Online trust
A study about trust in E-commerce

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Abstract
Communication has developed during the years and is discussed to have become a central part in marketing, since it can be seen as the process where a company try to communicate the value of a product or a service to an end consumer. A relatively new way of communication is through the use of technology and internet, which has given companies new opportunities to communicate. Today does more than 91 percent of the Swedish population have access to internet. Businesses sees the online space as an opportunity to capture customers attention, which has lead to an increase in online businesses, also called e-commerce. It is more common than ever to shop online but the phenomenon can be seen as relatively new and therefore with potential risks that can affect consumers trust towards shopping online.

A few studies have been done within the field of trust in e-commerce, however are there a lack of studies that suggests what variables that contributes to trust before a purchase, during purchase and after purchase. This thesis do therefore attempt to describe what it is that contributes to the perception of trust in e-commerce and which trust variables that are important throughout the purchase process online.

This thesis is a qualitative research with a descriptive design. Based on theory about trust in e-commerce and the three purchase phases was a focus group guide designed in order to obtain data from six focus groups. The sample frame consisted of three age groups, which are based on statistics of online shopping behaviour.

The study showed that trust plays an essential part when shopping online and that there are several variables that contributes to trust. Before an online purchase was it shown that variables such as word of mouth, information search, web design and delivery information is important. During the online purchase was information regarding price, delivery, return and payment but also safe transaction of personal information important in order to feel trust, where the online payment seemed to matter the most. After an online purchase was confirmation of order, delivery information, warranty and repair contacts considered to be the most important variables that contributes to trust.

Keywords: E-Commerce, E-vendor, Trust, Online purchase phases
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1. Introduction

The introduction starts with a background of the chosen phenomena of communication and e-commerce, which then is problematised in a problem discussion. The problem discussion ends up in the purpose of this study and to answer the purpose was a research question made. The introduction chapter ends with an outline of thesis in order to give the reader an overview of the structure and choices.

1.1. Background
Communication is defined as information conveyed in a message that is send from one party to another. Communication has developed throughout the years and is discussed to have become a central part in marketing (Belch & Belch, 2004). Communication in marketing can be seen as the process where a company try to communicate the value of a product or a service to an end consumer (Crawford, 2009; Belch & Belch, 2004). A relatively new way of communication is through the use of technology and internet which has given companies new opportunities to communicate to the consumers. An increase of technical devices, as mobile phones and computers, has made it possible for individuals to stay connected on internet almost wherever and whenever desired (Internetstatistik, 2012). In total, have more than 91 percent of the Swedish population access to internet, through mobile phones, laptops and desktop computers. This is one of the main reason for why time spent on internet has increased lately, in addition to the increasing interest of internet usage (Internetstatistik, 2012).

The development of the internet usage has created a new economic environment for businesses to practice in, where some companies have started online businesses. These online businesses can also be called e-commerce and it involves commercial transactions between companies and consumers online (Janson & Cecez-Kecmanovic, 2005). Statistics show that online purchases have increased drastically over the past years and in Sweden have purchases online become more common than ever before. Statistics show that 72 percent of the Swedish population have some time shopped online (Internetstatistik1, 2012), where there is no major difference in how much men and women shop online (Internetstatistik2, 2012).
The usage of e-commerce could be argued to create competitive advantages for companies where it is shown that e-commerce creates benefits for both companies and consumer, where e-commerce tends to reduce transaction costs and create connection to new markets (Janson & Cecez-Kecmanovic, 2005). E-Commerce can also be seen as an alternative to physical shopping, where consumers could save time and energy. It gives companies an opportunity to deliver a high level of value in a new way where a company could create a more individualised value for the consumer (Kassim & Abdullah, 2010).

However, if an e-commerce company, also called e-vendor, is competitive or not depends on if the people who are visiting the e-vendor, go through with a purchase, but also if the consumer intends to come back to the site (Cao, Zhang & Seydel, 2005). E-Commerce makes it easy for consumers to switch from one website to another if the consumer is not satisfied with the website performance. This means that there are almost no barriers for consumers to switch from one e-vendor to another which is a factor that contribute to the high competition level on the web (Cao, Zhang & Seydel, 2005).

Because of the high competition level, it is argued to be of importance for companies to get an understanding about why some websites become successful while others do not (Cao, Zhang & Seydel, 2005). Several reasons has been found about why consumers leave a website without doing a purchase, but where the primary reason is suggested to be the lack of trust (Becerra & Korgaonkar, 2011). This is because of the non existing face-to-face interaction and due to the absence of personal contact (Brengman & Karimov, 2012). Hence, trust is argued to be of importance for e-vendors to communicate since it affects the consumers perception of the site. However, the consumers perception of trust in e-commerce could be argued to be an under-researched area since it is a rather new phenomenon and therefore an important topic to study.

1.2 Problem discussion
It is argued that trust is important in an environment that is perceived uncertain and risky. E-Commerce is based on an interaction between the consumer and a virtual company, rather than a traditional interaction between a consumer and an physical company. Therefore might consumers perceive shopping online as a risky environment (Wang & Emurian, 2005). Risk and trust are discussed to be two concepts that goes hand in hand when it comes to the online environment, where less perceived risk means a higher degree of trust. One of the main risks
with e-commerce is the uncertainty of who it is behind the web site, and whether this person or organisation can be trusted or not. This is an issue that consumers have to take stand to and evaluate before deciding upon a purchase (Harridge-March, 2006). However, the perception of how risky a situation is might differ, depending on what type of consumer, product or service it is, where Harridge-March (2006) argue that some people do not perceive or understand certain situations to be risky at all.

In traditional selling trust is created during a face-to-face interaction between the seller and the buyer, which is argued to be one of the reasons why consumers make a purchase (Janson & Cecez-Kecmanovic, 2005). Since there is no face-to-face interaction in e-commerce, it is of great importance for the e-vendor to communicate trust (Brengman & Karimov, 2012). The development of e-commerce has created new marketing communication strategies where e-vendors have to evaluate what to communicate. Trust is a factor that can help end-users to deal with uncertainty, but at the same time have an impact on the willingness to trade in an online environment. By getting an understanding about the consumers perception of trust, it could result in a more efficient communication by an e-vendor which in turn could lead to a successful e-commerce (Salo & Karjaluoto, 2007).

E-Commerce has made it possible for consumers to easily find information and to compare different products with each other (Cao, Zhang & Seydel, 2005). It could be argued that a trustworthy e-vendor makes the consumer stay, if having purchase intentions, and therefore it is of importance to understand the relationship between trust and e-commerce. A purchase intention is when a consumer has intended to do a transaction on a website, where it is discussed that online customers go through different purchase phases before doing a purchase (Chen & Barnes, 2007). Several reasons has been found about why consumers leave a website even if they have the intentions of a purchase, but where the primary reason is suggested to be the lack of trust (Becerra & Korgaonkar, 2011). With this said, the consumer might have to feel trust during the whole purchase process in order to go through with a purchase (Su, Li, Song & Chen, 2008).

Some researchers have come up with general aspects that can affect the consumer perception of trust, mostly with focus on the lack of face-to-face interaction. However, an under-researched area is how the general perception of trust in e-commerce could be distributed and
analysed through the three purchase phases. Hence, it is of relevance to investigate in what factors that contribute to a higher degree of trust in online shopping an what variables that are considered to be perceived as trustworthy, throughout the whole purchase process. By first obtaining an understanding of e-commerce and its characters, then understand the connection they have to trust, the researchers of this thesis could then disassemble their knowledge, apply and review it carefully through the various phases which hopefully will end up in discovering new trust variables.

1.3. Purpose
The purpose of this study aims at describing what it is that contributes to the perception of trust in e-commerce and which trust variables that are important throughout the online purchase process.

1.4. Research question
What factors contribute to the perception of trust during the purchase phases?

1.5. Outline of thesis
This outline will provide a brief description of all the chapters of this thesis. The outline will provide a brief description of all the chapters of this thesis. Chapter 1, the introduction, include a background description which broadly guides the reader to the topic by emphasising the relevance of communications, e-commerce and the importance of trust within this area. The background is followed by a problem discussion where the aim of the study is problematised. The problem discussion emphasise the unexplored area of what aspects that contribute to trust during the online purchase phases which further results in the purpose of the study. The purpose and research questions guided the researcher to collect the theoretical knowledge which then came to develop the theoretical framework.

Chapter 2, the theoretical framework, was created based on previous theory, which was delivered into three sub-headings. The first sub-heading describe the main characteristics of e-commerce which gives the basis of consumers' perception of what e-commerce means as a whole. The theory about e-commerce is also fundamental for identifying the underlying perception of the factors that might contribute to consumers trust, associated with the main functions and characteristics included in e-commerce. After obtaining and understanding e-
commerce as a whole, e-commerce is further connected in the second subheading, *trust within e-commerce*. This chapter will bring knowledge of how trust is created and perceived in relation to e-commerce. Based on this knowledge the researcher are able to disassemble their knowledge, apply and review it carefully throughout the various phases. Based on the the three subheadings the researcher bring knowledge into the analysis of several aspects that could be argued to be of importance when it comes to the consumer perception of online trust during the purchase phases.

Chapter 3, *the methodology chapter*, looks at describing and justifying choices made in relation to the research within this thesis. This chapter include a deductive research with primary data and a qualitative, descriptive research design. The data collection method used is focus groups and the empirical data was collected based on the six different occasions and with three different age groups. Important to point out, is that the different age groups are merged to analyse in its entirety. Hence, it is not a comparative study. The material collected from the focus groups were written down and formed in what was to become chapter 4, *the empirical data*. The empirical data is presented in relation to the theory and the themes used for the focus group. The data will be presented in three different subheadings, one for each of the three age-groups.

In chapter 5, *the analysis*, the empirical data were connected to the theory and analysed under two different sub-headings, trust within e-commerce and the purchase phases. In the analysis the age groups were assembled to analyse consumers as a whole. After a carefully elaborated analysis, the aspects that consumers perceive as trustworthy emerged which came to constitute chapter 6, *the conclusions*. In this chapter the researcher answered the purpose and findings were explained and further described in a model. The conclusions chapter continue with theoretical implications, managerial implications and further research.
2. Theoretical framework

The theory chapter is based on two headings called “Trust in e-commerce” and “The purchase phases”. The chapter called “Trust in e-commerce” describes e-commerce in general and is then connected to trust. The chapter brings up different aspects that might contribute to the perception of trust in e-commerce. The chapter called “Online purchase phases” describes the purchase phases followed by a model that suggest the online purchase process.

