** [person]... certain questions you have, or if you want certain information talking to a person builds more trust than you can with digital tools.'*

[Victoria, General]

Empirical data suggests that digital and analogue solutions become complementary when one channel fails to deliver, or becomes challenging for the user. Therefore, there is a desire to have different options available. Victoria's perspective suggests that this is not only associated with the property purchasing process, but can be applicable to the use of these channels in a general sense.

*'I think **the combination [of digital and analogue] is quite pleasant**, to have something to hold in your hand. As a consumer **I also think it is pleasant to receive good service...** Because of this I really appreciated that I was given a brochure, where I could browse, but I could also check the internet if I wanted.'* [Rose, Pre-purchase]

Rose in particular evaluates the combination of digital and analogue channels based on the perceived level of service received. She highlights appreciating the service level associated with being provided with the exact information needed, which in her experience was through a brochure. However, like many other participants, Rose values the availability of both options and the ability to to check the internet when they wish.

*'I think it [the purchase process] had a good balance between **finding things out on the internet**, as well as the **personal contacts** I had. So I do think **the process had a good balance**.'* [Emma, General]

Evidently, empirical data suggests that participants had a positive perception associated with being able to use both digital and analogue options. The complementary nature of these touchpoints were shown to provide stability within the purchase process.

#### 4.8.2 Comprehending purchase outcomes

Participants expressed the need for tools which helped them achieve the motivation of *comprehending their purchase outcome*. Evidently, this incorporates the available information and impressions to evaluate a complex purchase by creating an overview of their future home. Specifically, data indicates that participants use analogue tools such as brochures or viewings to aid comprehension of not only the property object itself, but to gain an overview of the property in relation to surrounding elements. Thereby, gaining a better understanding of the purchase in relation to how it will impact their lives.

*'[site visit]... to see **the placement of it**, for example, but also **for appreciating distances**... What has been important to me is **close transportation links, distance and those things**. And the building itself, what the facade looks like, **the yard and for example the greenery around it** - that is what has been important to me.'* [Bella, Purchase]

*'So the following step after we had decided which apartment we wanted, I went and picked up the brochure. So we had the brochure and then we would sit and look at it, **how the apartments looked in relation to each other** and if we wanted a balcony or not.'* [Rose, Pre-purchase]

#### 4.9 Summary of empirical findings

The empirical data collected through the interview process has enabled us to extract eight key themes. These key themes are identified as important factors within the high involvement customer journey. The themes are supported by sub-categories, which we have identified as the motivations for choosing certain touchpoints within the high involvement customer journey. Within each motivation the quotes have been selected to provide insights into the phenomenon we are studying. By doing so, we aim to use this presentation of empirical findings to answer our research question, thus contributing to our research purpose. Figure 2 summarises the key themes and supporting motivations to, which will be expanded on in chapter 5 'analysis and discussion'.

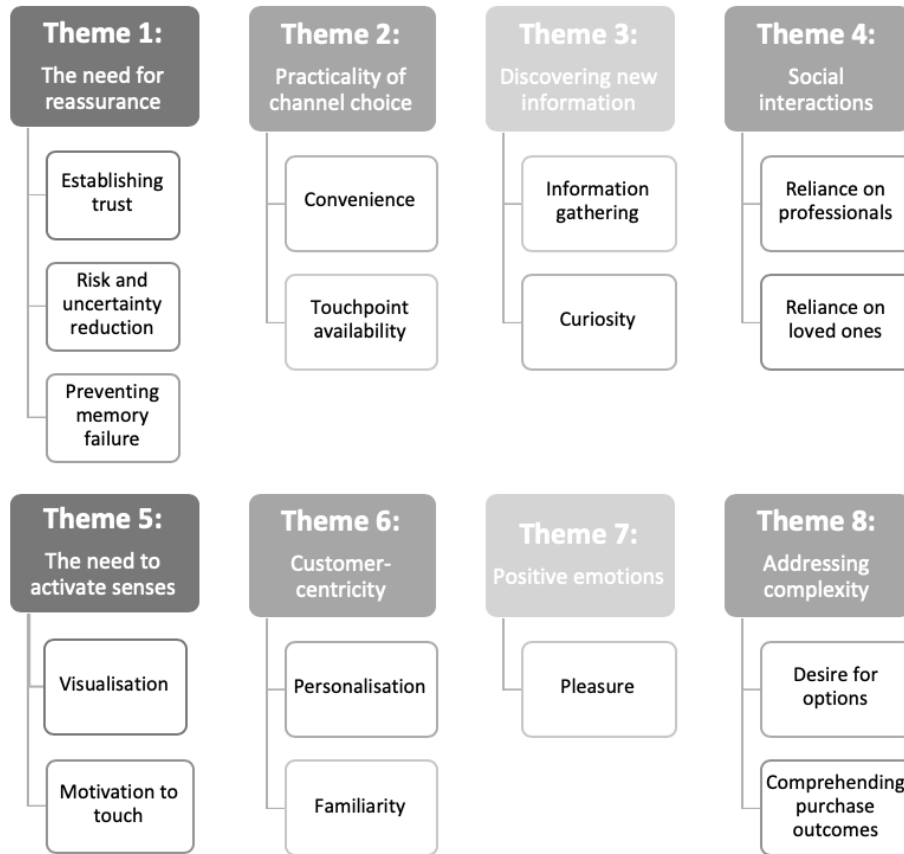


Figure 2: Illustration of themes and associated motivations

## 5. Analysis and discussion

*This chapter provides an analysis and discussion of our findings through the application of the 'arguing' approach described in section 3.8.3. The themes and motivations presented in chapter 4 will be discussed in terms of the role they play for customers selecting digital or analogue touchpoints in their customer journey. Therefore, our research question will be answered by dividing the analysis into two parts. First we will look at the motivations for using analogue touchpoints (section 5.1) and then motivations for using digital touchpoints (section 5.2). Finally, the analysis will reconnect to the research purpose.*

### 5.1 Customers motivations for using **analogue** touchpoints in their high involvement customer journey

Exploring customers motivations for adopting analogue touchpoints in their high involvement customer journey has enabled us to gain insights beyond what previous literature has taught us. The developed themes are important factors for understanding the phenomenon as a whole. Whereas the motivations aid the understanding of why customers choose analogue touchpoints, with some confirming findings in previous literature and some novel findings. As expected based on our literature review in chapter 2 we found both functional and emotional motivations for using analogue touchpoints. Throughout the customer journey for a high involvement purchase, we can determine that these motivations are present with both enjoyment and practicality being important to baby boomers using analogue touchpoints.

The need for reassurance (theme 1) has proven to be significant for this age cohort with analogue touchpoints reinforcing this throughout the customer journey. The main analogue touchpoints facilitating reassurance relate to interactions with a professional contact person, most commonly the estate agent. These interactions occur through physical meetings, guided viewings and phone calls. Additionally, baby boomers prefer printed paper copies over digital documentation. 'Establishing trust', 'risk and uncertainty reduction' along with 'preventing memory failure' are the motivations for using analogue touchpoints, which cumulatively deliver reassurance. These motivations imply that the three factors in the funnel of our theoretical framework: purchase attributes, customer attributes and context, are all active in this theme. Evidently, these motivations are highly dependent on the context of the purchase, where baby boomers emphasise that continuity is crucial and best ensured through consistent

human interactions. It implies that this age cohort prefers carrying out high involvement purchases with the support of others rather than in isolation. Distinctive from previous literature is that our research identifies preventing memory failure and establishing trust as new and significant motivations for using analogue touchpoints within this age cohort.

In addition to reassurance, the practicality of touchpoint choice (theme 2) has also been consistently present. ‘*Convenience*’ motivates analogue touchpoint usage throughout the customer journey. Within the pre-purchase and post-purchase stages, convenience was mostly associated with phone calls to company representatives and attending physical meetings. However, customers identified printed materials like brochures or information books to be more convenient in the purchase stage. Convenience through analogue touchpoints is contradictory to popular belief and existing literature. For example, practical motivations such as convenience are often associated with digital touchpoints (Anderson & Srinivasan, 2003; Frambach, Roest & Krishnan, 2007; Sihi, 2018). However, studies claiming this often focus on low involvement product categories, presumably impacting the perception that analogue touchpoints cannot provide convenience. However, we oppose this by relating our results to Boardman and McCormick’s (2018) research, advocating that despite their focus on a low involvement product category, convenience is a motivation for using analogue touchpoints for those over 60 years old. Our research contributes to this argument with similar findings in a high involvement setting. Consequently suggesting that attributes, specifically the demographic factor ‘age’, is directly linked with the convenience motivation associated with analogue touchpoints.

