



SCHOOL OF  
ECONOMICS AND  
MANAGEMENT

# Click, Shop, Done

Investigating how express checkout systems shape consumers' buying  
behavior online

by

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# Abstract

Online shopping is increasing at a high pace and express checkout systems are becoming widely available. For this reason, this study aims to gain a deeper knowledge on how express checkout systems shape consumers' buying behavior online. To investigate the relationship between express checkout systems and consumers' buying behavior, qualitative semi-structured interviews have been conducted with fifteen participants. The results indicate that express checkout systems play a crucial role in shaping consumers' buying behavior online. The findings address that convenience, efficiency, security, and the perceived value of money impact consumers' decision-making process and can further result in impulsive buying behavior or checkout and cart abandonment.

Keywords: Technology-based self-services, express checkout systems, E-commerce, online shopping, consumer behavior, buying behavior, Consumer decision-making process model, Sweden

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# 1 Introduction

The introductory chapter provides an overview of the topic of the thesis and introduces the research question. This thesis contributes to the growing body of research in e-commerce and consumers' buying behavior within the fields of marketing in general, and consumer research in particular. Firstly, the introduction outlines the background, to provide context for the research. Secondly, the problematization articulates the research problem and establishes its significance within the context of existing knowledge. Following this, the aim and objectives address what the research seeks to understand and how we aim to gain knowledge on this phenomenon. Furthermore, the research purpose sets forth the purpose of the discovery and presents the research question. Moreover, the delimitations set the scope of the research by clearly defining the aspects and population that the study will focus on. Finally, the last part of the introduction lays out the outline of the thesis.

## 1.1 Background

In recent decades, the quick growth of networks and information communication technologies, has created a borderless digital world, as stated by Fota (2022). Information networks help to narrow or eliminate information and knowledge gaps across nations (Fota, 2022). Reduced information costs and streamline communication procedures bring about significant changes in the way goods and services are produced, according to Fota (2022). The sale or purchase of goods and services conducted over network channels is defined as e-commerce, while online stores are the virtual retail outlets operating in the digital realm of the internet (Qin et. al., 2022). E-commerce has recently grown to be a crucial component of global retail and online shopping has developed into one of the most active and significant economic sectors in many nations as a result of the constant elimination of barriers (Pasquali, 2023; Fota, 2022). Consumers are increasingly making purchases online as worldwide internet adoption and access rises at a quicker pace (Pasquali, 2023). Almost 19 percent of retail sales worldwide were made through e-commerce in 2021 and according to forecasts, the online market will account for about a quarter of all retail sales worldwide by 2026 (Pasquali, 2023).

Even though the online buying experience is less interactive than the in-store experience, Pasquali (2023) states that online customers value the simplicity and adaptability of e-commerce and are generally more inclined to embrace e-commerce than they once were. Bridges and Florsheim (2008) note that website portals offer a more dynamic and interactive interface today, providing customers with an improved platform to explore their offerings. As a result, they observe that the online customer experience has a significant impact on customers' buying behavior (Bridges and Florsheim, 2008).

Perea y Monsuwé et. al. (2004) carried out a literature review and established that attitudes toward online shopping and intention to shop online are influenced not only by ease of use, usefulness, and enjoyment but also by other factors. These could for example include consumer traits, situational factors, product characteristics, previous online shopping experiences, and trust in online shopping (Perea y Monsuwé et. al., 2004). They suggest that a comprehensive understanding of online shopping behavior requires an examination of both endogenous and exogenous factors (Perea y Monsuwé et. al., 2004).

Checkout processes are increasing in efficiency since more online retailers are adapting new checkout systems. Innovative payment methods such as Klarna's checkout with an express button flow, as well as Apple Pay's Face ID feature for ordering online, allow users to access their digital accounts and make purchases up to seven times faster than standard checkouts (Klarna, 2023; Apple, 2022) securely and quickly. A study conducted by Statista in 2022 presents the factors driving purchases in social commerce in the Nordic countries (YouGov, 2022). 47 percent of the study said that the need for a product was or would be the motive behind their purchase and among other drivers, a practical or quick checkout was the motive of 14 percent of the participants to purchase a product (YouGov, 2022). Similar to express checkouts online, more retail stores are adapting self-checkout systems as well (Anitsal and Flint, 2005). According to findings of Anitsal and Flint (2005), consumers prefer easy service options with fast service, based on self-control and less human interaction. Further, Fernandes and Pedroso (2017) indicate that speed and ease-of-use have a considerable impact on perceived consumer satisfaction, in terms of self-checkouts in retail stores.

Verhagen and Willemijn (2011) argue that consumers often make quick purchase decisions when buying something online. Impulsive buying appears to account for 40 percent of all online purchases and has been claimed to be caused by easy availability to products, simple purchasing methods and a lack of social constraints (Verhagen and Willemijn, 2011). Impulse buying is when a person feels the impulse to purchase an item without giving the need for the product any careful thought (Verhagen and Willemijn, 2011). Sometimes the need is uncontrollable, causing consumers to feel momentarily out of control and pay less attention to the behavioral impacts (Verhagen and Willemijn, 2011). Decision-making is typically quick and spontaneous because emotive, rather than cognitive processes, drive impulse purchases (Verhagen and Willemijn, 2011)

Sajeesh et. al. (2022) claims that retailers today prioritize enhancing the purchasing experience for consumers, as a result of the growth of internet retailing. They further suggest that the retailer's checkout process is one of the most crucial elements of online buying (Sajeesh et. al., 2022). According to Belk et. al. (2015), adapting the checkout experience based on intrinsic cognitive traits may benefit users in terms of usability and enhance their shopping experience, and ultimately benefit service providers since customized tasks increase user acceptance of their services and help them establish a competitive advantage.

Given the increasing prevalence of online shopping and express checkout systems, we aim to analyze how consumers' buying behavior is shaped by express checkout systems online. We intend to add to the previous studies in literature streams within consumers' buying behavior

and e-commerce, to gain a deeper understanding of the effects express checkout systems have on consumers' buying behavior online. There exists a lack of research on this phenomenon which we seek to fill. Express checkout systems have become increasingly prevalent in e-commerce, offering customers a streamlined and efficient way to complete their purchases (Fota, 2022). Understanding how these systems affect consumers' buying behavior could provide valuable insights into the changing dynamics of online shopping. By studying how various factors shape consumers' buying behavior, we can gain a deeper understanding of how consumers perceive and respond to these systems and how they impact purchase decisions.

## 1.2 Problematization

Buying behavior and online shopping experiences have been studied in previous literature on e-commerce and consumers' buying behavior, within the field of marketing. Prior studies on consumers' buying behavior have analyzed different reasons on why consumers choose to purchase online, as well as the factors influencing consumers' buying behavior (Lim et. al., 2016; Meskaran et. al., 2013). Lim et. al. (2016) claim that the key factors for consumers choosing online shopping are convenience and efficiency, which are not offered in physical shopping in the same way. It is stated (Lim et. al., 2016) that perceived usefulness and security are factors with greater impact on consumers' buying behavior. The authors Lim et. al. (2016) emphasizes the importance of providing useful information, as well as making the purchasing procedure more convenient in online shopping. Moreover, the attitudes of consumers toward the security level of an online platform provide a great motivation for consumers to engage or not to engage in shopping on a particular website (Meskaran et. al., 2013). Finally, the checkout process of a shopping experience is of crucial importance (Sajeesh et. al., 2022). For example, express checkouts in retail stores increase customer satisfaction as the customers get the opportunity to purchase a product fast without having to interact with other humans (Anitsal and Flint, 2005).

Furthermore, related research has been conducted within the literature of e-commerce, studying website usability and checkout systems (Fabus et. al., 2016; Vila and Kuster 2011; Cho et. al., 2006; Kapoor and Vij, 2021). A study conducted by Vila and Kuster (2011), states that a well-designed website should prioritize speed and ease-of-use as key factors related to system usability. Fabus et. al. (2016) has done an experiment showing that complex shopping experiences online have a negative impact on the consumer, as it increases the levels of anxiety which then usually leads to a disrupted experience. Cho et. al. (2006) further studied online product purchases to understand the factors that influence consumers' hesitation or delays. Among the different factors identified for delay reasons, three of the leading ones are relevant for this study: the checkout required too much personal information, the checkout process was too complicated, and the checkout process was confusing (Cho et. al., 2006). Accordingly, a complicated checkout process is assumed to increase checkout abandonment rates, as stated by Kapoor and Vij (2021).

Prior studies within the literature of consumers' buying behavior have conducted different factors shaping a consumers' decision-making (Lim et. al., 2016; Meskaran et. al., 2013;

Sajeesh et. al., 2022; Anitsal and Flint, 2005). While other studies within the literature of e-commerce have examined the effects of usability and different checkout systems, as well as what could lead to cart and checkout abandonment (Fabus et. al., 2016; Vila and Kuster 2011; Cho et. al., 2006; Kapoor and Vij, 2021). However, express checkout systems within the context of consumers' buying behavior online, remain underexplored. Therefore, this research is positioned within the nexus of these two bodies of literature: consumers' buying behavior and e-commerce. We want to address this limitation with our thesis and gain deeper knowledge on how express checkout systems shape consumers' buying behavior online.

### 1.3 Aim and Objectives

Responding to the need for more qualitative research investigating online shopping experiences, this study aims to examine how consumers' buying behavior is shaped by express checkout systems online. Using the consumer decision-making process model, the study attempts to understand how consumers make purchase decisions through analyzing the impact of express checkout systems on the included purchase processes. By doing so, this study extends the relationship of express checkout systems online and consumers' buying behavior, that has not explicitly been explored in previous literature. This research therefore further aims to contribute to the existing literature on e-commerce and consumers' buying behavior within the field of marketing.

To achieve the aim of this study, the objectives have been categorized into four distinct parts. (1) Previous literature, along with a theoretical framework have been used to identify relevant factors that are important for analyzing the relationship of consumers' buying behavior online and express checkout systems. (2) Participants have been selected through purposive sampling to generate data based on semi-structured interviews. (3) A thematic analysis has been used to identify relevant themes from the findings, which have then been interpreted by using the theoretical framework. (4) The implications of the study have been discussed and the contributions have been assessed.

### 1.4 Research Purpose

Online shopping is increasing at a high pace and express checkout systems are becoming widely available. For this reason, we were interested in understanding how express checkout systems shape consumers' buying behavior online. Hence, the purpose of our research is to gain a deeper knowledge of the relationship between express checkout systems and consumers' buying behavior. This study further seeks to contribute to the literature streams of e-commerce and consumers' buying behavior. Based on the objectives and the purpose discussed above, the research question that we aim to answer is as follows:

*How do express checkouts shape consumers' buying behavior online?*

## 1.5 Delimitations

The scope of this research is delimited only to the selected respondents in this study. To increase depth and clarity in the thematic analysis, we chose to restrict the scope of this thesis down to fifteen participants. All participants shop online at least once a month and have experienced at least one express checkout system before. Purposive sampling has been used to make sure that all the data collected is helpful for our analysis. We have selected Sweden as the context of this study and therefore the interviewed participants are based in Sweden. This is because of the emergence of various express checkout options in Swedish online websites. For instance, Klarna, which offers one of the most popular checkout options (Statista, 2023), was founded with the goal to make online shopping easier (Klarna, 2023). Klarna is widely available in Swedish online shops, therefore choosing Sweden as the context for our study helps us to increase the validity of our research, considering that the participants are exposed to similar checkout options and experiences (Statista, 2023).

## 1.6 Outline of the Thesis

This paper is divided into six different chapters. The introductory chapter provides background information about the topic, it explains the problematization of current literature and provides the aims and objectives of the study. Further on, the research purpose is presented as followed by the research question that this research aims to answer. Lastly, it includes the scope of the study as presented in the delimitations. In chapter 2, the previous literature relevant for this study is reviewed and the theoretical framework is explained. Chapter 3 presents and motivates the choice of research design and data collection method. Additionally, it addresses the study's validity and reliability, as well as its limitations. Chapter 4 presents the findings of the interviews, interpreted by using a thematic analysis. In chapter 5, the findings and theoretical contributions are discussed. Finally, in chapter 6, the results of this study are concluded, potential future research propositions are outlined, and the limitations are presented.

## 2 Literature/Theoretical Review

This chapter aims to provide a comprehensive understanding of the existing research and theoretical framework relevant for this study. Chapter 2.1 introduces prior research on online consumer buying behavior and the factors influencing this behavior. Further on, it addresses the topic of impulsive buying and its different classifications to gain a deeper understanding for upcoming interpretations. Moreover, chapter 2.2 contains a review on existing literature on shopping experience online and in-store, with focus on usability, checkout systems as well as on checkout and cart abandonment. Chapter 2.3 summarizes the literature review and highlights the relevance of the previous research. Lastly, in chapter 2.4 the Consumer Decision-Making Process Model is further explained with help of existing literature, to be used as a theoretical framework for our thematic analysis.

### 2.1 Online Consumer Buying Behavior

The behaviors and choices made by customers while purchasing online, are referred to as online consumer buying behavior (Ramya and Ali, 2016). Perceived usefulness, consumer perception of security, and other crucial elements like the concept of flow, are just a few of the variables that might affect this behavior (Meskaran et al., 2013; Lim et al., 2016; Stern, 1962). Consumer perception of security relates to the degree of confidence customers feel in an online platform while exchanging sensitive information like credit card data (Meskaran et al., 2013), whereas perceived usefulness incorporates consumers' evaluation of the efficiency and value of online buying (Lim et al., 2016). In addition, customers frequently engage in impulsive purchasing, which is defined as a quick purchase decision made without giving it a critical thought (Stern, 1962). This behavior can be influenced by various factors, including the shopping environment and marketing tactics (Kotler, 1974). Understanding these factors is crucial in addressing how express checkout systems shape consumers' buying behavior.

#### 2.1.1 Key Factors Influencing Online Consumer Buying Behavior

Several factors could influence the buying behavior of consumers when engaging in online shopping. Therefore, this section provides an insight into the key factors that influence online buying behavior, mainly through the topics of perceived usefulness, consumers perception on security and the concept of flow.