2.1 Trust in e-commerce

E-Commerce

E-Commerce is the ability for a company to have a dynamic presence on the Internet which allows a company to conduct its business electronically, having an electronic shop (Kumar et al, 2013; Valacich, Schneider & Behl, 2012). E-Commerce has functions that makes it possible for companies to deliver a high level of value in a new way where a company can create a more individualised value for the consumers (Kassim & Abdullah, 2010). E-Commerce is the use of the Internet and the Web to conduct business transactions, that is called e-transactions. In a more technical manner e-commerce is the method of buying and selling of goods and services on the Internet, especially within the World Wide Web (Kumar et al, 2013; Valacich, Schneider & Behl, 2012). The process of e-commerce starts by sharing information between the supplier and prospective customers. Customers can browse the Web sites and select the product of their choice. Then the consumer need to fill the form with relevant information such as personal and order details. This information is transferred from the customer’s Web browser to the Web server of the website. The data is then stored in the supplier database and is used to perform other transactions for completing the sale. Payments can be made by using a credit card or a debit card. After the order processing, the supplier arranges for the product to be delivered (Kumar et al, 2013). E-Commerce has changed the meaning of quality where information can be added. Information content transferred over the network could be text, numbers, pictures, audio, and video. However, the network does not differentiate among content, as everything is digital. Businesses today can no longer afford to think locally. Instead, businesses must think globally, and an E-Commerce site transfer businesses into a global marketplace (Ravi & Robinson, 2003).
E-Commerce contributes to different types of services online where transactions and services are performed electronically. The various basic features of e-commerce are given below:

- **Availability**: Meaning that the e-commerce is available everywhere and all the time (Kumar et al., 2013; Valacich, Schneider & Behl, 2012).
- **Worldwide canons**: It is the technical standards of the Internet and also of conducting e-commerce (Kumar et al., 2013).
- **Productivity**: It reduces the risk of sacrificing reachers if the Information delivered is complex and content rich (Kumar et al., 2013).
- **Interactivity**: E-Commerce technologies contributes to a two-way communication between the merchant and the consumer (Kumar et al., 2013).
- **Information compactness**: The quality of the information available online, to all market participant is improved and richer than in the physical world (Kumar et al., 2013; Valacich, Schneider & Behl, 2012).
- **Customisation**: E-Commerce technologies contributes to a more customised purchase experience since merchants could target their marketing messages individually with; name, interests, and past purchases. E-Commerce could change the product or service to suit the purchasing behaviour and preferences of a consumer (Kumar et al., 2013; Valacich, Schneider & Behl, 2012).

**Trust**

Trust is a group of beliefs that a certain person has, which originates from the perceptions about a certain attribute. It could involve a brand, product or service, salesperson, and the establishment where the products or services are bought and sold (Flavian et al., 2006). Some researchers argues that trust is a feeling or an emotion and is already existing from birth (Swan et al., 1988). Social trust is important due to the effect it has on individual’s behaviour in different areas. Trust is a starting point for further relationship building and for any possible future actions, which could, in e-commerce for example be transactions (Helliwell & Putnam, 2004). For organisations, trust is necessary for cooperation and communication, and the foundation for productive relationships (Tschannen-Moran & Hoy., 2000). Valenzuela et al., (2009) argues that trust is something that could change over time and that trust should constantly be maintained. Trust is not something a company wins and keep, it could change (Valenzuela et al., 2009).
Trust is needed in an environment that is uncertain and risky. Individuals must be willing to make themselves vulnerable for trust to be operational by taking the risk of losing something important to them and relying on the trustees not to exploit the vulnerability (Wang & Emurian, 2005). If a company provide their customers with abundant information, it is more likely that a company will receive trust from their customers. It is argued that the amount of information available about one participant contributes to an amount of trust, either it is information about a person or a company. (Valenzuela et al., 2009). According to Wang and Emurian (2005), it is four characteristics that describe trust online, which can be seen below:

1. **Trustor and trustee:** In online trust, the trustor is a consumer who is browsing an e-commerce website. The trustee is the e-commerce website, i.e. the merchant that the website represents. In this case could be for example the technology, mainly Internet itself, that is the object of trust (Wang & Emurian, 2005).

2. **Vulnerability:** The complexity and anonymity associated with e-commerce makes it possible that merchants could behave in an unpredictable manner on Internet. Consumers could be uncertain about perceived risks at present and the consequences when transacting over the Internet. Consumers are vulnerable to specific trust violations in online transactions, that is loss of money and loss of privacy (Wang & Emurian, 2005).

3. **Produced actions:** There are two forms of consumers action when entering an e-commerce that could be perceived as risky. The first one is when the consumer make a purchase online from the merchant and thereby providing credit card and personal information in the transaction. The second one is that a consumer could window-shop. It is only a positive outcome for the e-vendor if the customer do an actual purchase. In order for a customer to engage in such activities, must consumers be confident that it is more to gain than to lose (Wang & Emurian, 2005).

4. **Subjective matter:** Means that there are individual differences and situational factors in customers perception of trust and therefore is online trust inherently in a subjective matter. The level of trust that is considered to be sufficient to make transactions online, differs for each individual. It is also argued that individuals have different attitudes toward machines and technology depending on cultures and ages (Wang & Emurian, 2005).
According to Bianchi and Andrews (2012), among other researchers, trust is an aspect that could affect purchase intentions positively. It is argued that it could be harder for a consumer to trust an unfamiliar e-vendor, since no initial trust is there from the beginning. Some argue that trust could instead be formed, based on the very first interaction with the e-vendor where it can be based on web characteristics and cues (Brengman & Karimov, 2012). Wang and Emurian (2005), presented a framework of trust-inducing interface design features that could enhance consumers trust towards the e-vendor. These features were classified into four dimensions:

1. **Graphic design**, which is the dimension that refers to the graphical design features on the website that normally give consumers their first impression (Wang & Emurian, 2005).
2. **Structure design**, which is the dimension that defines the overall organisation and accessibility of displayed information on the website (Wang & Emurian, 2005).
3. **Content design**, is the dimension that refers to the informational components that can be included on the website, either textual or graphical (Wang & Emurian, 2005).
4. **Social cue**, is the dimension that relates to embedding social cues, such as face-to-face interaction and social presence, into website interfaces via different communication media (Wang & Emurian, 2005).

Cho et al., (2009) argues that the design of a corporate website is not without risks since it involves emotions by consumers and investors. Although, it is not enough to have an attractive website, since the essential lies in the consumer trust in order to get a long-term relationship with the customers (Kassim and Abdullah, 2010). It is important for e-vendors to clarify what responsibilities they have in order to increase the trust, because as soon as a customer starts to investigate in a product, a relationship is starting to take form (Araujo & Araujo, 2002). Shankar et al., (2002) discuss online trust and argues that consumers tend to buy and do business with organisations with the most trusted website and electronic networks. Trust has steadily evolved from being a construct involving security and privacy issues on Internet to a multidimensional, complex construct that includes reliability/credibility, but also emotional comfort and quality for stakeholders (Shankar et al. 2002). According to Mcknight and Chervany (2001), is Internet itself a challenge for companies to work in since it is perceived as risky environment by the consumers. Wu and Wang (2011) discuss word of mouth, which can
be described as knowledge that consumers share with each other which is seen as non-commercial messages that could have a direct effect on the consumer loyalty and trust towards the company. Wu and Wang (2011), also argues that word-of-mouth messages has much higher influence on the consumer compared with other sources of information.

### 2.2. Online purchase phases

Trust has an important role in e-commerce since it has an affect on the consumer purchase intentions (Chen & Chou, 2012). A purchase intention is when a consumer has intended to do a transaction on a website where it is discussed that online customers go through different purchase phases before a purchase (Chen & Barnes, 2007; Merwe & Bekker, 2003; Singh, 2002). During these phases is it important for an e-vendor to fulfil the consumer expectations and to be perceived as trustworthy. Trust factors that are discussed to be important for the consumer to find is; information, quality, convenience, price, control and security (Su, Li, Song & Chen, 2008).

According to Salomon et al. (2006) can a purchase be seen as response to a problem of a perceived need. Therefore, the first step in a purchase process is problem recognition where the consumer feel a need to solve a problem (Salomon, et al., 2006). The next step is called information search which means that the consumer search for information that can solve the recognised problem. When the consumer has gathered information, it is time to evaluate the alternatives before the product choice. When a product is chosen is it of importance that the consumer are satisfied with the purchase and the result of the choices since this can contribute to a satisfied customer who will return for further purchases (Salomon, et al., 2006; Su, Li, Song & Chen, 2008). The same goes within e-commerce where the consumer have to feel satisfied during the whole purchase process to make a purchase. It is also argued that this contributes to a repurchase which can be seen as important in order to get a successful e-commerce (Valacich, Schneider & Behl, 2012).

After a purchase on e-commerce could the the application online-services, such as easy search for products and secure payment, contribute to further purchases (Singh, 2002). Delivery information and after-sales communication is also argued to be an important trust aspect, since this online-services affect if the consumers will return for future purchases. The perception of
the website and trust in e-vendor is also suggested to have an impact on consumers intentions of repurchase (Chen & Chou, 2012). All of these factors can be divided into groups of phases called before-, during- and after-purchase, which is further described below.

**Before online purchase**

Provide information

This phase could be seen as a pre-purchase phase where the customers are searching for information about products (Chen & Barnes, 2007; Singh, 2002). The consumers are seeking to identify brands that best meets the needs and demands and are then evaluating these brands based on attributes such as price, service and quality (Chiang & Zhen, 2010; Su, Li, Song & Chen, 2008). The price is discussed to be an important factor where recent studies has suggested that the price should be lower in e-commerce than in a physical store because consumer are able to easily compare prices online (Chiang & Zhen, 2010).

By adding links and keywords on the website makes it possible for consumers to find information about products if they demand it (Merwe & Bekker, 2003; Singh, 2002). The information should be easy to understand with a logical structure in this phase which is discussed that this increase the level of online trust (Chen & Barnes, 2007; Merwe & Bekker, 2003). It is also argued to have an effect on consumers where the consumers tend to return to the website in order to get more information. Therefore is the design of the website important in order for the consumer to easy navigate themselves on the website and easy to track information (Singh, 2002).