Completely separating motivations for touchpoint selection from ‘*touchpoint availability*’ (theme 2) is impossible, supporting why this motivation is associated with practicality in the high involvement customer journey. Touchpoint availability was a clear motivation for using analogue touchpoints in our research, mainly in the purchase and post-purchase stages. Examples include physical contract signing and final property inspection, which are unique to this purchase type. This makes touchpoint availability a context and stage specific motivation. Nevertheless, our research confirms Westbrook and Black’s (1985) assertion that both internal and external factors influence customers’ motivations in low involvement settings, also holds true in high involvement settings. It is noteworthy the motivations of perceived touchpoint availability did not appear to adversely affect the customer journey. We believe this is dependent on purchase attributes, specifically the purchase infrequency of a home, making



touchpoints selected based on this motivation more readily accepted even if they are perceived as unavoidable. Existing literature supports this, claiming that touchpoint use relates to availability, integration and attributes, which we consider contributes to our touchpoint availability motivation in high involvement contexts (Frambach, Roest & Krishnan, 2007; Verhoef, Neslin & Vroomen, 2007).

In addition to being motivated by practicality during touchpoint selection, baby boomers value social interactions (theme 4) throughout their high involvement customer journey. This corresponds to Lemon and Verhoef's (2016) view that social responses affect customer experience. The motivation '*reliance on professionals*' was present throughout the customer journey. In the pre-purchase stage, the motivation was primarily associated with customers' needing face-to-face meetings with assigned contact persons. However, reliance on professionals within the purchase and post-purchase stages was also demonstrated through face-to-face meetings and telephone correspondence. Notably, physical meetings early in the customer journey facilitated the acceptance of telephone contact in following stages. Our findings imply that building relationships with professionals throughout the customer journey increases reassurance for customers. We suggest that the reliance on professionals relates to the social interaction motivation identified by Rohm and Swaminathan (2004). We believe this motivation to be particularly salient as it aligns with the importance of interactions between salespeople and customers identified in previous high involvement studies, reinforcing its relevance in this empirical context (Hochstein et al., 2019).

Previous literature has identified that customers' usage of touchpoints consist of both company-controlled, and external sources (Grewal & Roggeveen, 2020). This is also reflected in our research, where we consider the motivation *reliance on loved ones* (theme 4) for using analogue touchpoints, to be an external source of influence. This motivation is associated with conversations and communication occurring within the pre-purchase and post-purchase stages. However, this motivation is not directly associated with the purchase stage itself. We suggest that the stages in which the motivation occurs, is closely associated with the high involvement nature of this customer journey. As literature suggests, high involvement products require more cognitive effort and have higher associated risks (Friedmann & Lowengart, 2019; Lemon & Verhoef, 2016; Zaichkowsky, 1985). Therefore, we suggest that the reliance on loved ones is closely associated with the need for reassurance (theme 1), as well as the higher level of cognition and evaluation required when purchasing a home.

In accordance with previous literature, customer-centricity is evidently important in customer journeys (Folstad & Kvale, 2018; Lemon & Verhoef, 2016). One motivation within the sixth theme is *'familiarity'*. Although this motivation for using analogue touchpoints appears throughout the customer journey, its prevalence varies between customers, reinforcing its customer-centricity. In the pre-purchase stage both touchpoint familiarity and situational familiarity led to the use of printed materials. In the post-purchase stage, only situational familiarity was identified where customers advocated physical presence. Familiarity was most prominent in the purchase stage, where customer attributes like employment or age increased preferences for analogue touchpoints. These findings align with existing literature identifying age as an important segmentation factor regarding customer motivations (Parment, 2013). Therefore, we suggest that the familiarity motivation for using analogue channels in the purchase stage derives from participants belonging to the same generational cohort (Parment, 2013). We argue that familiarity related to analogue touchpoints is based on cohort attributes and shared experiences. Where younger generations may consider digital options a given, this cohort experienced gradual digitalisation over time. We believe this shared experience relates to familiarity, explaining why they select analogue touchpoints and thus why customer-centricity is an important factor.

*'Personalisation'* (theme 6) as a motivation can be viewed as both hedonic and utilitarian. This motivation for using analogue touchpoints only appears in the purchase and post-purchase stages of the customer journey. In the purchase stage, personalisation primarily relates to analogue touchpoints such as meetings and conversations with professionals. This motivation appears more prominent amongst customers showing expertise concerning the purchase process. Therefore, we can draw parallels with the importance of salespeople understanding customer informedness within high involvement customer journeys, as identified in previous literature (Hochstein et al. 2019). It also reinforces the importance of customer attributes in the high involvement customer journey.

Personalisation in the post-purchase stage results in a highly flexible use of analogue touchpoints, with a degree of self-directed personalisation in how customers interact with touchpoints. Thus, the personalisation motivation reinforces common knowledge that customer journeys are highly adaptable and customer-centric. However, this motivation resulting in the adaptation of an existing analogue touchpoint is a new, yet complementary, finding compared

to previous literature. We suggest the personalisation motivation may arise in conjunction with the risk reduction motivation due to the size of the purchase. Literature suggests product interaction itself can be related to the motivation of reducing risk, however when that is not feasible, we believe customers display this personalisation motivation which drives them to abstractly interact and personalise their product (Flavián, Gurrea & Orús, 2016; Keng, Liao & Yang, 2012).

Sensory elements are identified by literature as having the ability to affect customer experience (Lemon & Verhoef, 2016). Similarly, we found the need to activate senses (theme 5) to be associated with the high involvement customer journey. The '*motivation to touch*' which drives analogue touchpoint use is evidently important in both the pre-purchase and purchase stages. Some may argue that it is common sense that customers will not purchase a home, without first viewing and experiencing it due to its emotional and financial significance. However, given that our research context included purchases of new build properties, we challenge this preconception. Motivation to touch is an established driver for using analogue touchpoints to complement digital alternatives in low involvement contexts (Flavián, Gurrea & Orús, 2016). From a customer perspective sensory interactions were sought, which we suggest closely relates to hedonic motivations, and the sensory elements seen as necessary to supplement online shopping in a low involvement context (Childers et al. 2001; Flavián, Gurrea & Orús, 2016). Consequently, the sensory experience created by the motivation to touch means that alternative analogue touchpoints enable consumers to realise physical touch when the final product is not available.

Building on the requirement for sensory elements, '*visualisation*' is a motivation present throughout the customer journey, although most prominent in the pre-purchase and purchase stages. We argue that visualisation is a result of the purchase attributes. We found physical presence to be the preferred analogue touchpoint for this motivation. Furthermore, analogue touchpoints were preferred overall compared to digital which can be explained in the context of existing literature. Research suggests that customers value visual and tangible experiences, which can result in initial consideration and loyalty (Baxendale, Macdonald & Wilson, 2015; Gensler, Neslin & Verhoef, 2017). Although loyalty may materialise differently in a high involvement context, we suggest that experiences bringing customers close to the visual and tangible elements are essential in the early consideration stages. Accordingly, we argue that visualisation is a result of the purchase attributes associated with this empirical context.

Lemon and Verhoef (2016) identify that customer experience is affected by emotional responses, aligning with our empirical data suggesting that positive emotions (theme 7) includes '*pleasure*' as a notable motivation throughout the entire customer journey. Pleasurable emotions like nostalgia, cosiness and calm contribute to the use of analogue tools rather than digital ones throughout all stages, for example a brochure. Our data suggests this is derived from both personal preferences associated with a transitional phase of life and positive feelings associated with analogue touchpoints being an age-related factor. Specific to the purchase stage is the positive emotion of fun or excitement as a reason for physical presence, for example attending meetings or site visits. We suggest that the reason for this is two-fold. Firstly, within our empirical context these emotions are connected with the development process associated with the product, which may be exclusive to high involvement contexts. Secondly, research suggests that explicitly in property purchases, emotional drivers influence customer decisions (Sihi, 2018).