### 2.1.1.1 Perceived Usefulness

A major factor that could influence online shopping behavior can be explained through the concept of perceived usefulness. Perceived usefulness refers to Consumers' assessments of the effectiveness and value of internet shopping (Lim et al., 2016). A further explanation was offered by Davis (1989), who identified it as consumers' attitudes toward the convenience or the task performance of a particular system. The concept of perceived usefulness provides significant insight into why consumers prefer engaging in online shopping. It indicates that consumers tend to engage in online shopping due to the convenience and efficiency it offers compared to time-consuming physical shopping. Online purchasing platforms, however, need to be user-friendly and simple to use for online shopping to be effective and convenient. Lim et al. (2016) suggested that the effectiveness of the technological elements is directly attributable to the perceived usefulness of a website. The authors Lim et al (2016), further emphasized the importance of providing useful information as well as making the purchasing procedure more convenient in online shopping by bringing light to the fact that it is easy for consumers to switch to a different online shop that provides a more convenient online platform. Considering that the express checkout systems could make the purchasing process more convenient and enhance consumer attitudes toward online shopping, the concept of perceived usefulness offers a significant guidance in understanding consumers' attitudes and behaviors toward online shopping. Hence, the knowledge on perceived usefulness provides a great approach for this study in addressing the relationship of express checkout systems online and consumers' buying behavior.

### 2.1.1.2 Consumer Perception of Security

Consumer perception of security in online websites, also plays a major role in the choice of online platforms for shopping. Security perception can be defined as the level of trust in an online website or a shopping platform a customer holds, especially in the event of transferring sensitive information such as credit card details (Meskaran et al., 2013). The attitudes of consumers toward the security level of an online platform provide a great motivation for consumers to engage or not to engage in shopping on that website. Meskaran et al. (2013) suggested that it is not only the technical features and the organizational factors that matter in the security perception but the consumer beliefs and attitudes of how secure the website is, also play a crucial role. Thereby, the authors (Meskaran et al., 2013) explained how important it is to consider the perception of consumers on online shopping sites. Factors such as consumer attitudes about safety, features of the website, experience about the security features, efficient service quality, policy statement and the third-party seals, all are considered to have an impact on the consumer perception of the security (Meskaran et al., 2013). Moreover, Hausman and Siekpe (2008) also emphasized that effective web design should include both machine elements as well as human perception. This implies that regardless of how effectively a website is constructed technically, it is still necessary to focus on crafting a positive perception in users' minds through the factors such as the safety of using that website. Given that the consumers can securely and quickly proceed with the payments by using an express checkout system, the

concept of consumer perception of security provides a contribution for our study in addressing the impact of express checkout systems on consumers' buying behavior online.

### 2.1.1.3 Concept of Flow

The concept of flow provides a great approach to understanding consumer buying behavior online. Hausman and Siekpe (2008) defines the concept of flow as a state of cognitive behavior that involves machine interactivity and loss of consciousness which creates an enjoyable experience in navigating. Further, Mahnke et al. (2015) interpret the flow experience as engaging in a deep concentration on a task where thoughts and movements occur automatically in a flow. The experience of flow, according to writers Mahnke et al. (2015), can happen when performing any task virtually. It is not just limited to a certain type of activity. However, the concept of flow is a widely presented phenomenon in studying online consumer buying behavior (Mahnke et al.,2015; Hausman & Siekpe, 2008; Guo & Poole, 2009; Wang & Wang, 2020; Hoffman & Novak, 1996). The online shopping environment could have a significant impact on creating a flow experience for consumers (Hausman and Siekpe, 2008). Furthermore, the authors Hausman and Siekpe (2008), contend that good user experiences in a website, such as efficiency, interactivity, and visual design influence the state of flow. Express checkout systems are intended to increase the efficiency and ease of use of the shopping experience by simplifying the payment procedure. Hence, understanding the concept of flow could devise the knowledge required in analyzing the impact of express checkout systems on online consumer buying behavior.

### 2.1.2 Impulse Buying

This section is focused on explaining the concept of impulsive buying behavior. Several studies have offered different definitions of impulse buying, which are further being discussed. The concept is then divided into four different classifications, which are thoroughly explained and further connected to the factors affecting them.

#### 2.1.2.1 Definitions of Impulse Buying

Different scholars (Sofie and Najjar, 2018; Stern, 1962; West, 1951) have offered their views on impulsive buying behavior and although their views are not fully compatible, the general explanation of impulse buying remains the same. A notable fact is that, in most of these scholarly articles, the unplanned nature of impulsive buying has been discussed (Sofie and Najjar, 2018; Stern, 1962). A basic explanation of impulsive buying behavior in relation to its unplanned nature, can be taken from Sofie and Najjar (2018) who identified it as a form of unintended buying which results from promotional stimuli that occur when consumers don't make purchasing decisions in advance of shopping. Further, Stern (1962) suggested that impulse buying occurs when consumers engage in irrational and unplanned buying. The



primary takeaway of these arguments is that impulse buying involves quick-to-act judgments that are often taken without careful consideration and rational thinking.

Another explanation for impulse buying was offered by Applebaum (1951), who suggested that consumers may be encouraged to engage in impulse buying by the shopping environment of the stores. Similarly, West (1951) also defined impulse buying as a buying decision that occurs in the store. Moreover, Kotler (1974) brought attention to the marketers' environmental manipulation when discussing impulsive buying behavior. These viewpoints highlight the importance of the shopping environment and the overall shopping experience on creating an impact on consumers' impulsive buying behavior. Further, the importance of these findings lies in the fact that these views are focused on the impact of exposure to external stimuli on impulse buying.

While these different definitions hold some variation, the key findings remain under the sudden and unplanned nature of impulsive buying behavior which is influenced by emotional or external stimuli. Since impulsive buying behavior can be influenced by external factors such as the shopping environment, understanding this concept is crucial for our study to explore whether the availability of express checkout systems acts as an external factor that influences the impulsive buying behavior of online consumers.

### 2.1.2.2 Classifications of Impulse Buying

Impulse buying can be classified under different categories. Stern (1962) classified impulsive buying under four main categories: pure, reminder, suggestion, and planned. According to Stern (1960), pure impulse buying is prompted by an emotional appeal and these kinds of impulse buying, usually differ from the typical buying patterns of consumers. He further suggested that pure impulse buying is truly impulsive in nature, and it usually is a novelty or an escape purchase that occurs through a strong urge to buy a product without going through a rational thinking process.

The second category of impulse buying, according to Stern (1962) is reminder impulse buying, which occurs when a consumer sees a certain product and it reminds of a need that requires to be satisfied and is related to previous knowledge of that product. For instance, it occurs when a consumer sees a product that makes them think of an experience or the realization that there is a low stock of that item, and it prompts them to make an unplanned purchase of that product. An important aspect here is that even though this is impulsive in nature, it involves prior thinking to a certain extent as this usually is a product that the consumer has previously considered buying.

Moreover, the suggestion of impulse buying occurs through the visualization of the use of a product where consumers visualize the use of that product and convince themselves of the requirement to purchase that item (Stern, 1962). Suggestion impulse buying involves external influences such as advertisements and product display strategies. Finally, planned impulse buying occurs when customers visit a store to make another purchase but also plan to buy additional things in response to discounts and other advantageous offers (Stern, 1962).

From an academic perspective, this classification provides a great contribution to the concept of impulsive buying as it concludes a variety of impulsive buying behaviors that comes from a wide range into one framework. A strong point of the study conducted by Stern (1962), is that this categorization encompasses both truly impulsive and irrational purchases as well as purchases that involve some prior thought. This categorization helps our study by providing guidelines for understanding the types of impulsive buying behaviors that could get influenced by express checkout systems online. Similarly, this can be used to investigate the psychological process that consumers go through when making decisions on their purchases.

## 2.2 Shopping Experience

Online retailers continuously work on providing an optimal online shopping experience for consumers (Fabus et. al., 2016). According to Vila and Kuster (2011), one crucial aspect of this experience is website and application usability, which refers to how easily users can navigate and interact with the platform. Another key consideration is the checkout process, which can significantly impact the online shopping experience (Sajeesh et. al., 2022). Studies on checkout processes in-store, further help us identify shopping experiences in retail stores and how these affect consumers' buying behavior (Anitsal and Flint, 2005). However, despite these efforts to improve the shopping experience, cart and checkout abandonment remain a persistent challenge for online retailers (Kapoor and Vij, 2021). In this part of the literature review, we explore the current research on these topics and address the identified gaps of the current literature.

### 2.2.1 Usability

Improving the usability of a website is a key factor in gaining a competitive advantage in e-commerce, according to Fabus et. al. (2016). Vila and Kuster (2011) claimed that user perceptions of usefulness and ease-of-use have been shown over decades of research to be key attributes of technology adoption. In the context of e-commerce, the satisfaction of consumers with a website is of utmost importance as a dissatisfied consumer is likely to abandon the website, as stated by Fabus et. al. (2016). Given the ease with which consumers can navigate to a competitor's e-shop, often just a click away, Fabus et. al. (2016) argued that the importance of ensuring that consumers remain satisfied with the website experience, is further heightened.

A study done by Vila and Kuster (2011), aimed to determine the effect of simultaneous manipulation of several key variables on purchase intention in online shopping. The study was conducted by modifying four key design variables: web security, customer service, informative content, and usability, to measure their impact on purchase intention and other measures of success (Vila and Kuster, 2011). A 'well website success' according to Vila and Kuster (2011), can be measured by analyzing: purchase intention, attitude towards the website, satisfaction, trust, and low risk. Furthermore, it is stated that a well-designed website should prioritize speed and ease-of-use as key factors related to system usability (Vila and Kuster, 2011). The website usability was studied by analyzing the effects of slowing down the shopping process where the number of clicks was increased from '4' on the well-designed website, to '9' on the website

with low usability (Vila and Kuster, 2011). It asserted that 58 percent of visitors who encounter usability problems on an e-commerce site were unlikely to return to the site (Vila and Kuster, 2011). Additionally, improving the usability of an average e-commerce site could potentially result in a great increase in sales (Vila and Kuster, 2011). These findings highlight the importance of optimizing website usability to enhance the overall customer experience and drive sales growth for online businesses (Vila and Kuster, 2011).

A usability evaluation of 20 e-commerce sites was conducted in 2001, with Amazon emerging as the frontrunner, achieving a score 65 percent higher than the average of the remaining 19 sites (Fabus et. al., 2016). This achievement of having increased usability on the website, proved to be beneficial for Amazon as sales surged by 126 percent between 2001 and 2004 (Fabus et. al., 2016). The author (Fabus et. al., 2016), further examined the impact of emotional arousal, specifically anxiety-like emotions, and engagement on the completion of online purchasing tasks, using Amazon as a case study. The study was based on adapting challenging tasks on online purchases and the findings indicate that consumers experienced a decrease in comfort and relaxation, and an increase in anxiety and nervousness after the experiment (Fabus et. al., 2016). The participants attributed these changes to their inability to locate products and product information, leading to feelings of inadequacy and confusion (Fabus et. al., 2016). Moreover, in the context of online purchasing, the complexity of the task at hand can lead to an increase in anxiety levels among consumers (Fabus et. al., 2016).

## 2.2.2 Checkout Systems Online

An increasing number of BigTech and FinTech companies are introducing payment services, including mobile wallets and payment applications (Liébana-Cabanillas et. al., 2020). These services offer a variety of features, ranging from user-friendly interfaces to personalized content, leveraging rich customer data to optimize and personalize the customer experience (Liébana-Cabanillas et. al., 2020). By collecting data on purchasing behavior, Liébana-Cabanillas et. al. (2020) claimed that these payment applications enable retailers to create new and tailored customer experiences. Sajeesh et. al. (2022) further stated that the retailers' checkout process is one of the most crucial elements of online shopping.

Liébana-Cabanillas et. al. (2020) conducted a study aiming to investigate the degree of intention to use the Apple Pay mobile payment system, and the various antecedents to its use are contextualized and evaluated. The study suggested that companies seeking to promote the adoption of mobile payment should prioritize efforts to enhance the value proposition of the payment tool, while also addressing the perceived risks associated with its use (Liébana-Cabanillas et. al., 2020). By emphasizing the benefits of using this payment method, companies can encourage customers to see its advantages and allocate resources to ensure its successful uptake (Liébana-Cabanillas et. al., 2020). The study's findings suggested that the most significant factor influencing a users' intention to use a proposed payment system is their perceived value of the system (Liébana-Cabanillas et. al., 2020). Further on Liébana-Cabanillas et. al. (2020) also claimed that perceived utility and risk are additional variables that can impact users' intention to use the payment system. Perceived utility refers to the users' perception of how useful the payment system is in fulfilling their needs and goals, while perceived risk relates to the potential negative consequences of using the system (Liébana-Cabanillas et. al., 2020).

Sajeesh et. al. (2022) examined the impact of optimal checkout strategies on online retailers. The study explored the factors that drive retailers' decision to provide a flexible or restricted checkout option to their customers (Sajeesh et. al., 2022). A flexible checkout strategy allows consumers to make purchases as guests or by logging into their accounts, while a restricted checkout strategy requires customers to log in to their accounts before making a purchase (Sajeesh et. al., 2022). The study analyzed the impact of different checkout strategies on retailer profitability and identified several key findings. For instance, retailers who use a restricted checkout strategy may negatively impact profitability as consumers who prefer the guest checkout option may avoid making purchases (Sajeesh et. al., 2022). On the other hand, retailers who use a flexible checkout strategy may create uncertainty in pricing decisions, which can impact profitability (Sajeesh et. al., 2022). The findings provide guidance to online retailers on selecting the appropriate checkout strategy based on their unique circumstances (Sajeesh et. al., 2022). By analyzing the impact of different checkout strategies and considering various factors, such as consumer and retailer characteristics, online retailers can make an informed decision that balances consumer preferences, profitability, and other business objectives (Sajeesh et. al., 2022). Ultimately, a retailer may sometimes benefit more from choosing a distinct checkout strategy (Sajeesh et. al., 2022). Further on, Cho et. al. (2006) conducted a study aiming to understand which factors have an impact on consumers' hesitation or delay in online shopping. Ten factors with an impact on consumers' hesitation have been identified, among these, the first factor is identified as 'Website reliability, quality and trustworthy'. Three of the leading reasons are relevant for this study: the checkout required too much personal information, the checkout process was too complicated, and the checkout process was confusing (Cho et. al., 2006). These reasons are relevant for our study because they indicate that a more complex checkout process creates consumer hesitation (Cho et. al., 2006). This will then further on be analyzed by studying the behavior of consumers.