The interface of a website is the first impression the consumer get when searching for brands and products of an e-vendor which is referred as the visual aspect of a e-commerce (Merwe & Bekker, 2003). A website that attract a large amount of consumers is called attractor, which is discussed to be a key factor in e-commerce success. The website is the place where the online interaction occurs and therefore is the design of a website discussed to be important for the consumers perception of the e-commerce (Wen, Chen & Hwang, 2001). The background, fronts and colours are aspects that could attract consumers to stay at the website (Merwe & Bekker, 2003; Valacich, Schneider & Behl, 2012). A website should also have a clear and consist layout that is easy to understand for the consumer without any clutter (Valacich, Schneider & Behl, 2012).
An e-vendor are also able to communicate information to the consumers about the business and the main activities on the website (Wen, Chen & Hwang, 2001), where it can be seen as a tool for motivating the consumers to transact online (Chen & Barnes, 2007). The information that is provided to consumers often involve a catalogue online where the consumers are able to search for products (Wen, Chen & Hwang, 2001), which is referred as the content online (Merwe & Bekker, 2003). Another way for consumers to find information about products is through software agent which is a program that helps the consumers to find and compare products. This supports the consumers to make a decision without having any human interaction (Singh, 2002).

Support system

When information about products is found are the attributes mentioned above put against each other where the consumers compare the products and decide what to buy. To help the consumer to decide a product could an e-vendor add e-service functions that provide the consumers with decision making support and to make them go through with the purchase (Singh, 2002). These e-service functions could for example be comments and information from experts, or a contest made by the e-vendor to make the consumers interested in the company. This add value for the consumers and motivates them to make a purchase (Singh, 2002).

**During online purchase**

**Transaction service**

When the consumer have decided for an e-vendor, could the company provide the consumer with information about the service, which is a way for the company to make the customer commit to a purchase (Chen & Barnes, 2007; Singh, 2002). This use of information and commitment is seen as the intention to transact (Chen & Barnes, 2007). E-services that provide the consumers with information regarding the price, delivery, payment and after-sales support are considered to be appreciated by the consumer. The e-commerce service has to be accepted by the consumers in order for them to make a purchase and therefore is it important to have information about the service (Singh, 2002). It is also important that the consumers feel secure with the transactions where the e-vendor could provide the consumers with different payment-methods (Singh, 2002). Multi-payment systems make it possible for consumers to choose a payment-method that they are familiar with (Chen & Barnes, 2007; Singh, 2002; Valacich,
Although, information about the payment-methods should be provided for the customers since this is argued to make the customers complete the transaction. E-services that communicate detailed information about the security system and transaction system are discussed to increase the trust for the consumers (Singh, 2002).

**After online purchase**

**After-sales service**

When a customer have made a purchase is it valued by the customer to get a receipt of the purchase and acceptance of order where a delivery date could be found (Singh, 2002). It is also valued to have an after-sales support where the customers can turn to if there is any problems with the purchase (Singh, 2002). The e-vendor could also include services such as installing of the product, warranty and repair contacts which could be presented as a link on the website (Chiang & Zhen, 2010). This services is argued to increase the perceived value for the consumers and a way to strengthen the customer relationship (Singh, 2002).

**Extra support**

Communicating with customers after a purchase is discussed to be of importance where communication tools such as chat-rooms, e-mail and help desks can be used (Chiang & Zhen, 2010; Singh, 2002; Su, Li, Song & Chen, 2008). Online chat-room and help-desks makes it possible for consumers to have direct contact with the seller where the consumers can ask questions about the usage of products or ask about problems with the product (Singh, 2002). E-mail is a communication tool e-vendors could use to answer questions with automated response by the help of keywords. E-mails could also include customer reviews which could create additional value for the consumers (Singh, 2002). These extra services is especially important if there is some kind of problem with the product. It is therefore important that the quality of the product meet the consumer expectations (Merwe & Bekker, 2003; Su, Li, Song & Chen, 2008).
2.3. Research model
As shown, there are several aspects that could be argued to be of importance when it comes to the consumers perception of online trust during the purchase phases. These phases can be seen in Figure 1, which is a conceptual model, made by the researchers of this thesis. It is a model of the purchase phases that is integrated with the discussed trust variables. Before an online purchase when a consumer has a recognition of need, the consumer search for information about different products and brands which is shown in the first part in Figure 1. In this phase it is discussed to be of importance that the consumer perceive trust in information search, web design and support system. If the consumer perceive trust, he/she will go to the second phase called during online purchase where the consumer has to feel trust in the payment, delivery and after- sales information. These variables can be seen in the second part in Figure 1, where it is shown that if the consumer feel trust, it will lead to a purchase. After a purchase, seen as the last part in Figure 1, the consumer has to feel trust in after-sales support and extra support in order to do a repurchase.
Figure 1: Conceptual model of the purchase phases and trust variables.

Recognition of need

Trust variables:
- Information search
- Website design
- Support system

Product decision

Trust variables:
- Secure payment methods
- Delivery information
- Information about after sales support

PURCHASE

Product consumption

Trust variables:
- After-sales support
- Extra support

REPURCHASE
3. Methodology

The methodology chapter looks at describing and justifying choices made in relation to the research within this thesis. Choices and justifications has been made concerning the research approach, research design, data sources, research strategy, data collection method and sampling. An operationalisation can also be found in this chapter where the theoretical concepts has been put within the context of the research problem, further has a focus group guide, pretesting, method analysis and quality criteria also been included within this chapter.

3.1. Research approach

The human being has always been curios to know about ourself, our environment and the institutions we have created. A numerous of questions are everyday passing our minds where we seek to find answers. We ask ourselves why, what, when, where, and how, and when we encounter problems we try to find solutions to them. The systematic search for an answer to a question or a solution to a problem is called research. A research seeks to find good explanations of an unexplained phenomenon or to clarify doubtful propositions and thereby correct facts that are not correct (Krishnaswami & Satyaprasad, 2010). A proper research are considered to be relevant and rigorous, meaning that it should provide accurate information in order to enable the decision making process. The beginning of a research should communicate the relevance of the study and thereby show that it is both managerially and theoretically interesting. It is also important that the research can show practical considerations, for example that it is timely and easy to understand and relate to. The rigour part of research methodology means that the research should be conceptually sound, valid, reliable and able to repeat. In order to achieve this, the most appropriate research methods has to be chosen (Bryman & Bell, 2011).

Inductive vs. deductive research

A researcher should take stand to if the research should be approached in an inductive or deductive manner. This is a central concern at the beginning of the research. A deductive research approach is when theory adhere to the most common view of the nature of the relationship between theory and research. It is when the researcher has gathered knowledge about a specific area and gain theoretical considerations before testing it with a hypothesis. The
hypothesis will then be tested with empirical scrutiny. Within this hypothesis there will be concepts that needs to be translated to entities that can be researchable. In other words, it means that the researcher need to figure out how the data will be collected in relation to what theories and concepts there are. It is argued that a deductive process is very linear, where one steps follows the other in a clear and logical way. An inductive research is on the other hand the opposite from a deductive research, since the theory comes after the collected data. When having an inductive approach to the research it means that the process of induction involves generalising and drawing conclusions based on observations. Often in inductive processes, the researchers might want to go back and collect further data, and are therefore weaving back and forth between theory and data (Bryman & Bell, 2011).

This present thesis has its focus on a deductive approach where theories and concepts are primarily discussed and then further tested on empirical data. Theory about e-commerce, trust and the purchase phases are being accurately investigated and thereafter tested with empirical scrutiny, this in order to follow step by step in a clear and logical manner. The theory will be put in operational terms so that the specific data can be collected. Eventually, the findings can enable the researchers to draw conclusions.

**Qualitative versus quantitative research**

There are two approaches for collecting empirical data to a research. Researchers can chose between collecting qualitative or quantitative data, and in some cases can mixed methods of data collection also be preferable. It has been debated which of the two research approaches to chose but there seem to be no evident solution to which one to chose, only a series of compromises. Both methods involve weaknesses and strengths (Amaratunga, Baldry, Sarshar & Newton, 2002).

A qualitative research is flexible, less structured and with results that are rich, deep and meaningful. The qualitative research seeks to describe and analyse culture or behaviour of humans from a representative groups’ point of view. The qualitative research is often conducted through intense contact within the field of the study. It is important in a qualitative research that all aspects are naturally occurring and that ordinary events are in natural environments, so that it gives the researcher a good view of the real life. Qualitative research
can be seen as the best strategy for discovering and exploring a new area and thereafter develop theories (Amaratunga, et al. 2002), which is why qualitative research often is used in an inductive approach (Bryman & Bell, 2011). It is also argued that it is beneficial to use qualitative data when one needs to explain, validate or even reinterpret quantitative data gathered from the same setting (Amaratunga, et al. 2002). There are however constraints when conducting a qualitative research, where it is argued by Amaratunga, et al. (2002) that the main constraints has to do with the small volume of data and the complexity of analysis. Bryman and Bell (2011) also argued that a qualitative research can be time consuming during the analysis phase and that special skills are required in order to collect the data.

Quantitative data is on the other hand more structured and less flexible, the results can be measured and put into statistics. A few variables are usually studied but on a larger number of entities, this gives the research an opportunity to draw generalisations based on the processed results of the investigation. A quantitative research is also easier to replicate compared with a qualitative research due to the structure and the low flexibility of the quantitative research (Bryman & Bell, 2011). According to Amaratunga, et al. (2002) is a quantitative investigation looking for distinguishing characteristics, fundamental properties and empirical boundaries, where it tends to measure how much or how often. As with a qualitative research, a quantitative research also has its constraints. One of the main weaknesses is that a quantitative research lacks the ability to describe why and how it is like it is. Deeper underlying meanings to the research is absent (Amaratunga, et al. 2002). Bryman and Bell (2011) also argued that a quantitative research could be time consuming, but during the design phase rather then the analysis phase.

The approach in collecting data for this research will be based on qualitative data. In order to gain insight and get the best results, it is believed that a qualitative approach is most suitable for this thesis, since the study aims to collect data that are rich, deep and meaningful regarding consumer perception of trust in e-commerce. It is said that qualitative research seeks to describe and analyse culture or behaviour of humans from a representative groups’ point of view. Hence a qualitative research will be made where it seeks to describe the samples’ perception of trust in e-commerce throughout the online purchase phases.
A qualitative research can also be seen as the most suitable approach since the interest of this study does not involve a result that are based on statistical numbers.