It is unsurprising that the theme of discovering new information (theme 3) was uncovered through our data, as high involvement customer journeys are characterised by information seeking behaviour (Zaichkowsky, 1985). Information search behaviour is often associated with the customer journeys pre-purchase stage. However, we identified '*information gathering*' (theme 3) as a key motivation for using analogue touchpoints in all stages of the high involvement customer journey. Our findings suggest that this motivation cannot be directly met, rather we interpret it as infinite within high involvement customer journeys. Customers choose and switch between touchpoints they believe provide most information, for example interactions with people, information meetings and brochures. Furthermore, analogue touchpoints are often seen as secondary to digital in the pre-purchase stage, and are used instead when information is missing. We suggest that information gathering is highly characteristic for high involvement customer journeys, as literature states this type of purchase features more information seeking behaviour with multiple channels used to gather and process information (Park, Lee & Han, 2007; Zaichkowsky, 1985). Therefore, we argue that this motivation drives analogue touchpoint selection in two forms. Often static analogue sources are used as an information gathering process taking place in the pre-purchase stage, whereas real-life interactions, such as viewings or conversations, support information processing in the later stages.

Within the theme ‘discovering new information’ (theme 3) we have identified ‘*curiosity*’ as a further motivation driven by both customer- and purchase attributes. This motivation for using analogue touchpoints is present in the pre-purchase and post-purchase stages of the customer journey. Firstly, we believe the lack of tangible or sensory elements which are usually deemed as necessary create curiosity, in this case associated with viewings, which suggests that this is unique to our empirical setting (Childers et al. 2001; Flavián, Gurrea & Orús, 2016). Secondly, curiosity in the post-purchase stage is more closely related to customer personality and a desire to find out about things through any means, which extends to both digital and analogue tools.

Given the complexity of high involvement customer journeys, motivations for using either analogue or digital touchpoints often overlap. The motivation ‘*desire for options*’ (theme 8) identifies that this complexity requires that analogue touchpoints complement those available digitally. This motivation is not stage-specific, rather we believe it relates to the ‘empowered consumer’ whereby customers control their customer journey, selecting touchpoints which meet their needs at each stage (Court et al. 2009; Edelman & Singer, 2015). Our empirical data suggest that necessary analogue touchpoints to meet this motivation include the option of social interaction. Although customers may not always use a contact person if other methods are available, they deem it an essential supplement to digital touchpoints. We suggest this motivation relates to both customer- and purchase attributes. For baby boomers, being motivated by a desire for options of both types of touchpoints may relate to touchpoint familiarity, perceived skill or trust. However, some might argue that this motivation is not age specific in high involvement contexts, which we would agree with.

Previous research on complex services identified using different touchpoints to reach desired outcomes (Frambach, Roest & Krishnan, 2007). Therefore, we expect the desire for options motivation to be particularly applicable to high involvement customer journeys with service elements (Frambach, Roest & Krishnan, 2007). Moreover, we believe that both purchase and customer attributes therefore play a role in this motivation. Our data uncovered that customers suggested a need for service in association with this motivation. As we categorised our purchase as a retail-service hybrid, this adds an interesting dimension to why analogue touchpoints, particularly social interactions, are considered valuable in addition to digital tools. Furthermore, it reinforces the salience of this motivation for customer journeys with service elements.

The motivation ‘*comprehending purchase outcomes*’ (theme 8) is present throughout the customer journey and addresses customers’ understanding of both the product itself and in relation to external elements. This motivation is only present in analogue touchpoints and is associated with gaining a better understanding of the purchase being made. Empirical data suggests that analogue tools aid baby boomers’ ability to comprehend purchase outcomes in terms of comparing options, something which is prominent in high involvement contexts (Zaichkowsky, 1985). Additionally, we suggest that as this motivation drives the need to physically view the product, in our research a property, this is a motivation which is not generalisable to other product categories, regardless of their involvement level.

Overall, our research proves that many motivations can be met through analogue touchpoints, which may be deemed as unremarkable given the high involvement nature of the purchase. Despite this, we argue that an interesting factor associated with our empirical setting is that many customers were not able to view their property before purchasing it, nor for some time into the post-purchase process. However, the identified motivations for using analogue touchpoints suggest that a lack of physical viewing is accepted, as long as there are additional analogue touchpoints available throughout the customer journey.

<b>Important factors in the high involvement customer journey</b>	<b>Motivations</b>	<b>New/Confirmatory</b>	<b>Identified in stages</b>
The need for reassurance (theme 1)	Establishing trust	N	All
	Risk and uncertainty reduction	C	All
	Preventing memory failure	N	All
Practicality of channel choice (theme 2)	Convenience	C	All
	Touchpoint availability	N	Purchase & Post-purchase
Discovering new information (theme 3)	Information gathering	C	All
	Curiosity	N	Pre-purchase & Post-purchase
Social interactions	Reliance on professionals	C	All

(theme 4)	Reliance on loved ones	N	Pre-purchase & Post-purchase
The need to activate senses (theme 5)	Visualisation	N	All
	Motivation to touch	C	Pre-purchase & Purchase
Customer-centric factors (theme 6)	Personalisation	N	Purchase & Post-purchase
	Familiarity	N	All
Positive emotions (theme 7)	Pleasure	C	All
Addressing complexity (theme 8)	Desire for options	N	All
	Comprehending purchase outcomes	N	All

Table 2: Themes and motivations for using analogue touchpoints in high involvement customer journeys'

## 5.2 Customers motivations for using **digital** touchpoints in their high involvement customer journey

Within the identified themes presented in chapter 4, customers have expressed motivations for using digital touchpoints. As there are similarities between using digital and analogue tools, we can identify both functional and emotional motivations for using digital touchpoints. Previous research on hedonic and utilitarian motivations has predominantly drawn parallels to digital touchpoints in uncertain empirical settings (Anderson & Srinivasan, 2003; Childers et al. 2001; Haridasan & Fernando, 2018; To, Liao & Lin, 2007). However, as previous literature demonstrates a lack of clarity regarding the empirical setting, we prove that both emotional and functional motivations impact digital touchpoints choice. However, not all motivations from section 5.1 reoccur as motivations for using digital tools, and the motivations which recur may do so due to other reasons.

We found that need for reassurance (theme 1) and associated motivations to be present in both digital and analogue touchpoint selection. However, '*establishing trust*' is not facilitated through digital means. Reconnecting to this motivation in analogue touchpoints is primarily

met through human interactions, digital tools are therefore deemed inadequate. Nonetheless, reassurance in general remains important among baby boomers' selecting digital touchpoints. Li (2019) advocates that customers in high involvement settings can use digital means to manage contextual uncertainties, our research confirms this as the motivation of '*risk and uncertainty reduction*' is present in the choice of digital touchpoints. However, we distinguish our findings in terms of how it manifests itself in the high involvement customer journey. For example, our research demonstrates that this motivation is especially visible in the choice of digital touchpoints in the purchase stage.

The risk and uncertainty reduction motivation evidently increases the acceptance of touchpoints when alternatives are not available. Digital touchpoints which reduce risk and uncertainty therefore have a higher level of acceptance instead of creating dissatisfaction. This implies that customers' motivation for risk and uncertainty reduction can be met through both analogue and digital touchpoints. This aligns with the findings of Santos and Gonçalves (2019) who identified the presence of the uncertainty reduction motivation in webrooming behaviour. This supports the multichannel nature of our findings, which is in accordance with Flavian, Guerra and Orus's (2016) view that multichannel behaviour is naturally more applicable to high involvement contexts.

Adding to the need for reassurance (theme 1) the motivation '*preventing memory failure*' drives the use of digital touchpoints for this age cohort. Specifically, digital touchpoints support this motivation by enabling the archiving of information gathered along the customer journey. In our empirical context this motivation is not exclusive to digital touchpoints. Baby boomers demonstrate no explicitly stated preferences for either digital or analogue touchpoints for this motivation, instead preferring both options. Given that this motivation has not been identified in previous literature, we consider preventing memory failure to be associated with both customer and purchase attributes, and thereby a novel finding relevant to this high involvement context.