### 2.2.3 Checkout Systems in Retail Stores

An exploratory qualitative study conducted by Anitsal and Flint (2005), aimed at gaining deeper understanding of the potential gaps between retailer's value offering and customer's perceptions in technology-based self-service (TBSS) environments of retail and grocery stores. TBSS options such as self-checkouts systems, are becoming more common, especially in grocery stores (Anitsal and Flint, 2005). The findings of the study conducted by Anitsal and Flint (2005), indicated that customers prefer to use easy service options that allow fast service based on self-control with less human interaction. In accordance with the presented quotes in the study done by Anitsal and Flint (2005), many participants expressed a clear satisfaction with quick purchasing processes where they do not have to wait for other people in line, but rather do what they need to do alone and leave faster. Retailers aim to fulfill the value desires of their customers; however, it can be difficult to collect solid information between what the retailer wants to improve and what the customers need. This can lead to an information gap between retailers and consumers, which according to Anitsal and Flint (2005), can damage the adoption of TBSS. The help offered by employees in-store, is of big importance to promote the self-checkouts for older customers, as well as to motivate young customers to keep on using these checkouts.

Further, Anitsal and Flint (2005) considered the perception of express checkouts in retail stores to be different for a customer, than it is for a retailer. When a service is not available for a customer, they reach for another one that best matches their expectations. Many participants expressed their reasonings for using self-checkouts being none or short lines, some explained that they would not use the self-checkouts if the normal checkouts would not have long lines. This works as a compromise for the customers, where they perceive express checkouts as fast due to shorter lines, rather than the technology behind them (Anitsal and Flint, 2005).

Fernandes and Pedroso (2017) investigated consumers' evaluation of self-checkouts in retail stores and their impact on post-usage intentions. Relevant for our study is the research done by Fernandes and Pedroso (2017), concerning the consumers' perception of service quality regarding TBSS, which was done by addressing five different attributes: speed, ease-of-use, control, reliability, and enjoyment. The findings indicated a large share of respondents that use self-checkouts regularly (Fernandes and Pedroso, 2017). Furthermore, it has been found that all five attributes are important in determining the perceived quality of self-checkouts, however, speed and ease-of-use emerged as more important, whereas the remaining three attributes, control, reliability, and enjoyment are less important (Fernandes and Pedroso, 2017). Following this, it has also been shown that self-checkout perceived quality, tends to increase customer overall satisfaction as well as that further leads to repurchase intentions (Fernandes and Pedroso, 2017).

From the presented findings, we can indicate that self-checkouts impact consumer satisfaction, as well as repurchasing intentions. Although our study focuses on e-commerce sites, previous studies on fast checkouts in retail stores (Anitsal and Flint, 2005; Fernandes and Pedroso, 2017), help us identify what attributes to focus on for us to further build upon previous literature and be able to analyze how express checkout systems shape consumers' buying behavior online.

#### 2.2.4 Online Checkout and Cart Abandonment

The non-buying behavior known as shopping abandonment, has been identified as a major obstacle for online conversion in e-commerce (Kapoor and Vij, 2021). In the context of m-commerce retailing, which refers to online purchases made via mobile devices, shopping abandonment refers to the situation when a visitor leaves a page before completing a desired action (Kapoor and Vij, 2021). Online shopping cart abandonment is the term used when shoppers put items in their virtual shopping carts but fail to complete the purchase as explained by Kapoor and Vij (2021). Checkout abandonment, on the other hand, occurs when a shopper initiates the checkout process but does not complete the final purchase (Kapoor and Vij, 2021). In other words, the shopper abandons the website after adding items to their cart and before making their payment. Checkout abandonment occurs in the last step of an online shopping experience (Kapoor and Vij, 2021). If a consumer proceeds until the checkout stage, according to Kapoor and Vij (2021), retailers should aim to simplify that last step and decrease the possible checkout abandonment rates. If the last step is complicated, it is assumed to increase checkout abandonment.

A study conducted by Kapoor and Vij (2021) analyzed the primary factors that influence cart and checkout abandonment. The study identified characteristics that contribute to cart and

checkout abandonment and emphasized how the effects of the factors differ depending on the different kinds of abandonment (Kapoor and Vij, 2021). The results also showed that age is a significant factor differentiating among consumers' process of abandonment, both for cart abandonment and checkout abandonment (Kapoor and Vij, 2021). The abandonment of the shopping cart and the checkout process was also found to be significantly influenced by design elements like navigation design (Kapoor and Vij, 2021). The purchasing process becomes difficult, and people are more likely to give up in the middle if they have to navigate through too many pages (Kapoor and Vij, 2021). Users are also more likely to give up if the process is complex, meaning they can't figure out how to move through the web pages (Kapoor and Vij, 2021). Users should be able to purchase and move through the website pages as easily as possible, and a seamless navigation experience should be offered by mobile app developers or website designers, as stated by Kapoor and Vij (2021). Both making a purchase and returning to any area of the account to make more purchases, should be simple (Kapoor and Vij, 2021). Shops may offer a button or link specifically for that purpose (Kapoor and Vij, 2021). It is further argued that the clearer the retailer makes these choices for the buyers, the more likely they are to use them (Kapoor and Vij, 2021).

A similar study examined by Huang et. al. (2018), offered a conceptual framework that helps to explain why consumers hesitate to use mobile channels for buying and subsequently leave their mobile shopping carts empty. Possible reasons for cart abandonment are investigated which enables further understanding on consumer behavior (Huang et. al., 2018). The cognition-affect-behavior paradigm used in the study, offers a framework for understanding how beliefs and thoughts lead to affective responses and behavioral intentions, particularly for individuals with high involvement in the decision-making process (Huang et. al., 2018). The outcomes indicated that mobile shopping cart abandonment is related to emotional ambivalence, which is a result of conflicting thoughts among consumers (Huang et. al., 2018). Specifically, emotional ambivalence intensifies consumer hesitation during the checkout stage, resulting in cart abandonment (Huang et. al., 2018). Furthermore, a significant finding of the study is that hesitant consumers who are satisfied with their choice-making process, are less likely to abandon their mobile shopping carts, as they have greater confidence in their decision-making abilities (Huang et. al., 2018).

## 2.3 Literature Review Summary

In chapter 2 we reviewed the literature streams of e-commerce and consumers' buying behavior in the field of marketing. The literature streams included different topics related to our research question. We reviewed literature on consumers' buying behavior and the key factors that influence consumers' buying behavior, such as perceived usefulness, security, and the concept of flow. Consumer perception of usefulness which referred to the assessment of consumers of the value and the efficiency (Lim et al., 2016) as well as the consumer perception of security which is considered as the attitudes of consumers of the safety of a website (Meskaran et al., 2013), contributes to our study by providing guidance in understanding consumers' attitudes and behaviors toward online shopping. Moreover, the concept of flow helps us develop the knowledge we need in analyzing the influence of express checkout systems on online consumer

buying behavior. Further on, we have reviewed literature on impulse buying and its different classifications. According to the definition presented by Stern (1962), impulse buying occurs when consumers engage in irrational and unplanned buying. The impulsive buying behavior was classified into four categories: pure, reminder, suggestion, and planned (Stern, 1962). This categorization helps our research by offering criteria for understanding the types of impulsive purchasing behaviors that may be influenced by online express checkout systems.

Online shopping experience is the second topic being reviewed in the literature of e-commerce. Firstly, we reviewed website and application usability, which has shown to have a great impact on how users perceive a shopping experience and how they act accordingly (Vila and Kuster, 2011). We have concluded that checkout systems can make an online shopping experience easier or accordingly more confusing. According to Anitsal and Flint (2005), fast checkouts in retail stores increase customer satisfaction, two significant attributes leading to that include speed and ease-of-use. Cho et. Al. (2006) further conducted that checkout processes in e-commerce, that are confusing, complicated or require too much information, can lead to consumer hesitation which further leads us to the next topic: checkout and cart abandonment. Cart abandonment occurs when online shoppers put items in their basket but don't complete the purchase, while checkout abandonment occurs in the last step of online shopping, before the payment is made (Kapoor and Vij, 2021). Finding out the reasons for checkout and cart abandonment can be helpful to analyze a pattern in relation to express checkout systems.

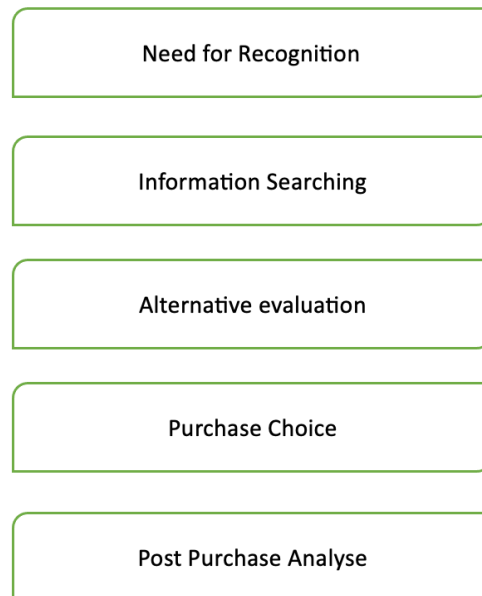
## 2.4 Theoretical Framework

The theoretical framework is an important component for research studies. It provides a lens through which we can analyze and interpret the findings from our data collection. To help us answer our research question, we have chosen to take use of the consumer decision-making process model. This model identifies the five processes a consumer goes through before deciding on a purchase and is used as a tool to improve convenience (Liang and Lai, 2002).

The model of the consumer decision-making process is a popular theoretical foundation in marketing and consumer studies (Hirschman, 1989). This model is also called 'The Engel-Kollat-Blackwell (EKB) theory and it outlines the processes customers go through when deciding on purchasing a product (Hirschman, 1989). There are five defined processes: need recognition, information search, alternative evaluation, purchase choice, and post-purchase analysis (Liang and Lai, 2002). Liang and Lai (2002) have adopted the model to an online purchase decision making process, to particularly study the process users of online trading go through. They note that the model has previously been used as a help to design online tools to comply with the convenience of purchasing decisions (Liang and Lai, 2002). This theoretical framework helps us analyze our findings on express checkout systems, as these systems also can be interpreted as tools for creating a more convenient online shopping experience.

Liang and Lai (2002) explained the processes as follows; the first step of this model is the need for recognition. This process explains the realization of one's own wants or needs for something to buy (Liang and Lai, 2002). The second process is the information search, this is the process

of looking for the product or service needed or wanted (Liang and Lai, 2002). This process includes the gain of related information and can make the consumer end up with different options (Liang and Lai, 2002). The third process is the alternative evaluation, in this process the consumer estimates and compares the different alternatives available (Liang and Lai, 2002). Further on, process four of the model is the purchasing process, which essentially is the process of a consumer making a payment to obtain a product (Liang and Lai, 2002). Finally, the last process is the post-purchasing process, which is the process of reviewing, suggesting, complaining and refunding the purchased product (Liang and Lai, 2002).



*Figure 1. Consumer Decision-Making Process Model (Liang and Lai, 2002)*

Oni and Oni (2018) studied the impact of social media on consumer behavior and have applied the consumer decision-making process model to their study. The authors (Oni and Oni, 2018) explained that the stages or processes of this model can be skipped or reversed depending on the unique shopping experience of each consumer. They further analyzed each of the stages in further detail through the perspective of social media. The problem recognition stage is explained as the beginning of a purchasing process where the consumer, through either external or internal factors, realizes the need for something. The consumers' buying behavior can, according to the authors (Oni and Oni, 2018), be impacted by social, cultural, and personal factors. Other factors that according to the study can affect buying behavior include exposure to values, such as material comfort, progress, success and achievement, freedom, family, social roles, and status. The next stage, information search, is where the consumer engages in the search of relevant information regarding the product they want to buy. Oni and Oni (2018) pointed out that social media plays an important role in this stage, as influencers can impact the audiences of websites. Further on in the next process, the consumer evaluates the alternatives available to them. Websites take use from market-generated and user-generated content, to behave accordingly and meet their consumer's needs and wants, as argued by Oni and Oni (2018). The fourth process, which according to us is the most relevant process to analyze for



our study, is the purchasing decision. Oni and Oni (2018) stated that online shopping feels more insecure in comparison to in-store shopping. However, companies built up trust using social media, by further making the shopping process easier, they can increase their sales, as argued by the authors (Oni and Oni, 2018). The last process of this model is the post purchase behavior, and this is where the consumer experiences the satisfaction or dissatisfaction with the purchased product. This can further lead to positive or negative reviews, which can have an impact on the decision-making of future consumers (Oni and Oni, 2018).

## 3 Methodology

This chapter presents the research approach, research design, and methodological decisions made for the study, including data collection and data analysis. The research employed a qualitative approach and involved collecting data through fifteen semi-structured interviews. In this chapter, the selected methodological approaches are argued for and justified, as well as the validity and reliability of the research. Further on, the limitations of the study are discussed and presented.

### 3.1 Research Approach

The choice of research approach is crucial for both developing and carrying out the research (Bryman and Bell, 2011). Therefore, this section focuses on addressing the best research strategy for this study by comprehending the two research approaches: deductive and inductive research approaches. Although the methods used to achieve the end goal differ in these two approaches, Bryman and Bell (2011), stressed that these two approaches should be viewed as tendencies rather than as two distinctions.

The deductive approach to a research design involves deducing a hypothesis that is required to be tested (Bryman and Bell, 2011). It begins with choosing a theory and building a hypothesis based on existing literature, collecting relevant data, and interpreting those data to reach a conclusion as to whether the hypothesis should be confirmed or rejected (Bryman and Bell, 2011). Therefore, in the deductive approach, the theory and subsequent hypothesis direct the researcher in the process of collecting the data (Bryman and Bell, 2011).

On the contrary, the inductive research approach involves an empirical observation and then building a theory through the findings (Bryman and Bell, 2011). The process of inductive research can be identified as a bottom-up process that utilizes participants' opinions on developing a theory (Soiferman, 2010). The primary objective of the inductive research approach is to enable the emergence of the research findings without imposing rigid and structured methodologies (Thomas, 2003). According to Bryman and Bell (2011), in an inductive approach, a theory is often built as the outcome of the research. Further, the inductive approach typically involves qualitative study methods (Bryman and Bell, 2011).