3.2. Research design

The research design can be described as the plan to be followed in order to answer the research aim and objectives, where it gives structure and framework to solve the specific problem at time. It is a critical element to decide which research design to follow, thus it will influence a large portion of subsequent research activities within the study (Malhotra, 2010). The research design specifies the objectives of the research, the methodology to be used and the techniques that should be adopted in order to achieve the objectives (Krishnaswami & Satyaprasad, 2010). Research design is broadly classified as exploratory or conclusive research. An exploratory research design is normally carried out at an early stage of a large project in order to clarify the research problem and direction. The design is flexible and versatile since research protocols and procedures are not being used. The researcher will gain insight and find new ideas along with the research process. Researchers focus of the research can however shift if new insight emerge throughout the process. This design can also provide information for further research within the studied phenomena (Malhotra, 2010).

Conclusive research is on the other hand looking for describing a specific phenomena or to test hypotheses and relationships. In order to reach these objectives the information needed is often clearly defined and the research process is more formal and structured compared with an exploratory research (Malhotra & Birks, 2003). A conclusive research can have either a descriptive or a causal design. The descriptive design answers who, what, when, where and how questions. It is being used in order to describe market characteristics and functions, rather than being exploratory. This design is characterised by the prior formation of specific research questions or hypotheses and therefore, is the required information specified. This leads to a research design that is planned and structured in to detail, in advance (Malhotra, 2010). The causal design has its aim in finding out which variables that are the causes and which variables that are the effects. The researchers has its focus on obtaining the proof of cause-effect relationship. This research design is also structured and planned in advance, similar to the descriptive design. The biggest difference between these two conclusive designs is that the
level of control of the environment that the research is taking place in differs. A causal research requires more control over variables in the studied environment (Malhotra, 2010).

For what this thesis concerns, it will follow a descriptive research design that aims to answer questions about what it is that contributes to trust in e-commerce and throughout the online purchase phases. This also means that it is a conclusive research that looks at describing a specific phenomena, in this case the consumer perception of trust in e-commerce throughout the online purchase phases. The research is being used in order to describe market characteristics and functions, rather than being exploratory since the design of the research is characterised by prior formation of a research question.

3.3. Data sources
The collection of data for a research can either be gathered from a primary or a secondary source, and sometimes from both. Secondary data can be described as data that has been gathered beforehand with other purposes than to help solving the current research problem at hand (Bryman & Bell, 2011). Examples of secondary data can be already collected and available reports from different sources where the data can be found in companies’ annual reports and financial statements, or in statistical statement, Government departments, sample survey organisations and many more. The secondary data does also exist in unpublished records since it can also be data that comes from personnel records, registers of members, diaries and private journals. Secondary data can be useful since it can help to clarify a research problem and thereby also provide different solutions to solve the investigated problem. A large advantage with secondary data is that it sometimes can provide enough information to a research, so that you do not have to go out and find primary data. It can however, be beneficial to have both primary and secondary data, since they can confirm with each other. Also, secondary data might not always be accurate. The data could suffer from both lack of relevance and availability. It is also of importance to consider with what method the secondary data has been collected with (Krishnaswami & Satyaprasad, 2010).

When it comes to primary data, it is information that is collected first hand, generated by the original research and is tailor made to answer the specific research questions. In opposite to secondary data, is primary data considered to have more up to date information that looks at
specifically solving the research problem. This data source can however be expensive and time consuming since information is gathered from scratch with the help of data collection methods such as observations, interviewing, mailing, etc. (Krishnaswami & Satyaprasad, 2010).

Primary data will be the data source for this thesis. This research will attempt to gather data, tailor made for the specific research problem. There are some information about our studied phenomenon with trust in e-commerce, however are there not much information about trust variables within the online purchase phases. Therefore, will it be more efficient to collect the data ourself in order to get information that are up to date and relevant. Primary data is believed to increase the efficiency and reliability of this study in comparison with secondary data, where secondary data has collected with other purposes than solving the research problem at hand.

3.4. Research strategy
There are five different research strategies according to Yin (2009) where they function as the base for a research. The five strategies are Experiment, Survey, Archival, History and Case study. A short description of each will follow together with a table that further describes how the strategies can be used (Yin, 2009).

*Experiment* is a research strategy that is carried out with the goal of verifying, falsifying or establishing the validity of a hypotheses. Variables are altered to establish the differing effects. Therefore does this strategy focus on having control over certain events and behaviours. The strategy investigate in questions such as how and why (Yin, 2009).

*Survey* is a research strategy that consist of sampling individuals from a population with a view towards making statistical inferences about the population, using the specific sample (Yin, 2009). It is a very effective tool to get opinions, attitudes and descriptions from a sample of a population (Ghauri & Gronhaug, 2005). The strategy asks questions about who, what, where, how many and how much. It does not have control over behaviour events. However does the strategy focus on contemporary events (Yin, 2009).
Archival analysis is a form of observational method where the researcher examines accumulated documents or archives. This strategy also examines who, what where, how many and how much questions (Yin, 2009).

History is a strategy that can be used when one wants to collect and analyse historical documents (Yin, 2009). This strategy looks at what happened in the past in order to understand the present or plan the future (Ghauri & Gronhaug, 2005). Questions such as why and how are often questioned and there is no control or focus over certain events and behaviours (Yin, 2009).

Case study as a strategy is intensive analysis of an individual unit, where it for example can be a person, group or an event. The strategy focuses on developmental factors in relation to the context and relevant theory (Yin, 2009). Questions of why and how are also put in context in this strategy. Similar with surveys, case study does not have control over behaviour events. However does the strategy focus on contemporary events (Yin, 2009).

Table 1: Research strategies

<table>
<thead>
<tr>
<th>Strategy</th>
<th>Form of research question</th>
<th>Requires control over behavioral events</th>
<th>Focuses on contemporary events</th>
</tr>
</thead>
<tbody>
<tr>
<td>Experiment</td>
<td>How? Why?</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>History</td>
<td>How? Why?</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Case study</td>
<td>How? Why?</td>
<td>No</td>
<td>Yes</td>
</tr>
</tbody>
</table>

(Yin, 2009, p.8)
The chosen research strategy for this thesis is survey. The research within the thesis is looking for data that can describe and explain consumers perception in relation to the research problem. There will be representative samples from the population that will have their age as the main component that bring them together as samples. The sample will give their perception about the studied phenomenon, whereby the results will be descriptive and meaningful. The research question within this thesis asks what it is that contributes to trust within e-commerce, throughout the online purchase phases and it is therefore suitable to use survey as a research strategy.

3.5. Data collection method
Research methods can be referred as a process that systematically and orderly focuses on the collection of data with the purpose of obtaining information that can help solve the research problem. The choice of what method to chose in order to collect data depends on what the particular research problem is and what the strategy of the study is. Weather the study is qualitative or quantitative also plays part in deciding the data collection method. A qualitative study for example looks at describing and explaining the results, where the results should be rich deep and meaningful. Therefore are methods such as focus groups, observations and in-depth interviews used. A quantitative research is on the other hand looking for results that can be displayed in numbers and statistics. It is therefore preferable to use structured interviews or different questionnaires in a quantitative study (Bryman & Bell, 2011). Since this thesis are looking at collecting qualitative data with survey as the strategy, the methods for doing this will be further discussed.

Interviews is a method for collecting data which demands real interaction between the researcher and the respondent. In unstructured interviews the respondent is given almost full liberty to answer the questions but also to discuss reactions, opinions and behaviour in relation to a specific issue. In structured interviews does the researcher however follow a standard format of interview that emphasise on fixed responses (Ghauri & Gronhaug, 2005). The advantages with interviews is that they can be very rich in information and give deep meanings and beliefs about a subject. Probing works well to find hidden issues when interviewing. It is also a method that is very flexible and excludes peer pressure (Bryman & Bell, 2011). The
disadvantages with interviews is that it can be time consuming and expensive to conduct. There is also a risk of interviewer bias, which means that the researcher might guide the respondent with questions that are leading towards an answer. An other risk is if the interview is suffering from social desirability bias, which means that the respondent might answer questions in a way that is believed to make him or her more likeable in the eyes of the researcher (Bryman & Bell, 2011).

Observations is a data collection method that entails listening and watching other peoples’ behaviour in a way that gives the researcher a way of learning and making analytical interpretation. The main advantage with observation is that it studies a phenomenon in a natural setting. The observed behaviour, attitude and situation can be interpreted and understood more accurately. This enables the researcher to capture dynamics of social behaviour in a way that is not possible through other data collection methods. One of the main disadvantages with observations is that most observations are conducted by individuals that carefully and systematically observe a phenomenon but find it hard to translate the event, situation or behaviour into scientific useful information (Ghauri & Gronhaug, 2005). An other disadvantage with observations is that the observation might suffer from the Hawthorne effect, which means that the ones getting observed are well aware of the observation and might therefore act in other ways than what they normally would. Thereby, would the natural setting not be very natural anymore (Bryman & Bell, 2011).

Focus group is a data collection method used by marketers and researchers in order to find out what a certain group of people think about a product or service. The use of focus groups is a valuable method because such groups are particularly suited to give several perspectives on the same topic (Brits & Plessis, 2007). The group interviewed should consist of a small number of individuals, preferably between six to ten people. The people discuss a topic under the direction of a moderator. The moderators role is to keep the discussion on track and to make sure that there is a good interaction between the group members by following a semi-structured interview schedule. Advantages of having a focus group is that the information given is very rich and meaningful, it is expressed through participants own words and reactions. The data
from a focus group will give a wide range of information, insight and ideas. Focus groups enables the researcher to understand why people feel and behave the way they do in relation to a specific topic. It also allows the people in the focus group to discuss different views and opinions with each other. Which also gives a good group dynamics to the survey (Ghauri & Gronhaug, 2005). There are however also disadvantages with this method, such as the difficulty to summarise and gather the data from the focus group, also, the research might run the risk of an unskilled moderator that might ask wrong or leading questions. An other disadvantage is that the participants in the focus group might get influenced by each other and feel peer pressure, and could therefore not speak freely (Ghauri & Gronhaug, 2005).

The data for this research will be collected with the method of focus groups. The researchers are looking to find data that are very rich and meaningful. Since the research problem can be consider as a rather wide phenomenon, it is interesting to use a focus group that can discuss the different variables that contribute to perception of trust. It is believed that the best possible way is to use the group dynamics of focus groups where the topic of trust in e-commerce can be accurately discussed between the participants. The researchers does also have useful experience from conducting focus groups in previous research and could therefore act as moderators that knows what it takes to guide a focus group.

3.6. Sampling
When choosing a sample, it is important to know what type of survey that will be done. There are two types of surveys, named census survey and sample survey. A census survey is when all the entities of a population is studied, in contrast to a sample survey which is when a study is made on a representative proportion of a population. A census survey is almost never used since is can be seen as time consuming and costly but also unrealistic, if the targeted population is large (Bryman & Bell, 2011). A sample survey is therefore the most common survey and because of the limitation of time for this thesis will a sample survey be used where a sample will represent the targeted population.