The motivation '*convenience*' applies both to analogue and digital touchpoint usage throughout the customer journey. Digital touchpoints were evidently perceived as most convenient in the pre-purchase stage, both in terms of time and effort required to obtain information early in the customer journey. Critics may argue that convenience as a motivation for using digital touchpoints is not a novel finding. This finding is applicable to both low and high involvement



contexts, as existing literature identifies utilitarian motivations including functionality and convenience as reasons for using digital touchpoints (Anderson & Srinivasan, 2003; Frambach, Roest & Krishnan, 2007; Rohm & Swaminathan, 2004; Sihi, 2018). We suggest that it is not how the motivation is related to digital touchpoints specifically which is interesting, but how it drives multichannel behaviour in high involvement customer journeys.

Our research reaffirms Sihi's (2018) findings that digital tools used in the house buying process can reduce the time and effort spent, thus increasing convenience. Customers felt that one-way digital communication was convenient. However, digital touchpoints were unable to meet the convenience motivation as effectively as analogue tools after the initial information search stage. Specifically regarding two-way communication and product evaluation. An exception is that a lack of geographical proximity makes digital options a preferable and accepted alternative. Identifying the convenience motivation reinforces Gensler, Verhoef and Boehm's (2012) work claiming that convenience is important for touchpoint selection in the search and purchase stages of a customer journey for a complex service. This is unsurprising given our research context of a retail-service hybrid. Gensler, Verhoef and Boehm (2012) also state that convenience is most important for touchpoint selection in the post-purchase stage. Our findings suggest that digital touchpoints are accepted in post-purchase stages associated with less significant activities. However if there is additional complexity regarding the task, the convenience motivation drives customers to select analogue touchpoints.

The '*touchpoint availability*' motivation for using digital touchpoints is present in the pre-purchase stage of the customer journey. To exemplify, the internet was seen as essential for researching information, as customers perceived viable analogue alternatives as lacking. Interestingly this was not expressed as negative, but a factual evaluation influencing touchpoint choice, highlighting this motivation's utilitarian nature. We suggest the lack of negativity is associated with two factors. Firstly, conducting online research before purchasing offline has positive connotations for low involvement purchases, such as cost and time savings (Aw, 2019). This may increase customers' acceptance of similar processes in high involvement settings. Secondly, high involvement purchases feature more information seeking behaviour extending to the use of multiple channels (Park, Lee & Han, 2007; Zaichkowsky, 1985). We suggest digital touchpoints provide similar benefits to the cumulative effect of multiple analogue touchpoints in the pre-purchase stage. Thus, supporting motivations for convenience and touchpoint availability and mitigating negativity associated a lack of alternatives. We

suggest that this positive acceptance of digital channels within the pre-purchase stage reflects psychographic aspects associated with baby boomers ability and willingness to adopt digital channels.

The motivation *information gathering* (theme 3) was amongst the most frequent and apparent motivations for using digital tools throughout the high involvement customer journey. An insight pervasive for both analogue and digital touchpoints, is that customers were constantly interested in gathering more purchase information. This finding supports the work of both Mehra, Kumar and Raju (2018), and Santos and Gonçalves (2019) who identify information gathering and information processing as motivations for multichannel behaviour. We agree with their research, but suggest that an additional dimension, purchase attributes, also impacts this motivation. Zaichkowsky (1985) suggests high involvement consumers have extensive information seeking needs, explaining the presence of this motivation throughout the customer journey. We found the information gathering motivation to initiate the use of digital touchpoints including websites during the pre-purchase stage due to the amount of information available. This motivation also drives digital touchpoint use in the post-purchase stage of the customer journey, with customers using digital conversations to gather information. However, we suggest that digital touchpoints support the information gathering motivation in relation to simple tasks, but not for overly complex information seeing which requires more cognitive effort from the customer.

Research on the webrooming phenomenon identifies information gathering as a reason for using digital touchpoints in low involvement contexts, but attributes this behaviour to searching for bargains (Aw, 2019). Due to the difference in purchase attributes this is not directly applicable to our study. Some may suggest that the reduction of financial risk associated with information gathering in a high involvement context, shares similarities with bargain searching behaviour. Although we agree that information gathering is a motivation that can be applicable to all multichannel customer journeys, we believe it is more salient in a high involvement context. For us this solidifies the clear contextual and motivational differences in digital touchpoint selection.

Elaborating on the theme of discovering new information (3), we identified *curiosity* as a motivation for using digital touchpoints. Evidently, this motivation appeared in the pre-purchase stage of the customer journey, exemplified customers' use of websites. Given the

dominance of the convenience and information search motivations for using digital touchpoints in the pre-purchase stage, curiosity as a motivator proved an interesting and novel finding. Furthermore, this is a new finding in relation to previous literature. However, the curiosity motivation was not present amongst all participants, suggesting customer attributes such as psychographic factors play a part. For example, customers motivated by curiosity demonstrate a preference for using digital tools in the pre-purchase stage. However, varying customer attributes mean that sometimes there is a parallel use of both digital and analogue touchpoints to fulfil the curiosity motivation.

Social interactions (theme 4) are important in high involvement customer journeys, with *'reliance on professionals'* as a motivation for choosing digital touchpoints. This motivation drives Baby boomers to use digital touchpoints in the purchase and post-purchase stages. This differs from analogue touchpoints where the motivation appears in all stages. Our empirical findings show that emails are the touchpoint related to this motivation, with these expressed as being linked to reassurance. However, inefficient email communications lead to dissatisfaction, suggesting that the convenience motivation remains prominent. Our findings prove that reliance on professionals is an important motivation within the studied context, regardless of being facilitated through analogue or digital touchpoints. The hesitancy of using digital touchpoints shows preconceptions of the standards digital touchpoints should meet, as well as the interplay between different motivations in touchpoint selection. An example of this is the suggestion that dependency on one contact person is negative due to scarce availability. This reinforces that touchpoint choice may be driven by more than one motivation simultaneously. Furthermore, this makes us question whether perceived benefits associated with certain motivations can outweigh the importance of others, which in this case could enable the streamlining of interactions customers have with professionals, potentially mitigating the perceived importance of reliance on professionals.

*'Reliance on loved ones'*, is a motivation which only impacts the choice of digital touchpoint selection in the post-purchase stage. Our research indicates that this motivation drives baby boomers to share details of their purchase when the customer journey is about to be finalised. Although not as salient as reliance on professionals, reliance on loved ones influences both the selection of digital and analogue touchpoints. In retrospect, we can now see that this aligns with Rohm and Swaminathan's (2004) work on customer motivations, where social interactions are explained to distinguish specific customer segments. This indicates that the

demographic factor 'age' may be why this motivation does not drive customers to use digital touchpoints throughout their high involvement customer journey.

In selecting digital touchpoints, the need to activate senses (theme 5) was rarely present. As expected, the '*motivation to touch*' did not appear. '*Visualisation*' as a motivation for using digital tools was only present in the pre-purchase stage of the customer journey. Although some digital tools supported visualisation, digital touchpoints were generally deemed as insufficient. Customers indicated that availability of only digital touchpoints would prevent them finalising a purchase, with the exception of customers with a self-perception of being knowledgeable about the purchase process. We suggest that the need to use analogue tools for visualisation is specific to the high involvement context, which is reinforced through our theoretical framework. We identify involvement to consist of both customer and purchase attributes, but suggest that customers who are highly familiar with the purchase process demonstrate marginally less involvement. Within our empirical data this has shown to result in a higher level of acceptance of digital channels to meet motivations which customers who are less familiar with feel the need to do through analogue means.

Customer-centricity (theme 6) has shaped the importance of the *personalisation* motivation for using digital touchpoints. This motivation for using digital touchpoints is exclusively present in the post-purchase stage. However, using digital touchpoints to meet this motivation was often preceded by an analogue stage to support decision making. Based on our data we suggest that although customers can display a preference for analogue touchpoints, they perceive digital tools as adequate for achieving personalisation if viable analogue options are not available. Moreover, this theme aligns with previous findings that high involvement customers expect greater benefits from customisation using digital tools (Franke, Keinz & Steger, 2009). This suggests that this motivation is specific to the high involvement of this context. However, a general reliance on analogue touchpoints as a complementary channel for achieving personalisation may indicate a requirement for a higher standard of digital touchpoints in order to meet the personalisation motivation.