This study aims to investigate how express checkout systems shape consumers' buying behavior online. Therefore, the study begins with understanding the consumers' perspectives on express checkout systems and how they shape their buying behavior, which will then go through the process of analyzing and interpreting, to reach a conclusion. Therefore, this study uses an inductive approach. Moreover, this study does not involve any hypothesis testing as we are not testing any theories, rather we aim at gaining new knowledge about the impact of

express checkout systems on consumers' buying behavior, by conducting an in-depth understanding of the consumers' experiences and perceptions. Therefore, an inductive research approach can be identified as the most appropriate research approach for this study.

## 3.2 Research Design

A research design acts as a blueprint which directs the researchers in gathering and analyzing data (Malhotra, 2010). It can be carried out either as a qualitative study or a quantitative study (Bryman and Bell, 2011). According to Denzin and Lincoln (2000), qualitative study can be designed as phenomenological, grounded theory, case study, ethnography, biographical, historical participatory or a clinical study. Thereby, this chapter provides an overview of the research design of this study through the topics of qualitative research and phenomenological research.

### 3.2.1 Qualitative Research

The process of gathering data for research can involve either qualitative or quantitative methods (Bryman and Bell, 2011). A qualitative study is a type of social research that involves collecting and interpreting social phenomena whereas a quantitative study involves the process of testing a theory by collecting and interpreting numerical data (Bryman and Bell, 2011). For this research, we have chosen to conduct qualitative research due to several reasons. Firstly, according to Bryman and Bell (2011), qualitative research provides a rich and detailed understanding of the phenomena. It mainly focuses on understanding, exploring, and clarifying situations, attitudes, and perceptions (Kumar, 2010). Therefore, by choosing a qualitative method for this study, we could conduct a comprehensive exploration of consumer decision-making and buying behavior, which a quantitative study alone would not be able to uncover. Secondly, the study scope and the data-acquiring methods used in qualitative research tends to be very flexible (Kumar, 2010). As a result, we could adapt, customize, and ask follow-up questions to delve deeper into specific areas that reveal critical details during the interviews. Thirdly, qualitative research offers a contextual understanding of phenomena from the respondents' perspective rather than the researchers' perception (Bryman and Bell, 2011). Since we are interested in investigating how express checkouts shape consumers' buying behavior online, it is crucial to understand the consumers' experience in their own words. Finally, according to Bryman and Bell (2011), qualitative research involves providing a higher level of descriptive data when presenting the findings. Therefore, by conducting a qualitative study, we could present our findings and discussions in a fully detailed, descriptive manner.

However, at the same time, conducting a qualitative study presented several challenges. We had to undergo lengthy face-to-face interviews due to the in-depth nature of the qualitative research. Moreover, to capture the respondents' ideas in their own words we recorded the interviews and at certain times we understood that people were uncomfortable in freely expressing themselves while being recorded. To overcome this problem, we began by

participating in brief friendly conversations, explaining the purpose of our study, and reassuring their answers during the interviews, which in turn served as an effective ice breaker.

By using the approach done by Bryman and Bell (2011), the process of qualitative research can be explained through a step-by-step guide. The process begins with a formulating general research question and then follows by selecting appropriate subjects which involves deciding on the suitable individuals, organizations, or groups to conduct the research (Bryman and Bell, 2011). The research question in this study was formulated around studying consumers' buying behavior in relation to express checkout systems, therefore the appropriate individuals to observe and conduct the interviews included consumers who engage in online shopping. The third step requires a collection of data for analysis, which involves data-collecting methods such as observations, interviews, or surveys and then it follows by the fourth step of interpreting data by grouping the findings and further elaborating them (Bryman and Bell, 2011). Interviews are the chosen data collection method of this study. We conducted semi-structured interviews as it provided better accessibility to an in-depth analysis. Further on, the fifth step according to Bryman and Bell (2011), includes the conceptual and theoretical framework in which the theoretical approach and a review of previous studies are carried out. Several works of literature in relation to online consumer buying behavior such as Lim et al., (2016), Meskaran et. al. (2013), and Hausman and Siekpe (2008), and in relation to online shopping experience such as studies by Fabus et. al. (2016) and Vila and Kuster (2011) were reviewed in this step. The sixth step which is also the final step includes the findings and the conclusions of the study (Bryman and Bell, 2011) in which we discussed our findings which led to our conclusion on how express checkout systems shape consumers' buying behavior online.

### 3.2.2 Phenomenological Research Design

Phenomenological study is a qualitative research approach that tries to comprehend the lived experiences of people. The core of phenomenological research involves the investigation of everyday human experience and the underlying thinking behind those experiences (Bliss, 2016). A phenomenological design can provide a good approach to studying the impact of express checkouts on consumers' buying behavior since it can be used to explore the experiences of consumers. Moreover, a phenomenology study can be viewed as a philosophy that offers researchers a theoretical framework for understanding occurrences at the level of subjective reality (Qutoshi, 2018). Therefore, it provides guidance for getting a contextual understanding of the subjective experiences of individuals in online shopping. It can be viewed as a crucial factor, as through our study we aim on providing a well-detailed understanding of how consumers perceive and evaluate the availability of express payment methods on their buying behavior. Further, Bliss (2016) suggests that phenomenological study requires exploring the perspectives of the people who have experienced the phenomena being studied. Consequently, investigating the experiences of the people who engage in online shopping entails understanding the consumers' points of view, thoughts, emotions, and motivations behind their decisions.

## 3.3 Data Collection

Selecting a data collection method is a critical element in determining the appropriate means of data collection and identifying the essential data for the research (Bryman and Bell, 2011). It involves choosing a suitable sampling strategy, primary and secondary sources to use, and establishing data collection procedures (Bryman and Bell, 2011). In this section, the rationale for selecting interviewees and literature, the purposive sampling method, and primary data will be presented and justified.

### 3.3.1 Purposive Sampling

To ensure accuracy in the research, an appropriate sampling method must be chosen prior to data collection (Bryman and Bell, 2011). When studying a population, there are various possible sampling techniques to apply. For sampling in qualitative research, Marshall (1996) suggested three different methods: convenience sampling, purposeful sampling, and theory sampling. Convenience sampling, according to Marshall (1996), is the practice of choosing a sample solely based on what is most easily accessible to the researchers. Purposeful sampling entails choosing a second sample based on the new theory developed from a study's emerging data, as claimed by Marshall (1996). Lastly, it is stated that purposeful sampling entails choosing the most suitable and beneficial sample to address the research question (Marshall, 1996). As further introduced by Bryman and Bell (2011), purposive sampling is a non-probability method, in which researchers intentionally and strategically select relevant respondents instead of randomly. According to Bryman and Bell (2011), the purposive sampling method is preferred when studying a particular phenomenon or situation.

In the case of this study, purposeful sampling was used because the goal was to gain comprehensive insights from a phenomenon experienced by a targeted population. The specific population of interest in this study are online shoppers who shop online once a month and have experienced at least one express checkout on e-commerce sites before. Since we used purposeful sampling, we selected participants who were most likely to provide valuable insights to our research question. Purposeful sampling was also useful for us because we as researchers gained prior knowledge and information about the population of interest. In this case, we had a clear idea of the characteristics of the population we wished to study, such as the frequency of online purchases and their previous experience in online shopping. Purposeful sampling helps to ensure that the participants selected have relevant experiences and insights to share about how express checkouts impact their buying behavior. Furthermore, purposeful sampling can be a more efficient way to gather data, as it allows us to focus on participants who are most likely to provide valuable insights. This is especially important in qualitative research, where the goal is to obtain rich, detailed information from a smaller sample size (Bryman and Bell, 2011). Overall, purposeful sampling is an appropriate sampling method for this study because it allows the researcher to select participants with relevant experiences and insights related to the research question and obtain a deep understanding of how express checkout systems shape consumers' buying behavior online.

While this sampling technique can be useful in certain research contexts, it also has several limitations that can impact the validity and generalizability of the study's findings. One limitation of purposive sampling is selection bias, where the sample may not be representative of the population (Bryman and Bell, 2011). Additionally, the sample size may be small, which limits the generalizability and reliability of the study. Purposive sampling also relies on the subjective selection of participants, which can be influenced by the researcher's biases and assumptions. Identifying relevant criteria for participant selection can also be challenging, and the technique can be resource intensive.

### 3.3.2 Interviewee Selection

Due to time and resource constraints, we had to narrow down our scope to fifteen participants for the study. We prioritized participants who were most relevant to our research question and had lived the experience in interest. The selection of participants was based on specific criteria related to their online shopping experience. The participants included in this research, shop online at least once a month and have experienced at least one express checkout system before. We chose Sweden as the setting for our study and consequently conducted interviews with participants from Sweden. This decision was based on the growing presence of diverse express checkout choices in Swedish online shopping (Statista, 2023). One notable example is Klarna, which has established itself as one of the most favored checkout options in Sweden (Statista, 2023). Klarna was established with the objective of enhancing the convenience of online shopping (Klarna, 2023). Given its widespread availability in Swedish online stores, this factor enhances the credibility of our research by ensuring that participants are exposed to comparable checkout alternatives and have similar online shopping experiences. Thus, the primary sources in this study were selected based on these criteria.

These criteria were chosen because of different rationales. Firstly, online shopping experience is crucial to be able to study consumers' buying behavior online. Therefore, it is of interest to examine participants that have online shopping experience and have been ordering from online stores more than once and still do, at a repetitive rate and therefore can contribute with valuable insights. Secondly, we aim on researching how express checkout systems shape consumers' buying behavior online. Therefore, it was of interest to study participants that have experienced at least one express checkout system before.

To find potential interviewees, we contacted people in our surroundings and asked them if they themselves or other people they know, could be a part of our research. Depending on the findings, we contacted these individuals via email and firstly checked if they would fit into our research and if they did, we scheduled an interview. We have then conducted the interviews in person or via zoom and the timings of the interviews were between 30 to 45 minutes each.

*Table 1. Table of Respondents*

Name	Gender	Age	Occupation	Online shopping frequency	Mostly used checkout system/s
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Erik	Male	28 years	Service Host	5 to 10 times a month	Wise card, Apple Pay, Debit Card, Credit Card payments
Nils	Male	36 years	Software Engineer	80% of the time	Klarna
Emma	Female	32 years	Business Analyst	90% of the time	Klarna
Fanny	Female	25 years	Student	75% of the time	Apple Pay and Klarna
Sara	Female	32 years	HR	Twice a month	Klarna and Trustly
Mohammed	Male	36 years	Assistant Engineer	Once a month	PayPal and Apple Pay
Jana	Female	27 years	Case worker	Once a week	Apple Pay
Leen	Female	35 years	Civil Engineer student	Very often	Klarna and Apple Pay
Dania	Female	26 years	Unoccupied	Very often	Normal checkout
Adam	Male	29 years	Work	Twice a month	Klarna
Matilda	Female	27 years	Logistics worker	Twice a month	Klarna and Apple Pay
Andreas	Male	27 years	Student	Twice a month	Apple Pay, PayPal, and Klarna
Marcus	Male	25 years	Sales representative	Twice a month or more	Klarna
Rina	Female	25 years	Production Manager	Once a month	Apple Pay, Klarna, and Trustly
Melissa	Female	20 years	Sales representative	5 times a month	Klarna

### 3.3.3 Interview Design

Different interview designs can be used to execute qualitative research. Unstructured and semi-structured interviews are distinguished by Bryman and Bell (2011), where unstructured interviews are explained as more analogous to a conversation, while semi-structured interviews follow a planned interview guide (see Appendix A) established by the interviewer. It is further

pointed out that semi-structured interviews are superior when the research has a clear focus, when there are multiple interviewers and when assessing multiple cases.

For this study semi-structured interviews are being used. Bryman and Bell (2011) described how this interview design creates benefits and is the most applicable and appropriate concept for similar studies like ours. Firstly, the ability to identify relevant aspects of the researched concepts is made possible by the flexibility of question design and conversational changes (Bryman and Bell, 2011). Additionally, it offers the chance to explore a topic in greater detail and to highlight the key points (Bryman and Bell, 2011). An entirely unstructured design, on the other hand, would allow respondents to stray and perhaps ignore or undervalue relevant topics (Bryman and Bell, 2011). Our study exhibits two out of the three preceding characteristics. The focus of this research is clear, it aims on studying how express checkout systems shape consumers' buying behavior online. We can therefore conclude that semi-structured interview design is the most relevant method based on the previous reasonings.

### 3.4 Data Analysis

The acquired data has been examined and organized using the thematic analysis method, which is a qualitative research analysis technique. The conducted interviews were subjected to thematic analysis. Due to its flexible and practical applicability for qualitative research, we considered the thematic analysis approach to be the most appropriate (Braun and Clarke, 2006). Thematic analysis has the benefit of being adaptable in a range of research fields and can be employed regardless of theoretical and epistemological background (Braun and Clarke, 2006). We organized the data into recognized and examined patterns using thematic analysis. These patterns were then further developed into emergent themes that were then applied to the final data analysis. A theme in thematic analysis is described as a major piece of data that answers the research question and has significance across the board (Braun and Clarke, 2006). We defined a unified judgment of extracting themes from the data set prior to beginning thematic analysis and applied it consistently throughout the process due to the adaptability of the qualitative research method we had chosen.

The interviews were transcribed through Word and the purpose of verbatim transcription was to assure the validity of research by enabling the authors to examine the participants' points of view in the most efficient way, which is compatible with the goal of qualitative research (Bell, Bryman and Harley, 2018). To become acquainted with the information and identify significant themes and patterns, the interview transcripts were read repeatedly. After completing this, we created preliminary codes from the data that had been gathered. By manually categorizing, highlighting, and composing notes of all potential patterns found across the data set, we were able to classify the unprocessed data into beneficial categories. In the next stage of the thematic analysis, we simply examined the codes that we have found while trying to come up with potential overarching themes and categories. We then provided a detailed examination of each topic in connection to the research question under consideration, to further identify the themes' central ideas and relationships. In the final phase, we aimed to produce a compelling account



of the analyzed data and appropriately contribute to the research question's resolution, involving applying the completed analysis to the production of the thesis in question.