The first thing to do when choosing a sample is to identify the population, which is all entities from the same group of people or/and all entities from the same geographic area. From this could a segment of the population, called sample, be drawn which is seen as a representative
group of the population. This sample should reflect the chosen population and this is called sampling frame. From this should the sampling size be decided where different methods can be used. However, it could be argued that there is no general method to use when deciding the sampling size (Bryman & Bell, 2011).

Population
This thesis is addressed to the Swedish market and therefore is the target market Swedish citizens. The Swedish population consist of more than nine million people where 72 per cent of these people have some time shopped online (Internetstatistisk, 2012). Between the ages of 18 and 79 has more than 83 per cent shopped online and is therefore the most relevant population for this thesis (Statistic, 2012). The population consist of both women and men where it was shown that both women and men shop online equally much (Internetstatistik2, 2012). Therefore, will the empirical data be gathered from a population of both women and men in the age between 18 and 79 who have sometime shopped online.

Sampling frame
Since the whole population for this thesis is hard to reach, was a representative sample decided to be used. Therefore, was it important for the researchers of the thesis to reach as many ages of the population as possible in order to get as close to a generalised result as possible, where the whole population is reflected. Based on that, was a sample of three different age-groups decided to be used in order to represent the population of both women and men in the age between 18 and 79. The age-groups was not chosen in order to do a comparison between the ages, but seen as the best possible way to reach the large population of this study. However, if it was shown that the perception of trust differed between the age-groups could this be discussed for future research.

The age-groups was selected based on statistics, that showed the age-groups that shopped online most during 2012 (Iis, 2012). The group of people that shop the most online is in the age between 26-35, where it was shown that a percentage of 95 has shopped online (Iis, 2012). Therefore, was the age-group 26-35 chosen to be used for this thesis. The group that shop the second most online, was in the age between 36-45 (Iis, 2012). However, this age-group was not chosen for this study based on the assumptions that this age-group would give similar data as
the age group 26-35 due to the ages being too close to each other and by that give a similar end-result where the whole population of this study would not be reflected.

On third place was it shown that the people that shop most online was shared by two age-groups. These groups was in the age of 16-25 and 46-55 years, where it was shown that 85 percent of these age-groups have shopped online (Iis, 2012). These two groups were chosen for this study based on the age difference and by the assumption that these two groups has different values and could therefore be interesting to investigate in. However, the age group between 16 and 25 was changed to 18 to 25 by the researchers of this thesis since the chosen population for this thesis started on the age 18. This mean that the other two age-groups that was chosen for this study was in the age between 18-25 and 46-55.

In order to get a better understanding of the sampling frame for this thesis, was a table created, called Table 2: The population and representative sample, which show the population of the study and the representative sample.

Table 2: The population and representative sample:

<table>
<thead>
<tr>
<th>Population</th>
<th>Sample frame</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-79 years old</td>
<td>Age-group 18-25</td>
</tr>
</tbody>
</table>

Sample selection

Since the empirical data of this study is collected by the help of focus groups, will the different age-groups be interviewed in different focus groups.

Two focus groups for each of the three age-groups will be conducted, with four members in each focus group. The reason of having focus groups of only four members, was based on the importance to make all of the participants involved in the discussion. A smaller group of people could help the participants to feel more secure than in a larger group of people and by that also
get the courage to share all opinions about the subject. An advantage of having focus groups is that it is that you can interview many people, which could save time for the researcher. The disadvantages of having smaller focus groups, as for this study, is that more focus groups will be conducted, which mean that more time will be consumed (Ghauri & Gronhaug, 2005). However, the researcher of this thesis, believed that smaller focus groups still would give more advantages where a smaller focus group would be easier to control (Ghauri & Gronhaug, 2005). With that said, for this study will a total of six focus groups (2+2+2=6) be conducted.

The decision of conducting two focus groups for each of the three age-groups was based on the argument that one focus group of four people can not represent all people in that particular age-group and therefore not the population for this study. The researcher wanted different points of view when it came to the perception of trust in e-commerce, in order to get a deeper analysis where more opinions could be discussed. The reason of not having more than two focus groups for each age-group, was based on the limitation of time for this thesis, where the researchers for this thesis believed that more than six focus groups in total would be hard to manage in time. The data from more than six focus groups was also considered to be to hard to analyse, by the researchers of this thesis, where the limitation of time could end up in an uncompleted thesis.

Since the population of this study consist of both women and men, is both men and women targeted for this thesis where both genders will be participating in each focus group. The reason of having mixed focus groups of both men and woman was based on the assumption that the different genders might contribute to a larger discussion around the subject, where the genders might have different perception of trust in e-commerce.

**Sample size**

The sampling size for this thesis will be 24 people, with 12 men and 12 women. As mentioned before, these people will be represented in six different focus groups of four people. Consequently, there will be two focus groups for each age-group with four participants in each of two men and two women. In order to get a better understanding about the sampling frame and sample size is a table created, called Table 3: Sampling frame and sample size.
Table 3: Sampling frame and sample size

<table>
<thead>
<tr>
<th>Population</th>
<th>Sampling frame</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-79 years old</td>
<td>Age-group 18-25</td>
</tr>
<tr>
<td></td>
<td>Age-group 26-35</td>
</tr>
<tr>
<td></td>
<td>Age-group 46-55</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Sample size</th>
<th>18-25</th>
<th>26-35</th>
<th>46-55</th>
</tr>
</thead>
<tbody>
<tr>
<td>Focus group 1:</td>
<td>Focus group 1:</td>
<td>Focus group 5:</td>
<td></td>
</tr>
<tr>
<td>Two women and two men</td>
<td>Two women and two men</td>
<td>Two women and two men</td>
<td></td>
</tr>
<tr>
<td>Focus group 2:</td>
<td>Focus group 2:</td>
<td>Focus group 6:</td>
<td></td>
</tr>
<tr>
<td>Two women and two men</td>
<td>Two women and two men</td>
<td>Two women and two men</td>
<td></td>
</tr>
</tbody>
</table>

3.7. Data collection instrument

3.7.1 Operationalisation and measurement variables
An operationalisation is the process where a fuzzy concept is taken to the real world by making it measurable by the help of measurable variables (Bryman & Bell, 2011). It is important to have theoretical insight about the chosen subject before doing the operationalisation and finding measurable variables. In order to make theory in to measurable variables could the theory be transformed into a generalised concepts. These generalised concepts can be seen as key concept for the study and should therefore be defined based on what the theory says. The key concepts can then be redefined to an operational definition which is a definition regarded to the investigation where the researcher define exactly what the researcher are looking for. From this could the researcher find potential measures for the key variables to be able to create accurate questions (Bryman & Bell, 2011).

For this thesis are the key-concepts; trust in e-commerce, before online purchase, during online purchase and after online purchase, and therefore the concepts operationalised for this study. The concept called e-commerce was chosen to be measured in order to get a better understanding about the e-commerce characteristics and to understand the relationship between e-commerce and trust. The theory called online purchase phases is measured through the key-
concept called before online purchase, during online purchase and after online purchase. Instead of measuring a concept called online purchase phases was it decided to measure the phases separately in order to find the variables that contributes to trust during the different phases. These phases are measured in relation to general trust since the purpose is about the consumer perception of trust in e-commerce.

In order to be able to measure the concepts, was the key-concept transformed to measurable variables. This can be seen in the table called, *Table 4: From concept to measurable variables*. First was the key concepts defined and then redefined into a operational definition. The operational definition was done in relation to the purpose and research question of this study. From the operational definition was measurable variables found in the theoretical framework of this thesis. The measurable variables can be seen as a help for the researchers of this thesis to be able to create accurate questions to the focus groups. The researchers of this thesis considered the measurable variables to be of relevance since they where considered to reflect the key-concept and had a relation to the operational definition of this study.
<table>
<thead>
<tr>
<th>Concept</th>
<th>Concept definition</th>
<th>Operational definition</th>
<th>Measurable variables</th>
</tr>
</thead>
</table>
| Trust in e-commerce | E-Commerce makes it possible for a company to use Internet to deliver products and services to consumers, where trust is discussed to play an essential role since trust can reduce risk and uncertainty (Kassim & Abdullah, 2010; Flavian et al., 2006). | A measurement that reflects how consumers perceive trust within e-commerce. | Function (Kassim & Abdullah, 2010)  
Availability (Kumar et al, 2013)  
Worldwide canons (Kumar et al, 2013)  
Productivity (Kumar et al, 2013)  
Interactivity (Kumar et al, 2013)  
Information compactness (Kumar et al, 2013)  
Customisation (Kumar et al, 2013)  
Internet (Mcknight & Chervany, 2001)  
Familiarity (Brengman & Karimov, 2012; Bianchi & Andrews, 2012)  
Website/webcharacteristics (Wang & Emurian, 2005; Brengman & Karimov, 2012)  
Risk/vulnerability (Wang & Emurian, 2005)  
Emotions (Cho et al., 2009)  
Word-of-mouth (Wu & Wang, 2011) |
| Before online purchase | The first phase of the purchase process, where the consumer are searching for information about products, brands and compare product attributes (Chen & Barnes, 2007; Chiang & Zhen, 2010). | A measurement that reflects what contributes to trust before a purchase on e-commerce. | Information search (Chen & Barnes, 2007)  
Compare attributes, price, service and quality (Su, Li, Song & Chen, 2008)  
Web design (Singh, 2002)  
Decision support system (Singh, 2002) |
| During online purchase | The second phase of the purchase process, where the consumer have decided about a product and now need to feel trust in order to commit to the purchase (Chen & Barnes, 2007). | A measurement that reflects what contributes to trust during a purchase on e-commerce. | Price information (Singh, 2002)  
Delivery information (Singh, 2002)  
Payment information (Singh, 2002)  
Payment methods (Singh, 2002)  
Familiar transaction methods (Singh, 2002) |
<table>
<thead>
<tr>
<th>Concept</th>
<th>Concept definition</th>
<th>Operational definition</th>
<th>Measurable variables</th>
</tr>
</thead>
</table>
| After online purchase   | The last phase of the purchase process where the consumer have bought the product and get extra services and support from the e-vendor (Singh, 2002). | A measurement that reflects what contributes to trust after a purchase on e-commerce and how this could lead to a repurchase. | Receipt (Singh, 2002)  
Delivery date (Singh, 2002)  
Extra services (Singh, 2002)  
Communication tools (Chiang & Zhen, 2010)  
Repurchase (Valacich, Schneider & Behl, 2012) |