*'Familiarity'* as a motivation (theme 6) is not present in the use of digital touchpoints, rather it results in a decreased preference for using digital channels in general. Although digital touchpoints are accepted, they are considered as a secondary option due to requiring more exertion than analogue touchpoints. We believe this is connected with the participants' age, as

suggested by Parment (2013) shared societal events are important in regards to motivations. We suggest that the baby boomer demographic have a shared experience of digitalisation, whereby analogue channels are considered the 'default' due to their consistent presence in their early lives. However, the exposure to digitalisation has resulted in a willingness to learn and adapt to digital touchpoints even when they lack familiarity, if these are deemed as a reasonable alternative.

Motivations associated with positive emotions (theme 7) have been found to drive the use of digital touchpoints, in addition to analogue ones. 'Pleasure' was found to motivate baby boomers use of digital touchpoints, both in general and exemplified through the use of online images. Sihi (2018) claimed that digital tools first and foremost delivered functional benefits for customers in real estate customer journeys. Based on our findings, we would like to put a greater emphasis on the emotive benefits customers can gain from digital touchpoints in a high involvement customer journey. Evidently, it is believed that pleasure derived from feelings such as cosiness can be developed in the early stages of the customer journey through choosing digital touchpoints. Participants expressed that the digital advancements which exist today could not be offered historically, creating positive associations towards the opportunities digital tools provide. For example, an increase in the range and accuracy of pictures available digitally, better meets the motivation of pleasure compared to certain traditional analogue touchpoints. Clearly, adopting this motivation for using digital tools is strongly connected to the demographic factor 'age'.

Addressing complexity (theme 8) is only partially present in the use of digital touchpoints. We can see that the motivation '*desire for options*' is present in the pre-purchase stage of the customer journey. It is most prominent in the use of the internet to complement analogue touchpoints. However, the motivation of '*comprehension of purchase outcomes*' is limited to analogue touchpoints. When considering the desire for options motivation in relation to existing research, it is important to understand that digital touchpoints are chosen as complementary to analogue due to their perceived utilitarian benefits (Anderson & Srinivasan, 2003; Frambach, Roest & Krishnan, 2007; Sihi, 2018). In light of existing literature on the multichannel customer journey, it demonstrates how customers shape their own customer journey based on the perceived benefits of individual touchpoints. Although functional attributes of digital touchpoints help provide additional options, digital means are seen as lacking in their ability to deliver on hedonic motivations. Therefore, the desire for options

aligns with the use of multichannel behaviour to deliver on both utilitarian and hedonic motivations.

<b>Important factors in the high involvement customer journey</b>	<b>Motivations</b>	<b>New/Confirmatory</b>	<b>Identified in stages</b>
The need for reassurance (theme 1)	Risk and uncertainty reduction	C	All
	Preventing memory failure	N	All
Practicality of channel choice (theme 2)	Convenience	C	All
	Touchpoint availability	N	Pre-purchase
Discovering new information (theme 3)	Information gathering	C	All
	Curiosity	N	Pre-purchase
Social interactions (theme 4)	Reliance on professionals	C	Purchase & Post-purchase
	Reliance on loved ones	N	Post-purchase
The need to activate senses (theme 5)	Visualisation	N	Pre-purchase
Customer-centricity (theme 6)	Personalisation	N	Post-purchase
Positive emotions (theme 7)	Pleasure	C	Pre-purchase
Addressing complexity (theme 8)	Desire for options	N	Pre-purchase

*Table 3: Themes and motivations for using digital touchpoints in high involvement customer journeys'*

### 5.3 Reconnecting to the purpose

The purpose of this research was to gain knowledge about the motivations for the selection of different touchpoints in the customer journey. The analysis enabled us to extract the motivations for touchpoint choice in the high involvement customer journey. Tables 2 and 3 illustrate whether motivations are new findings or confirm motivations identified in previous

literature. Evidently, the customer motivations discovered are predominantly new. Some confirm pre-existing motivations, and use the same terminology as existing literature. These are risk and uncertainty reduction, convenience, information gathering, motivation to touch and pleasure. Certain motivations indirectly relate to previous literature, whereby the phenomenon suggests these motivations are predictable. Therefore, critics may argue that not all new motivations identified within the research are novel. We argue that previous research has not explicitly identified these as motivations, despite being expected given the research context. The new motivations identified in our research are: establishing trust, preventing memory failure, touchpoint availability, curiosity, reliance on loved ones, visualisation, personalisation, familiarity, desire for options and finally comprehending purchase outcomes.

By adding novel and confirmatory motivations to the framework (figure 3), we demonstrate an abductive approach to increasing understanding of the research phenomenon. Our findings show that one motivation may drive both digital and analogue touchpoint choice, with the exception of four motivations exclusive to analogue touchpoints (marked with \* in figure 3). However, customers display multiple motivations simultaneously, resulting in motivations for using both digital and analogue touchpoints present throughout the customer journey. Therefore, no explicit touchpoint preferences were found for baby boomers, supporting the work of Konus, Verhoef and Neslin (2008). However we have found the presence of different motivations to drive touchpoint preferences within a specific age cohort, contributing with findings similar to low involvement contexts (Boardman & McCormick, 2018).

Frambach, Roest and Krishnan (2007) identified that motivations for touchpoint choice differ between stages in the customer journey. We support this, as although some motivations were present throughout the customer journey, others only appeared in certain stages. Furthermore, we can add to the authors' (2007) work given that we identified some motivations to be exclusive to certain touchpoint types at different stages of the customer journey. Notably, eleven of the sixteen identified motivations for using analogue touchpoints were consistent throughout all stages of the customer journey. Only four out of the twelve motivations identified as drivers for digital touchpoint use appeared in all stages of the customer journey.

Our research supports customers transitioning between analogue and digital touchpoints in high involvement purchases, adding to studies in low involvement settings (Verhoef, Neslin & Vroomen, 2007). Furthermore, the factors identified in the funnel part of figure 3, customer

attributes, purchase attributes and context, can also develop motivations. Therefore, in accordance with our abductive approach this is now shown in our theoretical framework. Consequently, we reinforce the relevance of researching specific age cohorts, as generational attributes clearly contributed to the development and manifestation of motivations (Parment, 2013). Furthermore, purchase attributes impact the prevalence of certain motivations, and combined with customer attributes result in the need for the availability of certain touchpoints in the customer journey. *Establishing trust* is the most salient example of this, which was exclusive to analogue touchpoints, explicitly identified as related to the purchase significance and associated customer perceptions. In summary, this research has both uncovered new findings about the phenomenon of the high involvement customer journey, and contributed with a theoretical framework, adding to the understanding of motivations within this context.

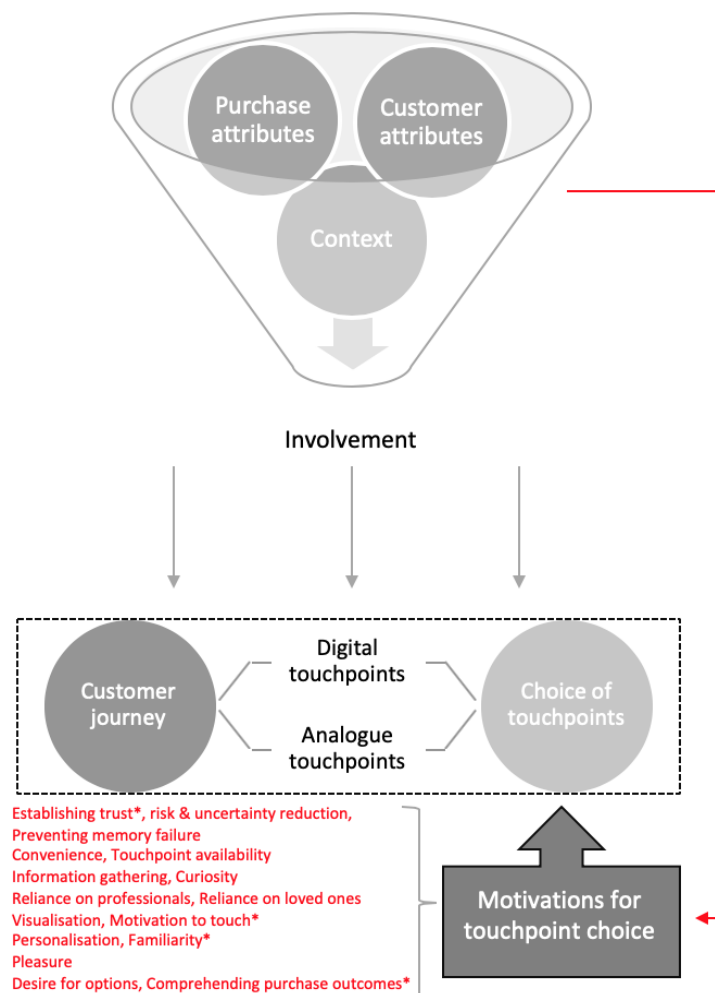


Figure 3: Adjusted theoretical framework based on the compilation of our findings  
 \*motivations exclusive to analogue touchpoints