### 3.5 Validity, Reliability and Generalizability

Validity, reliability, and generalizability are crucial aspects of qualitative research that contribute to the credibility and dependability of the study's findings (Bryman and Bell, 2011). In this research we focused on exploring how express checkout systems shape consumers' buying behavior, and we have taken several measures to enhance the validity, reliability, and generalizability of our study, drawing upon the recommendations put forth by Bryman and Bell (2011).

The reliability of a study refers to the consistency of the research process and the findings (Bryman and Bell, 2011). When conducting our semi-structured interviews, we tried to be consistent with the open-ended questions to ensure all respondents were answering the same questions. When respondents are more interactive, we occasionally encounter problems with their responses expanding outside the scope of our study. Consequently, the time spent on conducting interviews also varied for different respondents. However, we tried to overcome this problem and improve the consistency of the findings by directing them back to the correct focus of questions. By doing that, we aimed to improve the reliability of our study.

Moreover, when conducting research, the size of the sample group is of crucial importance considering the generalizability of the study (Bryman and Bell, 2011). A small sample group, consisting of a limited number of participants, decreases the generalizability of the research findings for several reasons. Firstly, a smaller sample size increases the risk of sampling bias. Sampling bias happens when a smaller sample group does not represent the larger population (Bryman and Bell, 2011). Secondly, we may lack diversity in our findings. It is less likely for us to get an understanding of all experiences when we are studying a smaller sample size. However, to increase generalizability, we used purposive sampling to make sure that all data collected is the most accurate. This has helped us to analyze as many experiences as possible and increase the generalizability of our study.

Finally, one of the key validity concerns in qualitative research is the potential for researcher bias or subjectivity to influence the interpretation of data (Bryman and Bell, 2011). Researchers may have different interpretations of the findings which are affected by their own preconceived notions, beliefs, or perspectives. This could shape their understanding of the phenomenon differently from others and undermine the credibility and trustworthiness of the study. To address this issue, all three researchers of this study contributed to the interpretation of the findings.

## 3.6 Limitations

Based on the arguments in chapter 3.5, further limitations have been addressed. Due to the limited time in doing this research, we were unable to have a larger sample group to increase the generalizability of this research. Further on, the given resource constraints have limited this study from having an increased geographical variety. Another limitation was the applicability of e-commerce websites, our study focused specifically on a narrow set of e-commerce sites and the findings may not have been transferable to different contexts.

Furthermore, we acknowledged the possibility of social desirability bias self-presentation. Participants may not have always provided entirely honest or accurate responses, particularly if they believed their behavior was being judged. This bias could have affected the reliability of the data collected. To mitigate this limitation, we emphasized the confidentiality and anonymity of participants' by not revealing their real names, encouraging open and candid feedback.

Finally, the subjective interpretation of data by different researchers could have introduced researcher bias and limited the objectivity of our study. Multiple researchers may have interpreted the data differently, leading to variations in analysis and conclusions. To ensure the reliability of our findings, we established clear criteria and guidelines for data analysis and interpretation, promoting consistency and reducing potential bias. By recognizing and addressing these limitations, we aimed to enhance the validity and reliability of our study's findings. While limitations are inherent in any research endeavor, taking appropriate measures to mitigate them strengthens the credibility of our study (Bryman and Bell, 2011).

## 3.7 Chapter Summary

This study employed a qualitative research approach to investigate how express checkout systems shape consumers' buying behavior. The research design and methodology decisions are outlined, including the data collection and data analysis. For this study we applied an inductive research approach, which involved understanding consumers' previous experiences and thematizing our findings to further discuss these.

The research design chosen is a qualitative study, specifically utilizing a phenomenological research design. Qualitative research was selected because it provides a rich and detailed understanding of a phenomena and allows for a comprehensive exploration of consumer decision-making and consumers' buying behavior. The flexibility of qualitative research methods allows for in-depth analysis. The contextual understanding obtained through qualitative research is essential for investigating experiences such as our study aims to do.

Moreover, semi-structured interviews were employed as the data collection method. Semi-structured interviews provide a balance between flexibility and structure, allowing for the exploration of relevant aspects while maintaining a focus on the research topic. The interviews

were conducted with online shoppers who have experienced express checkout systems at least once before and are based in Sweden.

The sample was selected using a purposive sampling method, which involves intentionally and strategically choosing participants who are most likely to provide valuable insights. Participants were selected based on specific criteria, including regular online shopping experience and prior exposure to express checkout systems. The selection process involved reaching out to potential interviewees through personal contacts and scheduling interviews with those who fit the criteria.

The limitations of the study impacting the reliability, validity and generalizability of this study were addressed. These included selection bias, sample bias and researcher bias.

## 4 Empirical Findings

In chapter 4, the findings of this study are presented and interpreted through the lens of our theoretical framework. The thematic analysis is used to thematize the conducted findings into main themes and sub-themes, which are then interpreted by using the consumer decision-making process model. Section 4.1 presents the theme of optimization; this has further been divided into the sub-themes of convenience and efficiency. Followed by that, section 4.2 provides the findings on the theme of trust. The sub-themes include perceived security and reliability. Finally, the third section 4.3 concludes the findings on impulsivity, which includes the sub-themes of cognitive biases, situational factors, and perceived value of money.

### 4.1 Optimization

The findings of the interviews offered a comprehensive illustration as to how consumers perceive the value of online shopping due to the convenience it offers as well as the efficiency of engaging in online shopping compared to physical shopping. Therefore, this subsection is dedicated to present the findings under the themes of convenience and efficiency.

#### 4.1.1 Convenience

The study's findings indicated that one of the main reasons consumers choose to shop online is the convenience it offers compared to physical shopping. Interviewees presented their opinion on the convenience of online shopping for different reasons.

*Rina: "I don't drive so it's easier for me to just order clothes or other things online. I find it difficult and inconvenient to go to the store and often you can't find what you need."*

*Erik: "When I shop online, I am able to choose which items I need to buy, and it is super easy to compare them with other items being sold in the online store."*

Rina's and Erik's statements highlight the convenience of online shopping compared to shopping in physical stores due to personal reasons such as travel convenience and other factors including the convenience of comparing items and choosing them. This helped us understand that convenience plays a crucial role in influencing consumers' buying behavior. Many respondents expressed that their choice of online shopping over physical shopping is influenced by the convenience it offers.

More importantly, many interviewees preferred a simplified payment process during their shopping procedures. They further viewed express checkout systems as a payment option that provides greater convenience by minimizing the steps required to follow for paying for the items they purchase.

*Erik: "In the traditional checkout system I have to type my card details myself, it is a bit annoying to me to write card details when I don't have my cards around me. In the express checkout system, I don't need to keep my bank cards in my wallet or around me. They're already activated inside Apple Pay or Google Pay wallets digitally. Also, I do not want to type myself. And I am able to make any payment within a few seconds."*

*Matilda: "It makes a big difference and it's a lot easier to order with an express checkout than it was before with traditional checkouts because you don't have time to think before it is ordered"*

Our interpretation of Erik's statement is that he finds it inconvenient to enter the card details manually, especially when he does not have the bank card readily available at the time of the checkout, during the process of purchase choice. He prefers a more streamlined and effortless checkout process, such as Apple Pay or Google Pay. Further, we interpret Matilda's statement as that she values the convenience of using an express checkout system when shopping, since it allows her to complete the transaction effortlessly and smoothly without overthinking her purchases. This decreases the time spent on the process of alternative evaluation and directly leads the consumer to the process of purchase choice. In general, through the provided quotes we understand that our respondents value the convenience of express checkout systems. The presented quotes share similar views as most of the respondents regarding convenience. Therefore, it is apparent consumers' purchasing decisions are influenced by the convenience offered by express checkout systems. When purchasing online, consumers prefer it to be simple and convenient and most of the interviewees expressed that the availability of the express checkout provides the convenience they expect during the payment process.

Moreover, the findings of the study indicated that the convenience provided by express checkout systems has impacted the purchasing behavior of our respondents by minimizing the cart abandonment tendency in online shopping. To find that, we asked interviewees whether they have abandoned their shopping carts due to the slow or difficult checkout process.

*Erik: "Yes I have abandoned many times because there are many steps before final payments. Sometimes I do this when I am bored of typing too many steps and words. Also, when I have to go through many steps sometimes my mind changes to buy this item. Sometimes I do this to get discounts."*

*Fanny: "I have abandoned, when that store request me to save my card details before checkout and sometimes when there are many steps to place the order or when they request lots of details"*

*Leen: "When I was purchasing, the site wanted to have my legitimation ID, and every time I put in my code the site said it is a wrong code and that was really disappointing to me"*

*Adam: "Yes, I have abandoned when I had to put all my credit card information and the process failed many times to go through"*

These statements comprehend the importance of a simplified checkout process in online shopping. Both Erik and Fanny expressed that having to go through many steps before the final checkout has caused them to abandon the shopping process at the checkout. Moreover, according to Erik, going through many steps has sometimes caused him to change his mind about buying the item. Further, a complicated or poorly functioning checkout has also increased the cart abandonment tendency. For instance, Leen's statement about having to use the identifications and enter security codes several times, as well as Adam's statement about the poorly functioning checkout process causing the cart abandonment can be taken into consideration. Therefore, our interpretation of this was that regular payment options require a lengthy process, and the availability of express checkouts could simplify this process and reduce the tendency to abandon the carts in online shopping. The cart abandonment due to traditional lengthy checkout systems occurs at the stage of purchase choice. Therefore, the convenience of express checkout systems could impact consumer decision-making at the process of purchase choice.

In conclusion, we understand that convenience acts as an important component in consumer behavior, and the availability of express checkout systems can improve convenience and contribute to shaping consumer buying behavior. A less complicated checkout procedure influences the consumers' decision about purchasing and customers are more likely to engage in shopping as well as in completing the transactions when the process is simple and convenient. Therefore, we can conclude from the findings that the convenience offered by express checkouts has an impact on the process of purchase choice when consumers engage in the decision-making process.

#### 4.1.2 Efficiency

The findings of the study further brought our attention towards efficiency as a factor that influences consumers' buying behavior. We understood that consumers value time because of their hectic schedules and most of the consumers expressed their interest in online shopping due to the efficiency it offers compared to physical shopping. Moreover, interviewees expressed that online shopping saves their time as they do not require to physically travel to different shops. Instead, online shopping offers efficiency throughout the whole purchasing process.

*Andreas: "I have children so it's hard for me to have the time to shop in-store, it is easier for me to order online so I don't have to take me to the mall or the city and spend too much time when I can just order online whenever I want and when the children are asleep."*

*Matilda: "It is time-saving, I have more time to think about what I want to order and I can ask my friends and family for their opinion on clothing. Yea that's probably the main reason."*

*Jana: "It is less time-consuming and more varieties of items."*

These statements highlight the importance of efficiency in the shopping process. Consumers often value efficiency throughout their shopping experience. Moreover, respondents' satisfaction with the efficiency included the efficiency offered by express checkout options in online shopping that decreases the complexity of the purchasing process.

*Erik: "I noticed that if I use Apple Pay it would be super fast to do my payment at the checkout place."*

Erik's statement indicates that he views express checkout systems such as Apple Pay as a checkout option that facilitates a super-fast payment process. In fact, certain interviewees expressed that the availability of express checkout systems influences their selections of online shops.

*Erik: "If I have to choose one of the stores from a few, I will definitely choose the express checkout system store."*

*Andreas: "Yes, of course, It's better when they have express checkouts, it's time effective, and choosing a time-efficient shop that offers the same product is just positive."*

Erik's statement implies that if he is presented with different shops for his online shopping activities, he would prioritize the availability of express checkouts for selecting a shop. Therefore, it can be viewed as the availability of express checkouts can impact the stage of alternative evaluation of the decision-making process model. Moreover, Andrea's statement about choosing a time-efficient shop that has express checkouts further indicates the impact of the availability of express checkouts in the alternative selection stage.

In addition to that, the findings indicated that the efficiency offered by express checkouts may decrease the cart abandonment tendency of online shoppers.

*Rina: "I've abandoned a lot of online shopping carts because of slowness. I was shopping on the 'Vogacloset' application, but the application was already lagging and once I reached the payment method it was not even express and I did not have my card on me, so I decided not to shop instead. That's just one of the recent examples."*

Rina stated that the slowness in the shopping process has caused her to abandon the shopping cart many times and she specifically recalled an instance where she had to abandon the shopping process at the checkout as it was not an express checkout. Rina's decision not to shop in that instance due to the slowness of the process indicates how important it is to have an efficient shopping and checkout process. Therefore, we understood that the efficiency offered by express checkouts can further influence the purchase choice stage of the consumers.

However, the findings implied that card abandonment does not solely depend on the efficiency or the convenience of the checkout process. There were many other factors that influenced the respondents to abandon their shopping carts.

*Marcus: "Yes often, when I'm not sure if I want to buy something and the checkout is complicated, I would most probably leave"*

*Matilda: "I don't remember exactly but then probably it was because I didn't want the items as much as I thought"*

*Melissa: "I don't remember it, sometimes I leave the cart just because I am bored and check out new things. When I decide that I actually want something I would buy it anyways. However, I always check out new clothes so it's normal for me that I will leave clothes in the cart but it's because I didn't have the intention to purchase."*

Consumers may simply change their minds or realize that they don't need that product in the mid-shopping process. These cart abandonment decisions were not impacted by the slowness of the checkout process. Therefore, we comprehended that the slowness of the checkout process is only one of the factors that influence the cart abandonment tendency.

In conclusion, the efficiency of a checkout system can be seen as a significant factor that determines consumers' buying behavior where consumers tend to value a fast and efficient shopping experience. Customers are more likely to complete their purchases and have a favorable attitude towards the store or platform when the online purchasing experience is efficient. Therefore, efficiency provides a huge influence on online shopping behavior and the availability of express checkouts can further increase the efficiency of the checkout process. This can impact the stages of alternative selection and the purchase choice in the consumer decision-making process model.

## 4.2 Trust

In this section, we present the main theme 'trust' and the following subthemes: perceived security and reliability. The participants have shared many thoughts on how trust impacts their decision-making when shopping online. 4.2 therefore aims to interpret the findings of our participants in regarding to that.

### 4.2.1 Perceived Security

This theme explores the aspect of perceived security in online shopping. It focuses on the perception of respondents regarding the importance of secure transactions when purchasing through online shopping platforms. We asked our respondents about what they value the most when shopping online to determine what influences the consumers' decisions regarding online purchases.