Since focus groups are the method used to collect the empirical data was it decided to create themes, that the moderator could follow, based on the measurable variables in order to create a discussion between the participants. The focus group is also semi-structured and therefore was it considered to be a better option to create themes related to the measurable variables than focus group questions. The researchers considered that the importance lied in discussing between the participants around the different themes, and thereby the key-concept, where the moderator could use probing rather than asking the focus group questions straight away. However, in order to guide the moderator during the focus group was questions created in relation to the themes, which could be used if needed. The questions and its relationship with the themes can be found in appendix 1.
<table>
<thead>
<tr>
<th>Concept</th>
<th>Measurable variables</th>
<th>Focus group themes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trust in e-commerce</td>
<td>(Introduction - discuss e-commerce in general)</td>
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3.7.2. Focus group guide
A focus group was designed in order to reach a qualitative view of the populations perceptions regarding trust on e-commerce. This qualitative research method was used in hopes of gaining a rich and informative understanding of the different segments used in the focus groups. Conducting focus groups was discussed to be the most proper method to use in order to find deeper information for the study. In order to facilitate the transparency in the discussion was themes created with related questions which the participants could discuss around in a broad manner. The questions, found under each theme, were accurate and specific questions that could help the moderator in case of insufficient information in the discussion around the theme. With risk of the participants not discussing what is relevant for this research, the questions under each theme is a tool to use in order to guide the discussion in the right direction and not lose track. The themes were also used to make sure that the moderator could keep track of the main issues of the questions, during the focus group discussion. The prepared questions were semi-structured and should therefore only be seen as a guideline for the moderator where the moderator could use probing if needed. The themes and focus group questions can be found in appendix 1.

The focus group process was designed to start with an open discussion, where the moderator introduced the participants with a presentation of the subject. The presentation of the subject was limited to avoid social desirability when the participants answer what they think they are expected to answer. Therefore, did the moderator tell the participants that the focus group was conducted for a bachelor thesis about trust in e-commerce, made by student at Linnaeus university in Växjö. The moderator also told the participants that they would be anonymous and therefore could they discuss freely during the session.

The researchers of this thesis decided to show H&M’s online website if it was needed. By showing H&M’s online shop it could create an understanding of the subject, commitment and interest between the participants. It was also assumed that it could help the moderator to navigate or show functions for the participants. The website was showed throughout the focus group process when the moderator considered it to be a need for inspiration. The researchers for this thesis believed that H&M’s online shop is a website that many people recognise and
are familiar with and the researchers also have own experience from the website, hence the reason for showing H&M’s website specifically.

The participants for the focus groups were carefully selected based on age and gender where the criteria for being included in the focus group were that they all should have experienced online shopping before. It was also important for the researchers that the participants would be able to discuss freely and not be afraid of speaking their mind in order to get the conversation going where thoughts and opinions could be shared openly. The chosen participants should fit together in each of the groups so that everyone would talk equally much and so that no one would take over the conversation and lead the rest of the group. One of the researchers acted as the moderator in each of the six focus groups in order to provide the focus groups with the same opportunities and thereby also get the best results. The conversations from the focus groups were recorded and backed up by notes taken by the two other researchers. The focus groups were held in a home setting where the participants were served refreshments such as coffee and cake in order for them to feel comfortable. The time frame for each focus group varied between 45-60 minutes depending on the discussion between the participants. The results from the focus groups can be found in appendix 2-7, where the six different groups are presented separately.

3.7.3. Pretesting
A pretest is used to ensure that the interview questions is of good quality and articulate, it is an opportunity to test if necessary reformulate the questions. Pretesting is a useful way to prepare the data collection for the study (Ghauri & Grønhaug, 2005). A pretest is the last step before collecting the data and it aims to provide valuable inputs in designing the finalised study for possible improvements and adjustments in how the data should be collected (Bryman & Bell, 2011). In order to test the untreated questions for the focus group, the questions where sent to the examiner and tutor in hopes of receive criticism and comments for further improvement. The inquiry was accepted and the examiner and tutor provided the researchers with feedback regarding the questions design and formulation. The received feedback was used to reformulate and improve the questions for the focus groups. The reformulated questions and operationalisation was sent to the methodology tutor of this thesis where the researchers
received an approval. The changes of the questions is not included in this thesis, only the result of the reformulated version.

3.8. Data analysis method
An analysis is a critical examination of collected data, where a researcher try to reach the objective of an study and to find patterns in the data among the related variables. When analysing qualitative data there is no standardised way of doing it. However, there are some similarities between the different analysis method that can be followed, that is based on discovering and illuminate underlying patterns (Yin, 2009). A qualitative data analysis is conducted by the help of words in order to analyse the data. A qualitative analysis do not have as many rules and guidelines as a quantitative analysis, where a qualitative analysis is about interpret and examine patterns of the collected data. However, there are three general steps that can be followed when doing a qualitative analysis (Malhotra, 2010).

The first step is called data reduction, which means that the researcher decide which data that are of relevance and which data that should be used or reduced for the analysis (Yin, 2009). The second step is called data display, which is the step where the researcher do an interpretation of the data by the help of tools such as diagram, matrix or charts. The third and last step is called conclusion drawing and verification, which is when the researcher extract the meaning of the analysed data and evaluate its implications in relation to the research problem (Malhotra, 2010).

The collected data for this thesis was gathered through the six different focus groups. The data was transcribed immediately after the focus groups in order to get data that are accurate and fresh. The data was put in context under each of the themes from the focus group guide. All data from the focus groups can be found in appendix 2-7. The process continued with reducing the data and deciding what data that were of relevance to enable the analysis. The relevant data were then put together in the empirical chapter, under the different themes which are connected to the theory. For example all data that was about warranty and repair was put under the theme warranty and repair; where it would be found under the title After purchase. The most relevant results from the different age groups were presented under each theme. To make the analysis
less complex, the age groups were named *Age-group A*, *Age-group B* and *Age-group C*. Group A was the youngest and group C the oldest.

The researchers of this thesis discussed whether or not the main results from the empirical data should be displayed in a table, but due to the large and complex amount of data was it therefore decided to display the data as it was in the text. It was believed that the text could not be further shortened down and would only complicate matters in advance to the analysis.

After the reduction and display of data was the data put in context with the research problem of this thesis, where the end objective was to meet the purpose of the study. The data was put in relation to theory and analysed with the aim of discovering and illuminate underlying patterns. The objective was to find what it is that contributes to trust in e-commerce and throughout the online purchase phases. Some of the data were put together, especially in the chapter about trust in e-commerce where some of the themes had a strong connection and could therefore be analysed in relation to one another. The analysis gave deeper meaning to the collected data which led to the last step of conclusion drawing and verification. The conclusion answers the purpose of this thesis, where it looks at describing what it is that contributes to the perception of trust in e-commerce and which trust variables that are important throughout the online purchase process. The conclusion also showed a developed research model from the theoretical chapter. The researchers of this thesis have developed the model based on the empirical data that was further analysed, where some new trust variables were found and put in to the new model.

**3.9. Quality criteria**

Reliability and validity is two quality criteria that measures how valid and reliable a study is. The two criteria can be explained to have a relationship with each other, where a study that is perfect valid is also perfectly reliable. However, if a study is perfect reliable does not imply that the study has perfect validity (Malhotra, 2010). Validity can be explained to measure, if a study is measured as it is intended to be measured, while reliability refers to how stable a study is and if it can be repeated at another time (Bryman & Bell, 2011). These two quality criteria was of importance for the researchers to include in this thesis in order to ensure the credibility of the study, which will be further discussed below.
3.9.1. Validity
Validity refers to how valid the result of a study is in relation to the truth, where a perfect valid result is a result with no errors. There are different types of validity that can be discussed where two of them is called content validity and construct validity (Malhotra, 2010), which was decided to be used for this thesis in order to ensure the quality of the study.

Content validity is a subjective evaluation of how great a measurement of the study is measured in the right way (Malhotra, 2010). This can be done by letting a person, with knowledge in the field, give feedback about how the measurement can be measured in the right way (Ghauri & Gronhaug, 2005). Construct validity is the construction of the questions and what characteristics the measurement attempt to measure. It aims to answer questions about why the measurement work in relation to the theory of the study (Malhotra, 2010).

In order to measure the key-concept right and have a valid content of the thesis was measurable variables found and put in the operationalisation of this study. These were sent to the tutor for this thesis together with the measurable variables and related focus group questions. This was criticised by the tutor and therefore rewritten by the researchers, which strengthen the quality of the measurements and focus group questions. The feedback for the focus group questions improved the construct validity of the study, where it could be argued that the focus group questions actually measured what the theory says.

3.9.2. Reliability
Reliability refers to which extent a study can be repeated again with an equal result without random errors (Malhotra, 2010; Yin, 2009). In order to create a reliable study, it is important to document all steps of the procedure to make it possible for another researcher to replicate the same study again. This is done in order to minimise the risk of drawing wrong conclusions (Yin, 2009).

In order for this thesis to be reliable is each step of the procedure explained in the methodology chapter of this thesis. All choices has been discussed, presented and justified in order for another researcher to do the same research at another point in time. All of the gathered data
from the focus groups was also recorded to enable another researcher to do the study again, and by that draw the same conclusion as the researcher of this thesis.
4. Empirical data

The empirical data is presented in relation to the theory and the themes used for the focus group. The data will be presented in three different subheadings, one for each of the three age-groups. The empirical data is gathered from different occasions but will be mixed together in this chapter in order for the reader to get a better overview of the result. To get a better understanding for each of the focus group, see appendix 2-7.

4.1. Trust in e-commerce

4.1.1. E-Commerce
Meaning
Age-group A
The participants defined e-commerce as shopping on internet where you can buy products in a smooth and easy way. Two of eight participants said it was a place where you can find a range of different products. Two of the eight participants perceived e-commerce as risky, because of the risk that the product do not fit and therefore of the difficulties of returning that product. Another participant said that she usually used e-commerce to search for different products. When she found what she was looking for she went to the physical store for a try-out which also was the place she preferred to buy the product.

Age-group B
All the participants agreed that the usage of e-commerce has increased. All the participants in this age category shop online. Two of the participants actually mentioned e-commerce as something essential in there life. All the participants talked about e-vendor as it is increasing and becoming a extensive substitute for the physical stores. Three of the participants talked about e-commerce in a negative manner where they miss the experience in a physical store.