## 6. Conclusion & contributions

*This final chapter addresses the conclusions drawn from the findings presented in previous chapters. Thereafter the intended contributions presented in the introductory chapter will be reassessed whereby the theoretical and managerial contributions are presented. Finally, the chapter will propose suggestions for future research within this research field.*

### 6.1 Conclusion

Through our research we have sought to gain knowledge about customers' motivations for using analogue or digital touchpoints in their high involvement customer journey. This was achieved through qualitative data collection focusing on the real estate purchase process for the baby boomer demographic (born 1944-1964). Our objective was to answer the research question '*What are customers' motivations for using analogue and/or digital touchpoints, in their high involvement customer journey?*' and identify how these may differ throughout the customer journey.

Our findings identified that baby boomers demonstrate several motivations for selecting different touchpoints in a high involvement customer journey. This research identified eight themes as important factors impacting high involvement contexts, where sixteen different motivations for using analogue touchpoints were identified. Digital touchpoints shared twelve of these motivations. Although analogue and digital touchpoints shared some motivations, the presence of these differed throughout the customer journey. However, certain motivations were present in all stages, such as *convenience*. This contributes to the conclusion that multichannel behaviour, similar to that found in low involvement purchases, also occurs in high involvement customer journeys. Moreover, we can conclude that touchpoint choice was regulated by customer attributes including their knowledge and perceptions of technology, as well as their pre-existing understanding of the real estate buying process. Therefore, we conclude that motivations may result in the use of different touchpoints for different customers, reaffirming the customer-centricity of the customer journey, previously only proven in low involvement contexts.

Interestingly, *comprehending purchase outcomes* and *establishing trust* were motivations exclusive to analogue touchpoint choice. These two motivations were found to be linked to the high involvement context of this study, suggesting motivations which drive touchpoint choice

differ depending on involvement levels. Additionally, we found that touchpoint selection, whether these be analogue or digital, can result from multiple motivations present simultaneously. However, the importance of certain motivations, customer attributes and purchase attributes all contribute to touchpoint selection within each stage of the customer journey.

## 6.2 Theoretical contribution

Previous research on customer journeys, customer involvement, customer motivations and multichannel behaviour, have proven valuable to our research as a point of departure. By developing a new theoretical framework, we have consolidated elements of concepts, which were previously studied in isolation. This has resulted in one coherent research area, looking at the phenomenon of the high involvement customer journey where customer motivations are the focus. Distinguishing our research by concentrating on customer motivations within a guaranteed high involvement customer journey, means that our research, and therefore our findings are more niche compared to previous studies. However, by disclosing which findings are context specific in chapter 5, we aim to increase the transferability of these findings.

Our research has generated new insights on motivations driving baby boomers to either use analogue or digital touchpoints in a high involvement customer journey. Results partly confirm previous knowledge on customer motivations from low involvement contexts, but also highlight new findings specific to high involvement customer journeys. Identified within our research is the continuity of needing analogue touchpoints throughout the entire high involvement customer journey, driven by multiple motivations. Simultaneously, motivations for using digital touchpoints mean that these options remain important. More motivations for using analogue touchpoints have been identified within this specific context compared to digital touchpoints. However, we can conclude that the studied customer segment finds the two alternatives complementary to each other, suggesting that multichannel behaviour in complex high involvement contexts can elevate the overall customer experience. In summary, by focusing on customer motivations in an involvement context we add novel insights to contemporary knowledge on consumer behaviour in customer journey research.

## 6.3 Managerial contributions

From a managerial perspective, understanding customer motivations will enable organisations to better meet them. Furthermore, these motivations provide a means of evaluating future touchpoints in terms of the likelihood of acceptance and adoption. A clear understanding of which motivations cannot be met digitally, will ensure changes made to the customer journey are not at the expense of customer satisfaction. For example, although digital communications were accepted, baby boomers show a clear preference for face-to-face meetings in the early stages. This facilitated the professional's ability to simultaneously fulfil motivations later on in the process. Furthermore, dissatisfaction was only expressed when a professional contact person was unable to fulfil motivations. For organisations, this both reaffirms the importance of retaining this touchpoint and has implications for recruitment and training to ensure employees can fulfil these motivations.

Although some motivations identified solely analogue touchpoints as essential, most motivations also uncovered opportunities for introducing new digital functionalities in the customer journey. For example, personalisation through new digital tools based on the identification that these were available in other contexts. From a managerial perspective, it identifies the opportunity to explore new digital touchpoints outside of the real estate environment, using motivations to evaluate the relevance of them to customers. Furthermore, it also challenges preconceptions that the baby boomer demographic may not be open to new digital touchpoints within the customer journey.

Given that this research was conducted with the support of Riksbyggen, our findings are highly applicable to the specific empirical context in which they operate. Although findings are based on their customers, we strongly believe identified motivations of baby boomers are applicable to other real estate organisations. Furthermore, as this industry contains both retail and service elements, we suggest the motivations identified within this research can also provide managerial insights regarding this age cohort for other high involvement contexts with similar levels of complexity. Finally, the specific focus on baby boomers has identified the acceptance of certain touchpoints for fulfilling specific motivations, which may be applicable to this target demographic in other high involvement contexts.

## 6.4 Suggestions for future research

The thesis highlighted delimitations in the introductory chapter, which in hindsight can contribute to define possibilities for future research, increasing the understanding of motivations in high involvement customer journeys. Focusing exclusively on one customer segment, baby boomers, means there is scope for applying the research to different age groups. This could be either a comparative study or focusing on a particular age cohort. In order to ensure dependability, this study also contains a clear outline of our research approach allowing for this study to be repeated in the future whilst understanding situational elements which may cause findings to differ.

We propose that there is a need for additional high involvement customer journey research within other empirical settings, thus outside of the real estate industry. Although this thesis did not intend to contribute with generalisable inferences due to its abductive nature, future research could adopt an inductive methodological approach making generalisable results possible. Moreover, a quantitative study on this research topic could generate statistical insights, which in combination with the qualitative findings may broaden the understanding of this complex phenomenon. Thirdly, due to the collaboration with one particular real estate company, Riksbyggen, our findings are somewhat dependent on activities specific for that organisation. Therefore, further research conducted in collaboration with other companies, or in other geographical locations could provide additional insights.