*Jana: "Security is more important to me. When shopping online I use a well-known website that takes security seriously."*

*Mohammed: "Security is very important. When I shop online, I make sure that the website I use is safe and doesn't have scams."*

These statements highlight the importance of consumers' attitudes towards the security of a website. According to Jana, she uses well known websites for her online shopping activities and she prioritizes security when choosing these websites. Furthermore, Mohammed stated that he ensures that the website he uses is safe and does not contain any fraudulent activities. Our interpretation of these statements is that the perception of security of a website plays a crucial role in choosing a website for shopping. We understood that our respondents prioritized security when evaluating between alternatives. Therefore, we can sum up that, the perception of security towards a website impacts the process of alternative evaluation in the consumer decision making process model.

Consequently, we were interested in exploring how they assess the safety of online shopping. According to the statements of our respondents, we understood that the security of the check-out option plays a crucial role in the assessment. Our respondents stated that the security of the checkout systems is their top priority.

*Erik: "Definitely security, But some quick shopping methods have high-level security systems more than other ways. in my experience Apple Pay, they have a high-level security system that worldwide banking systems are trusting."*

*Leen: "When I do a quick checkout, or in general when purchasing online the most important thing is the security and it has to be secured purchase and I really do rely on Klarna and Apple Pay since I have tried them and really easy to get in contact with them if something happened or anything."*

Erik's statement implies that when it comes to purchasing through the Internet, security is a key concern for him. Based on his experience, he believes Apple Pay has a high-level security mechanism that is trusted by banking systems around the world. Therefore, we understood that experience of certain checkout systems can impact the perception of security. Since his satisfaction towards Apple Pay has derived from his experience, it implies that he has tried Apple Pay in making purchases and found it to have a greater level of security. Leen's statement further indicates the significance of security in relation to consumers' perception. Leen's reliance on Klarna and Apple Pay implies that his experience with these checkout systems has established a sense of trust in him. Therefore, we can connect their evaluations of the experiences to the post purchase evaluation process of the consumer decision making process model.

Like Erik, most other respondents also chose the security of the checkout systems as their top priority.

*Jana: "Security is more important to me."*

*Dania: "To have a secure checkout than a fast one. why would I lower the security to have minutes faster check out."*

These statements further highlight the importance of security offered during the checkout process. Jana's statement emphasizes that she values security over other aspects. Similarly, Dania also expressed that she prefers the security of the checkout process rather than sacrificing it over minor time savings.

In fact, certain respondents expressed that they believe express checkout systems are more secure than the traditional checkouts.

*Adam: "I think it is more secure than the traditional checkout systems."*

Adam's statement suggested that he believes express checkout systems are more secure compared to traditional checkout systems. It indicates a preference for using express checkouts in making payments for online shopping. By showing a preference for express checkout systems, Adam's statement lines up with the alternative evaluation process of the consumer decision making process model.

Our research findings emphasized the paramount importance of the security measures in e-commerce businesses to effectively address customers' security concerns. Customers place great value on their personal information and transactional security when engaging in online shopping. In summary, the empirical findings highlight the importance of customer experience and perceived security in the context of e-commerce. Customers value security, personalized interactions, and efficient problem resolution when making online purchases. Building trust, establishing brand reputation, and prioritizing security measures are crucial for e-commerce businesses to provide a positive customer experience and enhance customers' perceived security.

#### 4.2.2 Reliability

The sub-theme of reliability in this study, refers to whether consumers feel that they can rely on certain online stores or checkout systems when shopping online. Reliability can be built upon different factors depending on the consumers. We asked Rina what she thinks is more important when shopping online and why. She clearly answered that security is of highest importance. She further stated that she is not very involved with data security and therefore she is very cautious about giving out and saving her personal information on the internet. Rina also said that she is careful when entering her credit card information manually. As we interpret her explanation, we can conclude that manually entering personal information is considered as risky to Rina. However, express checkout systems, most of the time, do not require the consumer to manually enter their credit card details. Therefore, we indicate that Rina perceives express checkout systems as being more reliable than traditional checkouts.

When we asked Matilda how she feels about traditional checkouts in comparison to express checkout systems, she explained that she prefers express checkout systems. According to Matilda, she relies more on the express checkout systems because she believes that shops that should be able to help her well enough if any issues occur, are expected to already have applied

express checkout systems. We interpret that Matilda's perception on websites with express checkout systems is that these websites usually are well developed in terms of increasing the consumers' reliability by being able to offer beneficial support for their customers. Furthermore, we assume that the availability of express checkout systems impacts her decision-making during the alternative evaluation process of the consumer decision-making process model.

*Rina: "Definitely security. I'm not the best at technology and computer stuff so I'm always making sure not to save my card on different websites if I put it in manually."*

*Matilda: "It depends on how secure it is that I want the item, if I'm unsure then I feel like companies with traditional checkout system won't be able to help me the same way and that's why I would rather order from websites that have developed more and are able to offer express checkouts, it just feels like they would be able to help me more."*

Rina's statement highlights the importance of reliability in the context of online security. Her limited knowledge and comfort with technology lead her to take extra precautions. By manually entering her card information each time, she seeks to minimize potential risks associated with storing sensitive data. Rina's viewpoint emphasizes the need for e-commerce platforms to prioritize reliability by implementing secure and trustworthy systems. Customers like Rina, who may have limited technological expertise, rely on platforms that they perceive as reliable and safe.

Matilda discusses the value she places on ease and safety when deciding where to make a purchase. She thinks her decision-making is influenced by the degree of security involved in an online transaction. Matilda worries that a company with traditional checkout systems may not be developed enough to help her if she faces any problems with her shopping experience. She favors shopping from websites that have developed trustworthy assistance which she can rely on. According to Matilda, websites with express checkout systems are better prepared to offer support. The quote further illustrates that one service such as express checkout systems, can impact the perception of a website as a whole and decrease the reliability potential consumers have towards that website.

## 4.3 Impulsivity

The following section will present interpretations of the findings related to impulsivity, based on the interviews conducted. We aim to provide relevant findings gathered from our participants, to analyze how identified factors can impact consumer buying behavior and how that can lead to impulsive buying behavior. The impacts considered in this section include cognitive biases, situational factors, and the perception of the value of money.

### 4.3.1 Cognitive Biases

Cognitive biases can contribute to impulsive buying behavior by impacting the decision-making of a customer through internal factors during the process of 'alternative evaluation'. These internal factors can include different feelings, experiences, wants or other things and can contribute to impulsive purchases. Some participants feel the urge to purchase items on impulse, without thinking about it well enough because they believe that a product is a good deal and only available for a limited time. Some participants often end up buying cheaper items although they are not needed. Other participants feel stressed when big discounts are coming up and prepare to shop fast, so items will not get sold out. We have found that the consumers' purchase decisions can lead to impulsive purchases due to internal factors, such as in the first process 'need for recognition'. Recognizing a need for an item solely based on whether it is a good deal or discount, just so the customer does not miss out on it, even if the item is not actually needed. Another factor when considering discounts is the stress where the consumer fears an item getting sold out, so they purchase it as fast as possible. Here follow examples from Emma, Fanny and Melissa explaining why they purchase on impulse and Sara, who told us about her experiences on impulsive purchases.

*Emma: "Just seeing it, like how beautiful a dress is. Or when it was on sale."*

*Fanny: "It was when I saw a limited-time offer for a certain product and I thought it was a great deal."*

*Melissa: "Yes it happens often, especially when I see that they have good prices, for example if I see something cheap then I buy it just because it's cheap even if I don't need it."*

*Sara: "Yes often with clothes, if they are cheap I don't think twice because I'm scared they will get sold out. ...I don't have any examples but I know that usually when we have mellandagsrea in Sweden stores like H&M and Zara have a lot of discounts so I end up buying too much. However, I return the rest. I do it because I feel stressed at the moment and feel the need to get the best discounts. "*

Participants have explained the feeling of wanting something in the moment and later regretting the purchase. We asked Nils and Jana whether they have regretted any impulse purchases and why. Nils tells us that he has regretted impulsive purchases in the 'post-purchase process' because he realized he never actually used the item and did not actually need it at all. It is a behavior of believing that you need something, although it might just be your want of something that you don't need and therefore end up never using or even regretting. This similar behavior has also been consistent in other responses such as Jana's experiences on impulse buying. However, Jana explains her regret being based on monetary value rather than not taking use of an item.

*Nils: "Yeah, sometimes. Because you buy it and don't use it. You feel like you don't need it anymore."*

*Jana: “Yes, I have regretted making an impulsive purchase before. The reason for my regret was because I spent a lot of money on something I didn't really need.”*

We have recognized the impulsive buying behavior being significantly more impacted by external factors than internal ones. However, when considering cognitive biases, we asked Matilda and Jana what differences they have recognized in their own impulsive buying behavior depending on where they are shopping. Sara, who almost always uses express checkout systems, answered that impulsive buying only happens to her online and that is in relation to the discounts. Whilst Jana, who never uses express checkout systems, explained that it is more usual for her to purchase impulsively in-store than online.

*Sara: “Yes, everytime it happens it's when I order online and as I said before it's often because of discounts.”*

*Jana: “I have noticed that I don't engage in impulse buying when I am shopping online. Yet, when I'm shopping in a store, I am more prompt to make impulsive buying behavior.”*

#### 4.3.2 Situational Factors

Situational factors are external where for example the environment, online or in-store shopping can trigger impulsive purchases. One example of the environment being a targeted trigger for consumers is an advertisement. We asked our participants whether they can explain about an experience they had with an impulse purchase. Erik explained that an advertisement on the internet convinced him to purchase something he did not plan on buying. Advertisements can make a consumer recognize a want, which is the beginning of a decision-making process for a customer. However, he explained that he purchased it fast and without thinking about it more than once because his mind was convincing him that he needed it. He says that he usually does not regret impulse purchases due to the small monetary value of the purchases, he would not purchase on impulse if it would have been more expensive.

*Erik: “Yes, once when I was looking for something on Google I saw an advertisement about a Laptop stand. Then I bought it without thinking twice because my mind said you need this one for your computer... Usually the values are small. So, no. If it's expensive I don't do impulsive buying.”*

Another external factor recognized that can act as a trigger to start the purchase process and can contribute to impulse purchases, is the pressure from upcoming events. Some events require new clothes, as Andreas and Marcus explained in their interviews, they feel time pressure on finding new outfits in time for the upcoming event. Due to their insecurity of what to choose and the time pressure they feel, this results in regretted impulse purchases that end up needing to be returned. We asked if they had experienced an impulse purchase and what the experience was like, both Andreas and Marcus always use an express checkout system. Andreas explained that he regretted big orders done before his vacation because he felt pressured and did not think about it well enough, although he did not need the whole order. Marcus experienced the same feelings as Andreas but for another event, however, he also mentions that Klarna's 'Buy now,

Pay later' service (BNPL) might have had a large impact on his impulsive buying behavior, since it offers him to only pay for the items he keeps, after trying them on at home.

*Andreas: "Yes, when I was 1-2 weeks before going on vacation, I purchased a lot of stuff but felt stressed because of time pressure, however the process went fast so I just purchased everything in stress but regretted it because I didn't actually rethink it or need as much."*

*Marcus: "I remember that we had a theme part on nye, and I needed an outfit so I just ordered anything I found. I feel like I did it because I had time pressure. However, I could return the things I didn't need but otherwise it would have gotten really expensive. When I order a lot, I use Klarnas 'Buy now, pay later.' service, because I usually return something and don't want to wait for my money, I think this also has a huge impact."*

Except for services like Klarna's BNPL, even other services such as free returns can have an impact on contributing to impulsive buying. Free returns give consumers the opportunity to easily return things they don't like, which might be important to increase trust in online shopping. Nonetheless, it contributes to impulsive buying based on some answers conducted from our interviews. We asked Rina whether her impulsive buying behavior was influenced by express checkouts and whether she regretted any of her impulse purchases. According to Rina, she does not regret purchases because of the availability of free returns. She also thinks that her behavior would have been different if free returns were not offered. Rina states that she always uses express checkout so it's difficult to determine whether her behavior is based solely on express checkouts, however she does conclude that she would have saved more money if express checkouts did not exist. We interpret her answer as a yes to our question because some unnecessary purchases were made through express checkout systems that could have saved her some money, wouldn't exist if it weren't for express checkouts. We also interpret free returns as being a significant factor contributing to the purchase of larger orders. Further on, free returns can change the post-purchase process of consumers due to the easy availability of returning products. Similarly, Melissa explains that she almost always ends up returning her impulsive purchases that have occurred in time pressure. Consumers of online shopping are given the opportunity to somehow take advantage of free returns and change their behavior accordingly, since their behavior would have been different if free returns were not offered.

*Rina: "I always use express checkouts so it's hard to say. I wouldn't say that I regret orders since you can always return stuff but I could've been able to save a bit more money if express checkouts didn't exist. If I wouldn't be able to return the things then I believe it would be more different in the sense that I would have to think much more before purchasing stuff and maybe it would decrease my impulse buying."*

*Melissa: "Yes it happens often... Otherwise I always buy too much before I go on vacation or to a specific event. I buy many outfits and almost always end up returning them."*

Impulsive buying behavior resulting from external factors can emerge in-store and online. Leen and Andreas explain their distinctive experiences with impulse buying online and in-store. Leen

explains that it is more common for him to purchase on impulse in-store than it is online. He explains that when he shops online, he focuses on looking up one specific item and orders it without searching for other items. Moreover, in-store, he says that you expose yourself to other items, which then can lead to unnecessary purchases. Both Leen and Andreas use express checkouts when purchasing online. However, Andreas explains that he has more time to rethink his purchase in-store due to for example long lines. This could be interpreted in a way that the faster the process of purchasing something, the less time a consumer thinks about the purchase and therefore easier ends up purchasing an item on impulse.