Age-group C
There were different opinions on how to define e-commerce and how the participants used it. One participant said that it is a way of shopping at home in front of the computer where you can buy the same things as in a "real store". A few of the participants did not shop online
frequently while the others bought travels, hotels, clothing and home decor quite frequently. For two of the participants was e-commerce a way of saving time and energy, since it was a good alternative instead of going out and shop in a real store. One participant said that it was a modern way of shopping.

**Functions**

**Age-group A**

All of the eight participants preferred the product information should be descriptive. It could for example be factors such as the brand, size, price and colour, where especially the size on cloths where discussed. The size measurements was a problem for all of the participants. They found it hard to know the size of a product since you can not try the product before purchase. The participants said that the sizes often differs between products and brands and therefore is it hard to know the real size, or your size. One participant suggested a solution where the e-vendor could include information about how big, for example, a small is in centimetres. One of the participants argued that shoe sizes was the hardest to predicts where another participants said that shoes was the easies to buy because of the right size measures. Another function that was discussed, by two of the eight participants, was the function of having a digital mannequin which was perceived as a good way to way to understand the cloths fitting. Four of the participants said that the search functions was of big importance where a well developed search function made it more easy to navigate on the website. It was also argued that navigation was important in order to find the wanted product easily without going through all goods on a website. Four of the participants discussed the the function of having customer comments, which can be seen as a function that helps the customer to buy the product where the two participants agreed that customer comments was more trustworthy than comments from an e-vendor. One of participants also said that customer grading could be a part of the customer comment function.

**Age-group B**

Four of the participant mentioned the efficiency as a important function. One of the participants mentioned the ability to easily compare prices is an important function. One of the participants mentioned that there is a huge variation of missing functions depending on the webpage. Some small e-vendors has not developed their inventory.
Age-group C

The participants agreed that the most important function on a shopping site is that it should be easy to navigate around. One participant said that it is important to easily understand how to make an order but also that it is time efficient. They all agreed and said that it is important that it looks professional and that it is user-friendly. One participant said that it is very important that the page provides clear directions on how to go through with the purchase and what will happen after, especially if you are new to the page and does not shop online frequently. The participants were asked about the technical standards behind e-commerce where they all said that the technical standards did not interest them. They said that it seems to be a complex matter, however did one participant say that he might consider it if it comes to a safety aspect. An other participant had some knowledge about the technical standards behind a website but only because he works in the industry. This participant said that normal customers does not care about it.

Availability
Age-group A

All of the participants said that as long as the e-vendor has a headquarter in Sweden would the e-vendor be seen as trustworthy because then you can contact the e-vendor more easily. However, one of the participants said that, if it is a big and familiar e-commerce does it not matter if the company has a headquarter in Sweden or not. One of the participants perceived it is risky to buy products from an international e-commerce since the laws can be different in another country.

Age-group B

All the participants in this category agreed that the global availability is a essential reason for shopping online. Three of the participants mentioned it as the absolute main reason for visiting an e-vendor instead of a physical store.

Age-group C
The participants had different opinions on the global availability of e-commerce where around half of the participants did not want to shop on a foreign site and considered them less trustworthy. One participant said that she had heard about card scheming and did therefore not feel safe when shopping at a foreign site The other half were more positive towards the global availability, and one participant even said that this is the reason why he shops online, because he is able to reach products around the world. All of the participants did however agree that it is amazing that you can find almost whatever you are looking for whenever you want and that the availability aspect is very positive.

**Information**

Age-group A

Product information written by the e-vendor was not preferred by one of the participants, where he argued that if the e-vendor write something about a product will the consumer expects to get exactly that. Therefore, could it be better to have customer comments about the product. He argued that, if the product description would not match with a customer expectation would the company loose a loyal customer. One of the participant wanted information about the e-vendor, for example that the website has a safe shopping certificate to increase trust. It could also be information about subsidiaries, if the e-vendor is a subsidiary to another company. That information could increase the trustworthiness of the website if the parent-company is familiar. Two of the participants said that contact information could increase the trustworthiness. It could for example be an e-mail address since it could be important to communicate with the e-vendor if there is some kind of problem. However, one of the participants said that contact information was taken for granted and not something that she looked after on a familiar e-commerce. One participants argued that the most important information for her is return-information, size-description and a phone number as contact information. This participant expressed that e-mail was not enough as contact information since it is easier to express thoughts on telephone. One participants said that she wanted information regarding the delivery where it is of importance that this information is consistent. This participant have had a bad experience about the delivery, where the e-vendor she bought the product from said that it would only take a few days to deliver the product, but instead it took weeks. One of the participants said that if the e-vendor have a physical store as well could this information be included on the website because it increase the trustworthiness. This
because, in case of problem you can always go to the physical store and talk to someone in person.

Age-group B
All the participant in this age category agreed that the information online is often rich and extensive. One of the participants actually thought that the information was too voluminous. One of the participants also mentioned information as being essential for him to trust the e-vendor.

He said that he perceived the information as a proof that the e-vendor would live up to their documentary assumptions. One of the participants mentioned the ability to search for information outside the e-vendor as something that has increased the richness of the information.

Age-group C
Some of the participants said that it is sometimes easier to get information when you are shopping in a real store compared with shopping online because you do not have to look for the information yourself. Some of the participants thought that the quality of information on different shopping sites varied a lot. One participant said that he finds it hard to find information on how to go through with a purchase while an other participant said that he likes the information online better because you can read the information over and over again. An other participant said that the information online enables you to compare products and prices. One opinion was that there was too much information which made it harder to find what you are looking for on a shopping site and that the site should be even easier so that those that do no shop online much are able to understand.

Communication
Age-group A
All of the participant wanted to communicate with the e-vendor through phone in case of a problem. One participant argued that it is better to be able to talk to the company through phone than by e-mail since e-mail can take much longer time. Another participant argued that it is easier to express yourself on a phone and therefore is a phone preferable. One of the
participant said that she would never shop online if there was no phone number on the website. One of the participants also said that it cold be nice to have an address to the headquarter. Two of the eight participant said that the e-vendor should communicate information about the company vision and information about the CEO of the company in order to have a face behind the website. One participants said that the company history is nice to read where he argued that if a company have a long history, it is perceived as more trustworthy because of the assumption that they must have done something right.

Age-group B

Six of the participant agreed that the communication has gone more effective today, using the digital instruments. Two of the participants thought that the communication has gone less interpersonal and prefer the traditional face-to-face communication. Four of the participants agreed that the discussion forums has increased the ability to communicate with the e-vendors. One of the participants said that communication is essential for him trusting the e-vendor or not.

Age-group C

Some of the participants said that it feels like the e-vendor is more objective than a seller in a physical store is. One participant said that he has the perception that a seller in a traditional store is more eager to sell compared with an e-vendor. An other said that you never know in what mood a normal seller will be in, but an e-vendor will programmed in the same mood. There were also opinions that the communication is not as real and specific online compared with a physical store. One participant said that he likes that you are able to contact your e-vendor on different channels such as chat forums, email or phone. One participant did however say that when you are communicating online you are not certain if you will get an answer and when.

Customisation

Age-group A

All of the participants had in some way noticed that their shopping experience was customised. One of the participants said that he have noticed it through advertisements on Facebook where the advertisements were connected to the sites he use to visit. Two of the participants had seen
it on google where advertisements were shown related to their shopping habits. Three of the participants said that if you buy a specific brand, will this brand be shown the next time you visit that website as a recommended product. This was commented by one of the participants who argued that the advertisements do not bother him because it would never make him do a spontaneous shopping anyway, where he only shop when he has a need. One of the participants said that she have noticed the advertisements, but does not care or pay much attention to it since she do not think the e-vendor knows what she want.

One of the participants said that she never have notice the advertisements on Facebook, google or a website. However, this participant as well as two other, has noticed the e-mail’s from the e-vendor after a visit, that includes advertisement and newsletters with suggestions of potential products to buy. One of the participants said that she never buy things because of the advertisements but it makes her visit the site where she usually spent 30 minutes of her time.

Age-group B

Everyone had experienced customisation and it was not something that the participants were not aware of. Three of the participants actually mentioned that they thought it was uncomfortable that the e-vendor possesses that much information about their shopping behaviour. On the other hand they all agreed that customisation works. One of the participants said that it triggers a need that he did not even have when visiting the e-vendor, it is what makes him do spontaneous shopping.

Age-group C

Six out of eight participants were not sure about what this meant and could not come up with examples of when their experience was customised. After discussing it for a while, one participant said that it is good because there are so many options out there and customisation could therefore save some time. An other participant said that it is probably those that are less aware of the customisation that will be the most affected.
4.1.2. Trust
Internet and technology

Age-group A

One participant said that it is only stupid people who believe what is said on the internet. This was agreed by four other participants who said that everything written on internet has to be taken with caution since you do not know who has written what. One participant said that it is the same thing in real life, you only trust people that you know. One of the participants said that she did not trust comments since it could be the company writing for their own advantages. Three participant said that a text or comment that is written in a positive manner is harder to trust than a comment that is written in a negative manner. This because a positive comment can be written by the company where a negative comment probably is from a customer since the company would not write badly about themselves. Another participant agreed and said that nowadays it is possible to connect your Facebook account to the comments on some websites. This makes the comment more trustworthy since there is a person behind the comment. One participant said that she trusts a comment written by a company if the company also purport themselves to be the one that has posted the comment. Two of the eight participants said that friends are more trustworthy than a company. However, if the company have statistics or some other support to a comment, could that be seen as trustworthy.

Age-group B

Four of the participant said that the trustworthiness online depends on what e-vendor it is or what intentions the visitor has. One of the participants said that there is both situations where internet has contributed to more trustworthiness but also the other way around. He said that sometimes it is good that there is a written evidence that something has happened which is more common online than in the physical world. But there is times where both people in general and vendors utilise the impersonal communication that prevails online. Four participants agreed that it might be easier to lie without any face to face interaction. One of the participants said that trust must be a huge issue when people are more or less unidentifiable. One participant did not agree with this and said that it is more noticeable online if an e-vendor provide customers with false information online, suddenly there is a written proof.
Age-group C

In general did the participants think that internet was trustworthy. Two participants said that they could not really think of anything that would make internet less trustworthy. One participant said that the main risk with internet is the technical aspect, that technical things can just shut down he said. An other participant said that she thinks that the payment process is the only risky part, because of the card scheming that she had heard of. An other participant said that it is scary to do money transactions in general because you do not know if something could happen during it. An other participant said that you can never be safe no matter if you shop online or nor, because there are for example card scheming in physical stores as well. One opinion was also that it is important to do research about the site you are planning on purchasing from and by that, for example ask friends for advice.