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# Appendix

## Appendix 1: Riksbyggen's rough mapping of the purchase process

*Based on our first meeting with Tobias Dysenius at Riksbyggen, we were provided information on the company's rough mapping of the purchase process of a new home. The process consists of eleven stages which is applicable to all customer groups. However, we have included additional information on the different stages which are specific to Riksbyggen's older customers, which the bulleted text illustrates. This is an approximate outline of the process with the experience for customers lasting around 2-3 years.*

1. Riksbyggen purchases land for housing development.
2. Riksbyggen develops drafts of information sheets including how customers can register their interest.
3. Summon those who first showed interest to a focus group. This includes approximately 10-12 people where Riksbyggen deepens their understanding of the interested stakeholders' opinions and preferences regarding the project.
4. Publication of property information on the Riksbyggen website.
5. Expressions of interest are made and collected by Riksbyggen.
  - Prospective customers get in touch over the phone or via email to express their interest, which Riksbyggen usually signposts customers to do on the website. For older customers, Riksbyggen often provides the opportunity to fill in and post a physical interest form, with Dysenius identifying that this is something this age group are familiar with.
6. Riksbyggen telephone those who have expressed an interest inviting them to information meetings categorised as 'sales start' by Riksbyggen.
7. Continuous information is sent regarding the property, including opportunities for customisation of interiors and fittings.
  - It is easy for older customers to find information, but they often seen personal contact to verify information and ensure they have understood things correctly
8. Customers are able to visit the property before the build is complete to allow for measurements etc. to be made.
9. Initiates tenure, where the contract is signed.
10. The buyer gets access to the purchased property.
11. Handover from Riksbyggens sales team to the property management group in which Riksbyggen have a representative

## Appendix 2: Interview Guide

### Interview guide

*This document aims at providing guidance for the execution of the semi-structured interviews in order to answer the research question “What are customers' motivations for using analogue and/or digital touchpoints, in their high involvement customer journey?”*

- Primary questions
  - Follow-up questions
    - Examples that can clarify our questions

### Structure

- 1) Brief introduction of both researchers and interview subject, as well as the research topic
- 2) Participant consent (Appendix 3) and implication regarding the data usage
- 3) Ice-breaker questions to initiate the interview
- 4) Use topic guide for discussions about the research question and clarification through follow-up questions

### **Brief introduction of both researchers and interview subject, as well as the specific research topic:**

We are carrying out a study of what the process of purchasing a property is like for people in the baby boomer generation, born from 1944-1964. Our reason for interviewing you is that you fit within this age category, and you have purchased and moved into a property in the past 12 months. We will ask you a series of questions about what the purchasing process was like for you, there are no right or wrong answers so just talk us through your experience. We may ask additional questions throughout the process to gain a deeper understanding, if for any reason you do not understand the questions please ask us to clarify. We will not be asking for information on the financial side of things, we don't need any figures, just you to describe what the process was like for you.

### **Participant consent and implication regarding the data usage**

Before we start we would like to ask for your permission to record the interview. This recording will only be used by us so that we can transcribe your answers for our study. An examiner at Lund university may also ask to listen to it, but the recording and transcript will not be shared with anyone outside of the university.

### ***Start recording if consent is given***

We want to inform you that Riksbyggen will be given access to the final analysis carried out from all the interviews, rather than your individual interview. Some of this information we collect as part of this interview may be published in the future, but you will remain anonymous. If at any point in the interview you say something you do not want published please state this immediately and we will ensure that it is removed from the study. We would also like to start by finding out a bit about you:

- The type of property you purchased
- Whether you bought the property alone or with someone else

### **Ice-breaker questions to initiate the interview**

- How knowledgeable would you say you are when it comes to digital tools?
  - Are there any digital channels you use regularly?
    - E.g. email, internet, apps
- Now that so much is digitalised, how important are physical alternatives for you?
  - Do you think it is important to have the opportunity to use physical channels?
    - Could you provide an example of where you prefer digital channels? e.g. information posted from the bank, physical newspapers or face-to-face meetings
- Would you say you were quick to adapt to digitalisation when it first happened, or did this change over time?
  - What was the reason for this?

- e.g. requirements due to work

We are now going to ask you questions regarding the purchase process of your home, and the specific actions and activities you undertook within this. We would like you to be as detailed as possible in your answers, there are no right or wrong answers, we just want to hear about your opinions and experience.

#### **Use topic guide for discussions about the research question and clarification through follow-up questions**

- Approximately how long would you say the purchase process?

#### **Touchpoints**

- Could you describe the process from when you started looking for a home to when you purchased it?
  - What different tools did you use for carrying out activities in the process?
    - Digital (mobile phone, computer, internet)
    - Analogue/physical (phone calls, face-to-face meetings)
  - Can you explain the reasons why you used X tool for Y?
- Are there any additional or alternative options for the different activities you explained earlier which could have made the process better?
  - Were these options available to you?
  - Why do you think these would have improved the process? In what way would these alternatives benefit you?
  - Can you explain the reasons why you didn't use X for Y?
    - e.g. why did you use a digital tool for X if analogue was available
- For you, are there any steps in the purchasing process of a home that absolutely have to be carried out in a specific way?
  - Which step?
  - Why?
    - e.g. information meetings about the housing development, did you participate in these, and if so was it important that these were physical meetings?
- Was your property ready-built when you decided to purchase it? How much did you see before you signed the papers?
  - Did you attend house viewings of other ready-built properties before you made your decision?
    - Were these through Riksbyggen or another estate agent?
    - Do you think it is important to physically view the finished property? Why/why not?
    - Did you participate in the development of the property? If so, what did this process entail?
      - e.g. were fixtures and fittings selected by the customer?
      - Were these selections done physically or digitally?
- Do you feel that using all the different tools you've described so far helped you complete your purchase?
  - Were there any you felt were unnecessary?
  - YES: what?
  - NO: So there was nothing you felt was unnecessary?
- How was the process of searching for and purchasing a home different from other expensive purchases you have made? Do you consider the process of finding and purchasing a new home, different from other expensive purchases you have made? For example if you have bought a car, boat or maybe a summer cabin.
  - What kind of product/service was that?

- Did you use other tools/or methods when you compare that purchase with your home purchase process?
  - More digital or analogue tools/methods in different parts of that process?
- You mentioned that you used X, did this play a more or less important role when purchasing a home? Why? What about Y...

### **Challenges/difficulties**

- Were there any stages in the process which were particularly challenging or frustrating?
  - YES: In what way? What did you do about it?
  - NO: So you thought the whole process was painless?
- Is there anything which would have made the process easier?
  - e.g. you mentioned that X was challenging, what might have made that easier for you?
    - Example: some parts may be better if they were digital/analogue
- Did you ever find yourself in a point where the process didn't go anywhere?
  - In what way?
  - How did you feel about that?
  - How did you handle it and why did you take that approach?
- How would you, from a customer point of view, describe your experience after the purchase was finalised? Did you stay in contact with Riksbyggen? Who exactly?
  - YES: for what purpose? How did you stay in contact?
    - Digitally or physically?
    - One- or two way communication? What are your thoughts on how that worked?
  - NO: Would you like to? Why?
    - If you did have it - would you like it to happen digitally or physically? Why?

### **Future**

- If someone else you knew was buying a home what advice would you give them about the process?
  - Would you advise them to do things differently from how you did?
  - Why?

## Appendix 3: Interview Consent Form

### Consent form

The purchase process of a new home: a study on the age segment 1944-1964

By: Emelie Pine & Isabell Weber

Firstly, we would like to thank you for participating in this research project by allowing us to interview you. We have chosen participants who have contacted us after receiving an email from Riksbyggen. These participants are born between 1944 and 1964, have bought and moved into an apartment during the last 12 months. The aim of the study is to understand which physical and digital tools customers use during the purchase process of a new home, as well as why the customer chooses those exact tools. No financial information will be requested, as the focus of the interview is on your thoughts and experience of the buying process. The interview is estimated to last for 40 minutes.

In order for the research to maintain the highest possible ethical standard, you are asked to read this consent form which informs you how the information you provide will be used. After reading the outlined conditions, we kindly ask you to sign and return the document to us, to certify that you agree to the terms mentioned below. The signature can be made both digitally, by filling in name and date directly into this document in the computer, or you can scan a handwritten signature. Please send the document back via e-mail, regardless of which option you have chosen.

- I understand that I am voluntarily participating in this research project.
- I understand that despite agreeing to participate in this interview now, I have the right to withdraw from it at any time without having to mention any reasons or consequences.
- I understand that I can withdraw my permission to use the information I provide after the interview. The information I provided will then be deleted.
- I understand the purpose and nature of the study.
- I understand that information about the year of birth and type of home purchased will be requested, but that I can decline to answer these questions if I wish.
- I understand that the interview will be recorded and that I can request access to the audio recording after the interview is completed.
- I understand that access to the audio file will be restricted to myself and the researchers.
- I understand that the information I provide during the interview will be treated confidentially and anonymised.
- I understand that the final research results will be shared with Riksbyggen.
- I understand that variations of the conditions mentioned above can only happen with my consent.
- I understand that I can ask clarifying questions and that I can contact the researchers if necessary.