*Leen: "In store, I can have an impulsive shopping that because you go in different departments and you see the products in front of you, but when I am shopping online I go directly to what I want to shop without looking to other things"*

*Andreas: "Yes, online it happens more often than in store because I have to wait in line and the process is longer in store so I get more time to think about the purchase and therefore buy less in store."*

### 4.3.3 Perceived Value of Money

The value of money can be perceived differently depending on the person and the circumstances. Throughout the interviews we have recognized one specific statement being consistent, where some people said that sometimes online shopping doesn't feel like real money. Sara expressed that she feels scared about the amount of money she can spend on online shopping without realizing it because of how easy and fast it is to order something online. She stated that she first realizes the value of money when she investigates her bank account or when she receives the bill. This can further be interpreted as how Sara perceives the value of money, affects her decision-making during the alternative evaluation process. She does not recognize the value of her money until after entering the post-purchase process. Lina explained how shopping feels like scrolling through your phone and not like spending real money. Moreover, Rina stated that she spends a lot of money on unnecessary purchases due to Apple Pay and that it results from the speed and ease-of-use of the checkout process it offers. She further said that she sometimes forgets it is real money. Lastly, Melissa told us about her regretting her impulse purchases because she doesn't realize how much money she spends until later. All four use express checkout systems and explain that they do not realize the value of real money. As interpreted by us, the value of money is unknown for some online shoppers until the bill is received or the bank account has been checked. When purchasing online, the ease-of-use and speed of online shopping, relatively express checkout systems like Apple Pay, make real money feel like nothing which then results in impulsive purchases that often are regretted in the after hand.

*Sara: "Shopping makes me happy so that's what I feel overall, however it is scary how much money I can end up spending that easily and fast. It feels like nothing, however when you check Klarna or your bank account, that's when you realize. Often I have to return things because I didn't realize how much I ordered."*

*Marcus: "I don't remember doing impulse purchases in-store, I think it is very unusual for me. Online shopping feels like scrolling through your phone and I think therefore it feels like you are not even spending money. "*

*Rina: "I think Apply Pay makes me waste half of my salary on unnecessary purchases. It is so quick, easy, and very common now almost everywhere I go. It sometimes makes you forget that it's real money because of how easy it is to purchase anything so yes, I have made many impulsive purchases. "*

*Melissa: "Yes often, I think I regret it when I have to pay for it next month because I don't realize I actually spent that much money."*

## 4.4 Chapter Summary

This chapter presents the conducted findings from this study through the lens of our theoretical framework. The participants' responses have been thematized into three main themes: optimization, trust, and impulsivity. Under the theme of optimization, we presented our findings on the sub-themes of convenience and efficiency. Trust further delivered the findings on perceived security and reliability. Lastly, impulsivity concluded the discoveries through cognitive biases, situational factors as well as the perceived value of money. In summary the findings revealed that convenient and efficient checkout processes are preferred and for some even a necessity. Furthermore, we have concluded the importance of security in online shopping. Finally, we have presented the factors contributing to impulsive buying behavior for customers using express checkout systems online.



# 5 Discussion

Chapter 5 discusses our conducted findings and their theoretical contribution to relevant literature. The discussion is carried out under the topics of consumer behavior and shopping experience. Under the topic of consumer behavior, we discuss how the consumers' buying behavior is shaped by express checkout systems through the aspects of convenience, efficiency and security. Whereas shopping experience focuses on how express checkout systems contribute to impulsive buying behavior, impact the perceived value of money, and reduce checkout and cart abandonment.

## 5.1 Consumer Behavior

Consumers' attitudes related to the selection, purchase, and consumption of goods are referred to as consumer buying behavior (Ramya and Ali, 2016). When consumers make decisions to purchase, the decision-making process goes through five stages. As it was previously discussed in the literature review chapter, this process includes the need for recognition, information search, alternative evaluation, purchase choice, and post-purchase analysis (Liang and Lai, 2002). According to the findings of the study, express checkout options could influence the buying behavior of consumers due to the convenience, efficiency, and the security it offers in different stages of the consumer decision-making process model.

The findings chapter implemented that consumers evaluate the value and other aspects of their shopping procedures in different ways. These factors could impact the behavior of consumers throughout the decision-making process of purchasing products. For instance, consumers' perception of usefulness plays a crucial role in influencing consumers' buying behavior in different stages of the decision-making process. Consumers' perception of usefulness refers to their assessments of the effectiveness and convenience of Internet shopping (Lim et al., 2016). The findings chapter implemented that a higher level of convenience and efficiency throughout the shopping process could contribute to customers reaching a higher level of satisfaction which in turn would improve their buying behavior. This provides a great implication for our research focus as express checkouts improve the efficiency and convenience of online shopping by simplifying the payment process. Chapter four suggested that consumers are more likely to complete the transaction when express checkouts are available as it facilitates a fast and simple payment process. This is in line with the findings of Kapoor and Vij (2021) in which they emphasized that users tend to give up if the shopping and checkout process is complex. In addition to that, respondents claim that choosing online stores that have express checkout options over the stores that don't offer this facility further strengthens the importance of the availability of express checkout options. When choosing between alternatives, the platforms which offer express payment methods are more likely to be chosen. Moreover, consumers are

encouraged to act upon the purchase choice when express checkouts are available when making the payments. Therefore, we can understand that the availability of express checkouts could influence buying behavior mainly during the stages of alternative evaluation and purchase decisions. However, our study's findings indicated that the convenience and efficiency of online shopping is dependent on a variety of aspects, including the convenience of not having to travel to stores, the ability to compare items as well as the flexibility to shop in between their hectic schedules.

The findings of the Lim et al., (2016) study suggested that individuals buying behaviors are influenced by perceptions of family, friends, the media, and their own perception of the usefulness. Our study further extends this knowledge by implementing the impact of express checkout systems on improving the perceived usefulness. According to the findings chapter, the convenience and the efficiency offered by express checkout systems increase the perceived usefulness of online shopping sites. This in turn, shapes the consumers' buying behavior by influencing different stages of the consumer decision making process model. Further the findings of the Lim et al., (2016) study emphasized that the perceived usefulness influences the acceptance of technology in consumers. When a consumer perceives a certain technology to be more useful, it encourages the consumer to adopt that technology more into the use (Lim et al., 2016). This aligns with our study's findings of consumers adopting express checkouts such as Klarna and Apple Pay due to their perception of the usefulness of them.

Consumers' perception on security, which relates to the level of trust a customer holds on a shopping platform in purchasing products and sharing bank card details, also plays a crucial role in the buying behavior of consumers (Meskaran et al., 2013). The findings chapter implemented that consumers put a higher focus on security when engaging in online transactions. Respondents' claim on valuing security over other aspects demonstrated the significance of security on shopping platforms. This can be directly attributed to our research focus as express checkout options provide a greater level of security during the payment process of online shopping. Express checkouts influence the consumers' perception of the security of online websites, as consumers believe it to be a safer option for making payments. As it was presented in Chapter four, most of the respondents agreed that they feel more secure when paying through express checkout systems such as Klarna, Apple Pay and Swish, as they are not required to share their bank card details with the shopping platforms. Thereby, the findings of our study contribute to the knowledge of consumer buying behavior by adding the security offered by technical features such as express checkout systems as a new element to the factors that impact the consumer perception of security in the Meskaran et al. (2013) study. A positive attitude toward the payment process can enhance consumers choosing a platform for purchasing, evaluating it with other platforms that offer a similar product, and choosing to proceed with the payment and purchase the product. Moreover, if consumers felt the checkout process was safe and reliable, it can enhance the satisfaction of the shopping process which will positively impact the post-purchase evaluation. Hence, it can be concluded that express checkouts influence the buying behavior of consumers at the stages of information seeking, alternative evaluation, purchase choice, and post-purchase analysis. Therefore, this study can further contribute to the existing knowledge of consumer decision-making and buying behavior by attributing the concept of perception of security to the different stages of the consumer decision-making process model.

## 5.2 Shopping Experience

Sajeesh et. al. (2022) argued that a retailer's checkout system is one of the most important elements when shopping online. The study conducted by Sajeesh et. al. (2022), concluded that regarding customer satisfaction, a restricted checkout strategy which requires a consumer to log in before finalizing a purchase, often leads to checkout abandonment. Consumers prefer an easy checkout process and the less complex a checkout process is, the less likely consumers will abandon the checkout, as stated by Cho et. al. (2006). Similarly, Kapoor and Vij (2021) have implied that checkout processes involving a complex navigation system, makes users struggle to figure out how to progress through the web pages, which leads to higher abandonment rates.

Our findings also suggest that regular payment options in online shopping often can involve a lengthy process, which can contribute to higher rates of cart abandonment. The availability of express checkouts has been simplifying the payment process and express checkouts have had the potential to reduce cart abandonment rates, as identified by our concluded findings. The efficiency offered by express checkouts can make the overall shopping experience more convenient for customers, thereby decreasing the likelihood of them abandoning their carts. When the payment process is streamlined and easy, customers are more likely to complete their purchases.

The findings conducted from this study therefore agree with the idea of complicated checkout systems increasing the risk of checkout abandonment rates. This study aligns with the results from the studies conducted by Sajeesh et. al. (2022), Cho et. al. (2006) and Kapoor and Vij (2021), stating that less complicated checkout processes are preferred. However, this study specifically contributes to the research on express checkout systems, which in previous studies has been studied as the overall checkout process (Cho et. al., 2006; Sajeesh et. al., 2022; Kapoor and Vij, 2021). Our research focuses on express checkout systems, which is a service used to increase the efficiency of a checkout process. The findings of our study further add to previous research by conducting that express checkout systems are of crucial importance for consumers and sometimes even a necessity when shopping online.

Cart abandonment can be influenced by various other factors as well. While express checkouts may help mitigate the impact of a complex payment process, we can add that customers may still abandon their carts due to reasons unrelated to payment. Factors such as changes in preferences, the emergence of alternative options, or a lack of interest in the product can also contribute to cart abandonment. The findings from Huang et al. (2018) suggested that mobile shopping cart abandonment can happen in relation to emotional ambivalence, which arises from conflicting thoughts among the consumers. Emotional ambivalence amplifies consumer hesitancy during the checkout stage, leading to the abandonment of shopping carts (Huang et al., 2018). Additionally, an important discovery from the study indicates that hesitant consumers who feel satisfied with their decision-making are not inclined to abandon their mobile shopping carts (Huang et al., 2018). This is because they have higher confidence in their ability to make informed choices (Huang et al., 2018). Huang et. al. (2018) findings partly contradict the findings of our study. We have concluded that there are consumers who abandon the checkout process if no express checkout systems are available. However, according to

Huang et. al. (2018), a consumer who is satisfied with their decision-making would not abandon their carts. According to the findings of this study, a consumer can be satisfied with their decision after the alternative evaluation process, however if it appears during the checkout that no express checkout system is available, this might change the consumers' decision-making during the purchase decision process and therefore the consumer chooses not to purchase the product.

Further on to impulsivity, Sofie and Najar (2018) provided a fundamental understanding of impulsive buying, describing it as an unplanned form of purchasing that occurs when consumers are influenced by promotional stimuli and make spontaneous decisions while shopping. In a similar vein, Stern (1962) suggested that impulse buying involves irrational and unplanned purchasing behaviors. The key takeaway from these perspectives is that impulsive buying typically involves quick decision-making without careful consideration or rational thinking. Another perspective on impulse buying is offered by Applebaum (1951), who proposed that the shopping environment of stores can encourage impulsive buying. Furthermore, Kotler (1974) emphasized the influence of marketers and their manipulation of the shopping environment in shaping impulsive buying behavior. These viewpoints underscore the significance of the shopping environment and the methods of product display in driving consumer impulse buying behaviors.

Adding to the previous studies (Sofie and Najar, 2018; Stern, 1962; Applebaum, 1951; Kotler 1974), our study further conducts an in-depth exploration of the external and internal factors triggering impulsive buying behavior of a consumer using express checkout systems. We have concluded that internal factors such as the fear of missing out on a good deal can contribute to impulsive buying behavior. Additionally, external factors such as advertisements and time pressure also contribute to impulse purchases, which often end up in regretted purchases. Furthermore, the availability of express checkout systems has in most of the studied experiences who were triggered to purchase on impulse, further led to impulsive buying behavior. It is difficult to assert that impulsive buying behavior happens because of express checkout systems, since most of the participants use express checkout systems regularly. Nonetheless, we can add that express checkout systems support the use of impulse purchases. We can further make the contribution that even other services such as free returns and BNPL services, further lead to impulsive buying behavior among consumers' shopping online.

Participants who frequently take use of express checkout systems, engage in impulsive buying online, particularly in response to discounts. This finding aligns with the concept of convenience emphasized by Anitsal and Flint (2005). The availability of express checkout systems allows for a faster purchasing process, potentially reducing the time for contemplation and increasing the likelihood of impulsive purchases. We conclude that the participants' inclination towards online impulsive buying suggests that the convenience and ease of express checkouts may facilitate such behaviors. Contrastingly, other participants, who never use express checkout systems, are more prone to impulsive purchases in physical stores than online. This finding resonates with the notion discussed by Anitsal and Flint (2005) that customers appreciate the absence of queues and the ability to quickly complete their transactions using express checkouts.

Moreover, we imply that consumers preferring traditional checkout processes in physical stores, have more time for reflection, potentially reducing impulsive buying instances when shopping online. They tend to focus on specific items and make orders without extensively exploring other options. This finding adds to the emphasis placed by Anitsal and Flint (2005) on the shopping environment and exposure to a wide range of products in physical stores, which can lead to impulsive purchases. Other findings suggest that participants have more time to reconsider their purchases in-store in comparison to online stores, due to longer lines. Indicating that the efficiency and speed of express checkout processes online may limit the available time for reflection which consequently results in impulsive buying. This finding adds a new perspective to the previous study conducted by Anitsal and Flint (2005), supporting the notion that faster purchasing processes may reduce the time consumers spend contemplating their purchases, potentially leading to more impulsive decisions.

Express checkout systems have additionally shown to have an impact on how consumers perceive the value of money. Our findings implied that participants do not feel like they are spending real money since shopping online has become very easy. Previous studies on usability have highlighted the importance of websites to increase their efficiency by focusing on factors such as ease-of-use and speed (Vila and Kuster, 2011). Moreover, Fabus et. al. (2016) concluded that usability increases sales on websites while the complexity of the task at hand, can lead to an increase in anxiety levels among consumers. The previous research (Vila and Kuster, 2011; Fabus et. al., 2016), focused on the positive effects of usability on increasing sales by reducing complex purchase processes. However, the present findings contribute to the prior research by highlighting a potential drawback of usability. Specifically, it is revealed that an unintended consequence of enhanced usability is that participants tend to forget the true value of money and perceive it as less valuable than it is in real life. This finding introduces a new dimension to the understanding of usability's impact of express checkout systems on consumers' behavior and decision-making. While usability improves the ease and efficiency of online shopping, it also has the potential to distort consumers' perception of the value of money. Therefore, this study underscores the importance of considering the unintended psychological consequences of usability enhancements in the design of websites or applications for online stores.

### 5.3 Chapter Summary

In this chapter, the findings observed in Chapter 4 are analyzed and compared to previous literature reviewed in Chapter 2. In conclusion, most of the findings align with prior research. Our study however further contributes with an in-depth analysis of the findings regarding specifically consumers' buying behavior and express checkout systems. This study therefore adds new knowledge to the literature streams of consumers' buying behavior and e-commerce.

## 6 Conclusion

The sixth and final chapter firstly presents the main findings conducted from our study. Secondly, it addresses the research aim and objectives. Subsequently, the practical and theoretical implications of the study are discussed. Finally, the limitations are addressed and further recommendations for future research are presented.

### 6.1 Main Findings

The findings of the study indicate that express checkout systems have a significant influence on consumer buying behavior due to the convenience and efficiency they offer throughout the decision-making process of shopping. In terms of convenience and efficiency, the availability of express checkout systems simplifies the payment process, leading to higher customer satisfaction and a greater likelihood of completing transactions. Consumers perceive express checkout systems as more convenient and efficient, which increases customer satisfaction and impacts decision-making during the stages of alternative evaluation and purchase decisions. The availability of express checkout systems increases the chances of online stores being preferred over others, and consumers are more likely to act upon the purchase choice when express checkouts are available.

Moreover, the security aspect of express checkouts is crucial in influencing consumers' buying behavior online. Consumers place a high cautiousness on security when engaging in online shopping, and the availability of express checkout systems has been found to provide a greater level of reliability towards online shops. Consumers feel more secure when using express checkouts as they are not required to share their card details with the shopping platforms more than once. This sense of security enhances the overall shopping experience, increasing customer satisfaction and repurchase intentions in the post-purchase evaluation.

The availability of express checkout systems further simplifies the payment process, reducing cart abandonment rates and increasing the likelihood of customers completing their purchases. We have reached the determination that cognitive biases, such as the apprehension of missing out on favorable deals or the pressure of time constraints related to upcoming events, exert an influence on impulsive purchases when express checkout systems are accessible. Moreover, situational factors like advertisements and the availability of free returns further contribute to impulsive buying, often leading to subsequent feelings of regret. While the prevalence of express checkout system usage among most participants made it challenging to establish a definitive impact between the availability of such systems and impulsive buying behavior, it has been ascertained that consumers would exhibit fewer impulsive purchases if express checkout systems were altogether unavailable.

Finally, we have concluded that individuals perceive the value of money differently in online shopping, particularly when using express checkout systems. Participants expressed that online shopping sometimes fails to evoke the same feeling as spending real money. They become aware of the value of money once they enter the post-purchase process, when checking their bank account or receiving the bill. This diverse perception impacts their decision-making during the evaluation process. Users of express checkout systems showed limited awareness of the value of real money. Overall, the convenience and speed of online shopping, particularly with systems like Apple Pay, contribute to a perception that real money holds less significance, leading to impulsive purchases often followed by regret.

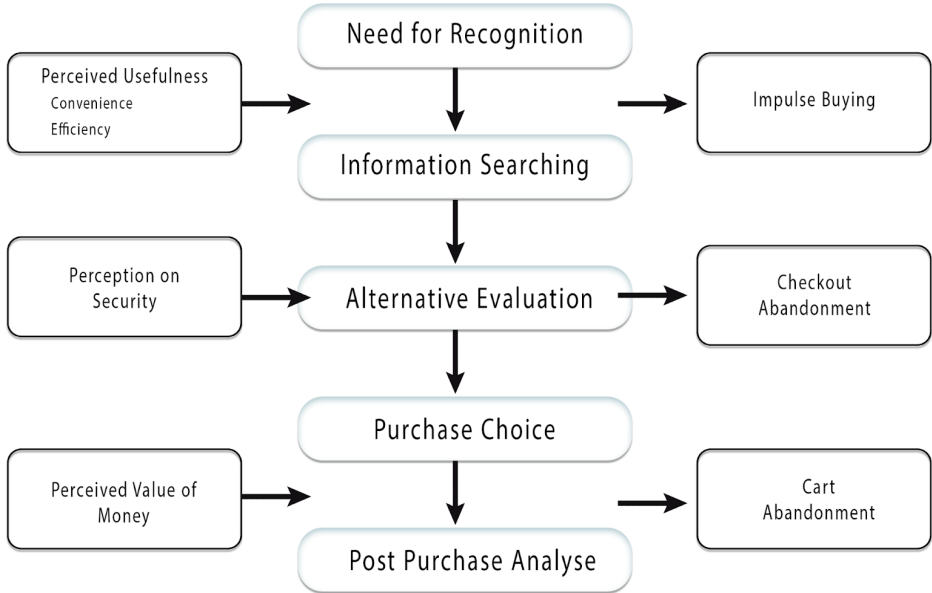


Figure 2. Implemented findings to the Consumer Decision-Making Process Model

## 6.2 Research Aim and Objectives

This research aims to investigate how express checkout systems shape consumers’ buying behavior online, with the goal of contributing to the existing bodies of literature in e-commerce and consumers’ buying behavior within the field of marketing. To achieve this aim, qualitative semi-structured interviews were conducted on fifteen respondents who were chosen using a purposive sampling method. Moreover, a phenomenological research design was conducted to gain insight into the respondents' lived experiences to get a thorough understanding on how express checkout systems shape the respondents’ buying behavior. The data collected was then thematized to explore further insights and relationships. Finally, by utilizing the consumer decision-making process model and relevant literature on consumer behavior and shopping

experience, the findings were discussed in detail to provide insights on how express checkout systems shape consumers' buying behavior online.

## 6.3 Implications

This section presents the implications of this study. Firstly, we will conclude the practical implications achieved with our research. Secondly, the theoretical contribution from our findings will be determined.

The findings of our research have practical implications for consumers in the e-commerce industry. The availability of express checkout systems presents an opportunity for an improved shopping experience, offering convenience and efficiency during online shopping. By streamlining the payment process, these systems save consumers valuable time and effort. Additionally, the enhanced security measures provided by express checkout systems increases trust and confidence among consumers, reducing concerns about the safety of their sensitive information. This, in turn, contributes to a more positive shopping experience. Moreover, the reduced likelihood of cart abandonment associated with express checkouts ensures that consumers can complete their purchases seamlessly. It is important for consumers to be aware of the influence of cognitive biases on impulsive buying behavior and the potential disconnect between online shopping and the perception of real money. By practicing mindfulness and taking the value of their purchases into account, consumers can make more informed decisions, leading to a more satisfying and responsible shopping experience.

Moreover, the study also provides practical implications for businesses. Businesses can leverage the findings of this study to inform their strategies and enhance their relationships with consumers. Adapting express checkout systems can significantly impact customer satisfaction, as it offers convenience and efficiency during the payment process. By prioritizing smooth and streamlined transactions, businesses can differentiate themselves and achieve competitive advantage. Furthermore, the availability of secure payment options through express checkout systems builds consumer trust and reinforces the reputation of businesses as being reliable and trustworthy. Moreover, the reduced cart abandonment rates associated with express checkouts can lead to increased sales, ultimately improving business profitability. To optimize the impact of express checkout systems, businesses should consider the perceived value of money and the potential for impulsive buying behavior. By designing user-friendly interfaces and providing information on responsible shopping practices, businesses can enhance the overall shopping experience, encourage repurchase intentions and foster long-term customer loyalty.

This study makes several theoretical contributions to the understanding of consumers' buying behavior and how this is shaped by express checkout systems. Firstly, it highlights the influence of express checkout options in different processes of the consumer decision-making process model. The study finds that the convenience, efficiency, and security offered by express checkout options can affect consumers' attitudes and behaviors related to the selection, purchase, and consumption of goods. Specifically, express checkout systems are found to



influence the processes of alternative evaluation and purchase choice, as they simplify the payment process and increase the perceived usefulness and reliability of online shopping.

Secondly, the study extends the existing knowledge on online shopping experience and its impact on consumers' buying behavior. It confirms previous findings that complex checkout processes and restricted strategies can lead to higher cart abandonment rates. However, this study specifically focuses on express checkout systems and their role in streamlining the payment process. The findings demonstrate that express checkout systems can reduce cart abandonment rates by providing a simplified and convenient payment option, thereby enhancing customer satisfaction, and increasing the likelihood of completing purchases.

Finally, the study explores how express checkout systems contribute to impulsive buying behavior. It identifies both internal factors, such as the fear of missing out and external factors, including advertisements and time pressure, as triggers for impulse purchases. The availability of express checkout systems is found to facilitate impulsive buying behavior, as they provide convenience and ease of use. This study contributes to the understanding of impulsive buying by highlighting the role of express checkout systems and their impact on consumers' tendencies to engage in unplanned and spontaneous purchasing decisions.

Additionally, the study addresses the impact of express checkout systems on consumers' perception of the value of money. It reveals that enhanced usability and efficiency can lead to consumers perceiving money as less valuable, potentially influencing their buying behavior. This finding adds a new dimension to the understanding of usability effects on consumer decision-making and emphasizes the importance of considering unintended psychological consequences in website designs.

## 6.4 Limitations and Future Research

This research study has identified several limitations that have implications for the generalizability, validity, and reliability of the findings. However, by recognizing these limitations, we can outline potential future research directions to address these challenges and further enhance our understanding of how express checkout systems shape consumers' buying behavior online.

One important area for future research is the implementation of comparative case studies. By conducting these studies, researchers can evaluate and compare the effects of different checkout systems, such as express checkout systems and traditional checkout systems, within specific e-commerce contexts or industries. This approach would provide more detailed findings, allowing for a comprehensive examination of the impact of express checkouts on consumer behavior. Focusing on a case study specifically examining one express checkout system such as Apple Pay, could offer valuable insights. With the widespread availability of Apple Pay both online and in physical stores, understanding its impact on consumers' buying behavior, would be interesting and could provide insightful information.

To address methodological limitations, future studies should allocate sufficient time and resources for data collection, analysis, and interpretation. By carefully planning and executing these processes, researchers can generate more comprehensive and reliable findings. Diversifying data collection methods, such as incorporating objective measures like behavioral tracking or observations alongside self-reported data, would help mitigate potential biases associated with participant memory and interpretation.

Furthermore, to enhance the generalizability, researchers should increase the sample size and sample diversity. By including participants from various backgrounds, demographics, and contexts, researchers can capture a broader range of perspectives and experiences, thus improving the applicability of the findings to a larger population.

Lastly, replicating the study with different populations can provide additional evidence and increase the external validity of the research. This approach allows researchers to assess whether the findings of the original study hold true across various populations or contexts. If the findings are replicated and consistent across different populations, it strengthens the external validity of the research, meaning that the conclusions can be applied more broadly to other groups or settings.

## 6.5 Chapter Summary

This chapter firstly presents the main findings conducted in this study. The findings address how convenience, efficiency, security, and the perceived value of money impact consumers' decision-making process. It is further explained how these factors can result in impulsive buying behavior or checkout and cart abandonment. Secondly, the aim and objectives of the research are reassessed, considering the study's findings and the research question. Thirdly, practical as well as theoretical implications of the data are presented. Finally, the limitations of our study are addressed and further recommendations for future research are given.

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# Appendix A

## Interview Guide

Question 1: How often do you usually shop online?

Question 2: Why do you choose to shop online instead of in-store?

Question 3: What are the things that you usually buy online?

Question 4: When was the last time you did online shopping?

Question 5: Could you describe the experience?

Question 6: Do you always use these brands'/companies' sites when you shop for these products?

Question 6.1: If yes, why do you always use them?

Question 6.2: What do you think sets them apart for you?

Question 6.3: Is there any particular feature that makes you loyal?

Question 6.4: What would it take for you to browse or explore or shop for these products in another online store?

Question 7: How does it make you feel when you shop from these online stores?

Question 8: Can you describe the typical check out systems that you use?

Question 9: Have you ever noticed the availability kind of check out system (express vs normal)?

Question 10: How would you describe your satisfaction in terms of checkout when shopping online?

Question 11: What does express checkout mean to you?

Question 12: What is your opinion on express checkout systems in comparison to traditional checkout systems?

Question 13: What is more important to you: quick shopping or security?

Question 13.1: What does this mean to you when shopping online?

Question 14: Can you recall the last time you used an express checkout?

Question 14.1: Could you describe your experience?

Question 15: Do you consider the availability of an express checkout system to be a significant factor when deciding between similar products or services?

Question 15.1: Why or why not?

Question 16: Have you ever encountered any problems or frustrations when using an express checkout system?

Question 16.1: If so, what were they?

Question 17: In your opinion, how does the availability of an express checkout system impact your likelihood of making future purchases from the same online retailer?

Question 18: Have you ever abandoned an online shopping cart because of a slow or difficult checkout process?

Question 18.1: Can you describe the experience and what went wrong?

Question 18.2: How often do you do this? When was the last time?

Question 18.3: Is this a normal practice for you to browse and leave the site without buying?

Question 18.4: Why/why not?

Question 19: Does the availability of an express checkout system reduce the likelihood of checkout or cart abandonment for you?

Question 19.1: Why or why not?

Question 20: Have you noticed any differences in your checkout or cart abandonment behavior since express checkout systems have become more widely available?

Question 20.1: If so, what are they?

Question 21: Have you ever purchased a good on impulse?

Question 21.1: If yes, what led you to make that purchase?

Question 22: Can you recall an incident when you engaged in impulse buying when shopping online?

Question 22.1: What do you think happened?

Question 22.2: Could you describe your thoughts and feelings when it happened?

Question 22.3: Why do you think you did it?

Question 23: Have you noticed any differences in your impulsive buying behavior when shopping online versus in-store?

Question 23.1: If so, what do you think the differences depend on?

Question 24: Have you ever regretted making an impulse purchase?

Question 24.1: What was the reason for your regret?

Question 25: Can you think of a time when your impulse buying behavior was influenced by express checkout?

Question 25.1: Did it lead to regretted purchases?