I have read the consent form and hereby approve the conditions mentioned above:

Name:

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Date:

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## Appendix 4: Systematic ‘sorting’ and ‘reducing’

The tables below illustrate the process of sorting and reducing as explained in chapter 3. This appendix includes only one of the four stages we divided the customer journey into, namely the pre-purchase stage. This allows us to exemplify our systematic approach which was applied to the purchase stage, the post-purchase stage and general information as well.

### Stage: Pre-purchase

#### *Motivations during the pre-purchase phase for using analogue touchpoints*

<b>Focused codes</b>	<b>Touchpoint</b>	<b>Theme</b>
Overview of object in relation to each other Easier overview Get an idea of the property to be purchased  Need the final product to comprehend the purchase  Presence Ability to see more detail than digital Allows for more thorough reviewing Comprehension First impression Need to experience the real thing Physical presence for eliminating other potential object Physical presence for first impression Overview of object in relation to other objects	Brochure Brochure/plan Drawings/plans & meetings Drawings/plans → physical viewing General Physical viewing Physical viewing Physical viewing Physical viewing Physical viewing Physical viewing Physical viewing Prototypes (3D-modeller)	<b>Comprehension</b>
Curiosity Representing memories Cosier Nostalgia Stronger emotional connection Lack of analogue (visning) creates curiosity Peace of mind Curiosity Emotions  Feels better  Creates a feeling Curiosity Curiosity Feeling/emotional Feeling/emotional Intuition Intuition/feeling/emotion	Advertisements Brochure Brochure Brochure Brochure Brochure Meeting Meeting/visit Meeting with estate agent Meeting with estate agent/other parties Physical viewing Physical viewing Physical viewing Physical viewing Physical viewing Physical viewing	<b>Feelings/emotions</b>
Reassurance Reassurance Reassurance/risk avoidance Guarantee/assurance  Risk aversion Associated with the seriousness of the purchase	Brochure Contact person Contact person Drawings/plans & meetings General	<b>Reassurance</b>

<p>Personal contact for reassurance</p> <p>Risk avoidance</p> <p>Associated with financial risk</p> <p>Avoid dissatisfaction &amp; irritation</p> <p>Certainty/confirmation</p> <p>Reassurance</p>	<p>Meeting with estate agent</p> <p>Meeting with estate agent</p> <p>Phone call to estate agent</p> <p>Physical viewing</p> <p>Physical viewing</p> <p>Physical viewing</p> <p>Physical viewing</p>	
<p>Practical</p> <p>Ease of explanation (less tedious than digital)</p> <p>Emergency</p> <p>Time efficiency</p> <p>Immediate answers to questions</p>	<p>Meeting with estate agent</p> <p>Phone call to estate agent</p> <p>Phone call to estate agent</p> <p>Phone call to estate agent</p> <p>Physical viewing</p>	<b>Convenience</b>
<p>Help to visualise and plan</p> <p>Ability to smell/use senses</p> <p>Desire to see the product</p> <p>General perception/feel of purchase</p> <p>Imagination</p> <p>Motivation to touch/feel</p> <p>Visualisation</p> <p>Visualisation</p> <p>Visualisation</p>	<p>Paper model</p> <p>Physical viewing</p> <p>Physical viewing</p> <p>Physical viewing</p> <p>Physical viewing</p> <p>Physical viewing</p> <p>Physical viewing</p> <p>Physical viewing</p> <p>Physical viewing</p>	<b>Sensory</b>
<p>Importance of sales person associated with the size of the purchase</p> <p>Recommendations from broker</p> <p><i>Personal relation not needed</i></p> <p>Evaluation through social contacts (friends &amp; family)</p> <p>Social advice</p> <p>Social connections</p> <p>Impact of physical contact on decision making</p> <p>Need to discuss</p> <p>Desire to discuss</p> <p>A more personal alternative</p> <p>Body language</p> <p><i>Personal contact only when transitioning to purchase stage.</i></p>	<p>Contact person</p> <p>Contact person</p> <p><i>Contact person</i></p> <p>General</p> <p>General</p> <p>General</p> <p>Meeting with estate agent</p> <p>Personal conversations</p> <p>Physical meeting</p> <p>Physical meeting</p> <p><i>Physical meeting</i></p>	<b>Social value</b>
<p>Evaluating new information</p> <p>Evaluation of decision</p> <p>Evaluation of options/alternatives</p> <p>Evaluation of quality</p>	<p>General</p> <p>Personal conversations</p> <p>Physical viewing</p> <p>Physical viewing</p>	<b>Evaluation</b>
<p>Information seeking from multiple sources</p> <p>Lacking information digitally</p> <p><i>Not used due to lack of adequate information</i></p> <p>Information search</p> <p>Information seeking</p>	<p>Meeting with estate agent</p> <p>Meeting with estate agent</p> <p><i>Newspapers</i></p> <p>Newspapers</p> <p>Phonecall</p>	<b>Information search</b>



Information about the entire assortment	Physical viewing/brochure/Contact person	
Personal knowledge Evaluation based on personal knowledge Age specific	Advertisements/general Advertisements/general Brochures	<b>Alignment with pre-existing personal knowledge</b>
Constant contact Questions answered Ability to ask questions Questions answered Ability to ask questions	Phone call with estate agent Phone call with estate agent Phone call with estate agent Meeting with estate agent/other parties Physical meetings	<b>Asking questions</b>

***Motivations during the pre-purchase phase for using digital touchpoints***

<b>Focused codes</b>	<b>Touchpoint</b>	<b>Theme</b>
No need for immediate response Ability to filter to requirements Access to wide assortment Availability across the market most easily accessible digitally Access to wide range of information Easiest Easy moving forward in information search (chain-reaction) Easy/simple Immediacy View entire assortment Availability	Email Internet (property listing sites) Internet (property listing sites) Internet (property listing sites)  Internet (property listing sites) Internet (property listing sites) Internet (property listing sites)  Internet (Riksbyggen) Internet (Riksbyggen) Internet (Riksbyggen) Online contact form (Riksbyggen)	<b>Convenience</b>
Accepted when they have the ability to increase accuracy of understanding the product Confirmation/Proof (having it in writing) Concrete Confirmation/record of conversations for reference considering size of purchase Back-up plan Uncertainty	3D/VR Viewing  Email Email Email  Internet (property listing sites) Internet (property listing sites)	<b>Reassurance</b>
Curiosity Curiosity Coincidence/curiosity Experience close to reality Interest (interiors) Interest in how the market changes Passive browsing	Internet (property listing sites) Internet (property listing sites) Internet (property listing sites) Internet (property listing sites) Internet (property listing sites) Internet (property listing sites) Internet (property listing sites)	<b>Discovery</b>
Visualisation	Internet (Riksbyggen)	<b>Sensory</b>
Information seeking	Internet (general)	<b>Information search</b>

Information seeking behaviour Information seeking	Internet (property listing sites) Internet (Riksbyggen)	
Seen as only alternative Inevitable contact with digital tools Obvious first step  Necessary	Internet (property listing sites) Internet (property listing sites) Internet (property listing sites & Riksbyggen) Internet (property listing sites)	<b>Unavoidable</b>
Cosy/pleasant/nice Positive/good	Internet (property listing sites) Internet (property listing sites)	<b>Feelings/ emotion</b>

*Motivations during the pre-purchase phase for using digital & analogue touchpoints*

<b>Focused codes</b>	<b>Touchpoints</b>	<b>Theme</b>
Accuracy Desire for concrete information	Advertisements Advertisements	<b>Reassurance</b>
Additional information designed (in hindsight) Used for information search to complement analogue Crazy to only use analogue newspaper images  Combination gives all available information	Advertisements Internet (Riksbyggen)  Newspapers & Internet (property listing sites) Physical meetings & Internet (Riksbyggen)	<b>Complementary</b>
Good service associated with signposting to relevant information Both digital & analogue are pleasant when they create good service	Brochure, Email & Internet (Riksbyggen) Brochure & Internet (Riksbyggen)	<b>Service</b>
Information search Structured	Advertisements Information folder & Internet (Riksbyggen)	<b>Information search</b>