Familiar online shopping sites

Age-group A

Three of the eight participants only bought products from familiar brands because of the feeling that they knew that the products would be good. Another participants said that she could feel trust and familiarity to an online website if many people had talked about it. If an e-vendors website has been seen many times on different blogs she thought that the website was trustworthy. One of the participant agreed and said that bloggers opinion could influence where to buy products, but she would never trust an unfamiliar site, even if it was posted on a blog.

One participant said that he usually base his decisions on a website called Prisjakt where the best possible price is shown and based on that he can chose an e-vendor to turn to. However, if the product is expensive, around 1000-3000SEK, would he only shop on a familiar website. Four of the eight participants said that they prefer expensive products on a trustworthy website, rather than a cheap product on a risky website.

Two of the participants said that they used a website called Pricerunner to find the cheapest price and customer comments. If a website have around 20 positive and descriptive customer comments would they feel trust towards that e-vendor, even though it was an unfamiliar e-vendor. One participant said that if other customers are satisfied with the e-vendor she would trust it. Three other participant said that they trust the Swedish law system, that is, if you order something it will be delivered, otherwise the e-vendor is “breaking the law”.
Age-group B
All the participants agreed about the importance of familiarity while shopping online. Three participants purchased from a familiar e-vendor for the first time, last time they shopped online. But they also mentioned that they were familiar with the e-vendor based on other sources than purchase experience.
One of the participants liked to adventure new e-vendors if it is a smaller purchase. One of the participants said that the only time she visit a new e-vendor is when she has heard positive word of mouth about it.

Age-group C
Some of the participants had a certain site that they visited frequently to shop. This was a site that they were familiar with where one participant said that she does not really have time to understand how other e-vendors work. An other participant said that she shops online because she does not have time to shop in a physical store during their opening hours. Some other participants did not care about the familiarity and used google instead to find an appropriate site that matched their need. An other participant said that she just follow her feelings about a website, if it is good or bad. The participants seemed however to agree that it is beneficial to be familiar with a website from before and also have some experience from it.

Website characteristics
Age-group A
Five of the participants said that the payment is an important characteristic, where it was preferred that an e-vendors website should have different payment methods. One of the participants said that if the e-vendor request the customer to sign in or create an account before shopping she would not continue. According to this participant should shopping online be fast and smooth and if the e-vendor request her to create an account would it take to much time and she would immediately loose interest. However, two other participants said that it is good when you have the possibility to register a customer account on the website, because then you feel that you are in their system in some way and thereby have a relation to the e-vendor. One of these two participants also said that it is good with registration since the shopping process will be faster the next time you visit the site where your address already is in the system. One of the
participants said that she feel trust to a website if it is noticeable that the customer is in focus. This participant gave an example where she expressed that the e-vendor can post shopping suggestions related to the different feasts during the year. One participant said that a website has to be personal to be perceived as trustworthy where another participant said that she perceive a website impersonal if the website has a boring font and bad pictures. Four of the eight participants said that it is important that a website is well-made with a good navigation function and contact information. One participant said that the most important factor that contributes to trust is a well-made website, otherwise could the website be perceived as a bogus company. Another participant agreed and said that the website should be stylish and easy to follow.

Age-group B

One of the participants opened up the discussion by saying that trust does not come based on the webpage it self but the services and aspects provided by it. One of the participant mentioned the extensive information, another mentioned the transactional services and the influence word of mouth has on trust. Four of the participants agreed that the design of the webpage has to look professional in order to be perceived as trustworthy. One of the participants actually decided not to go through with an intended purchase, only because of the unprofessional layout of the webpage. Four out of eight participants agreed that the webpage is something a customer might not reflect upon but it sure has an influence. One of the participants said that the webpage design has to look professional but it does not have to consist of any specific colours or layout. It has to advocate that the e-vendor knows what they are doing. Another participant said that the most important character for him is that it is easy and quick to use, all the participants agreed.

Age-group C

The participant could not pin out exactly what it is that contributes to a trustworthy website. One participant said that it is about the previous experience, while an other participant said “what if you do not have any previous experience?” The participant then responded that she probably used google to search for it, and if it was a top result she would consider it trustworthy. An other participant thought that a website is trustworthy if it is easy and user
friendly. Some of the participants agreed that the most important aspect is that the website looks professional. One participant also said that the transactional services and the information around it is important and if the e-vendor cooperates with well-known transactional companies the trust could increase.

**Online risk and vulnerability**

Age-group A

One of the participant said that if an e-vendors website was perceived as less trustworthy he would buy something small in the beginning to see if the system worked. If it did, he would buy a more expensive product. Another participant said that if he found the same product on different websites for different prices he would perceive the website with the more expensive product to be more trustworthy. One participant said that he perceive an e-vendors website risky if there is a few payment methods. Another participant said that it is very important to find contact information to the e-vendor to perceived it as trustworthy.

One participant perceive e-commerce risky when the e-vendor is located overseas because then you do not know the laws and shipping standards. One participant said that it is risky when you can not find information about how to return or reclaim a product on the website. One participant agreed and said that information about how to return a product is very important in order to feel trust before a purchase but it is also important to get that information in the delivery package of the product. Another participant discussed that most of the e-vendors have the return information in a small text beside the product picture, which was perceived as good. This was agreed by another participant who said that as long as information about returns can be found somewhere is it perceived as less risky. One participant preferred to have a return form in the delivery package that you can stick on the package if you want to return it, because it is easier for the customer. One participant said that it is also important that it does not cost too much money to return a product. One participant said that it should be for free, just as it is in a physical store. Another participant disagreed and said that it is okay if the return cost a little bit of money, around 50SEK, since the travel to a physical store also cost money, which was perceived as the same thing by that participant. One of the participant gave a suggestion that another way is to put the return price in the product price to trick the customers that it is for free.
Age-group B

One of the participants said that there is always a risk that the customers do not get your products in time and it is a risk transferring money to the e-vendor without any face to face interaction. Another participant did not agree about the transactional risk, he said that if the e-vendor use a well known transactional service he would not perceive it as a risk. Two of the participants mentioned that if she is familiar with the e-vendor she would not perceive any risks. One said that she does not think that there is a risk if the company is well known, it would not risk their reputation, a smaller unknown company on the other hand might be more risky, she said. When it comes to feeling vulnerable, four of the participant said that they feel vulnerable when shopping online. They all said that they felt vulnerable from time to time and sensitive towards the customised purchase experience. Four of the participants on the other hand said that they did not feel vulnerable when they shop online. One of the participant mentioned vulnerability as something being typical girls and that himself did not have any time or space to feel vulnerable.

Age-group C

The participants agreed that the largest risk lies in the payment process. One said that this was because of the risk with card scheming. An other said that it is scary when you press enter and there is no turning back. One participant said that she does not like to leave personal information about herself. According to one of the participant it could also be a risk during the delivery process because if the product gets broken on the way you do not know who’s fault it was. Finally one participant said that she thinks it is a risk that she can not feel, try or touch the product before she buys it.

When the participants were asked about when they feel vulnerable whilst shopping online, one participant said that he felt vulnerable when he pressed enter and thereby went through with a purchase, and when there is no turning back. Most of the participants said that they never feel vulnerable when shopping online, at least not what they could think of.
Emotions

Age-group A
Four of the eight participants said that they only shop when they feel a need for something. Another participant said that she always feels a need for products online. This participant argued that if she did not have a need before, she would get it during the visit on the website because of the suggested items. One participant said that she went to online websites when she was bored, and if she got the money she would definitely buy things. However, she explained that she did not have enough money to do spontaneous shopping at the moment. This participant continued and said that she felt happy during shopping online. One participant said that the emotions depended on the design on the website where a stylish website is perceived as more fun in relation to a messy website. She continued to say that it also depends on the reason of buying a product, if it because you need it or if you want it. Four of the eight participants agreed that it is more boring to buy something you do not want but you might need.

Age-group B
Two of the participants said that they mainly feel stressed and want to be time efficient. Four out of the participants said that they sometimes feel bored. Two of the participants said that they get a positive feeling when they find something quickly. Two of the participants agreed that when they find something that fulfills their needs, they get happy. Five of the participants agreed that a negative feeling occurs when something is complicated and takes a lot of time. One of the participants said that she often feels happy until she gets the total cost for the product with shipping cost included. Four of the participants said that they mostly feel happy when shopping online. Five of the participants agreed that sometimes they only like to “window shopping” than they will be satisfied and happy just with a nice web page with nice products.

Age-group C
A common opinion between the participants was the feeling of being productive and effective when shopping online. Two of the participants said that they like when they can get things done fast and easy. Other feelings that the participants mentioned were that they feel happy and excited when shopping online. One participant said that she gets the feeling of earning money,
because she buys great deals on different sites. She knows that this is not the case but she still gets the feeling of earning money. One participant said that when it is complicated and takes time to shop online it further contributes to a negative feeling. An other participant filled in and said that it is annoying when you do not understand how to go through with a purchase. An other negative feeling that could occur according to one of the participants, was the feeling of regret, regret of buying something.

**Word-of-mouth**

**Age-group A**

One of the participants could feel trust and familiarity to an e-vendor if many people had talked about it. If an e-commerce website has been seen many times at different blog’s she would believe that the website was trustworthy. Another participant said that a blogger is taken more seriously than a totally unknown person. One participant commented it and said that bloggers are seen as more personal in comparison with a company or an unknown person who recommends a product. One participant said that if something is recommended by a familiar person, as for example a friend or a blogger, it is seen as more trustworthy. Another participant agreed that blogs could influence where to buy products, but she would never trust an unfamiliar e-vendors website, even if it was posted on a blog. Four of the participants agreed and continued to say that they only recommend products to friends, in person. Another participant said that he could have shared a shopping experience online through a comment, but only if the shopping experience was extraordinary.

One of the participants started to talk about comments on a website where she perceived positive comments to be written by the e-vendor itself while negative comments probably is written by a customer based on the perception that an e-vendor would not write badly about themselves. Another participant agreed and said that nowadays it is possible to connect your Facebook account to the comments on some websites which make it more trustworthy since there is a person behind the comment. However, because of the connection to Facebook would one of the participant not share information on internet since she prefer to be anonymous.

**Age-group B**
Four of the participants said that they mostly chose an e-vendor due to some close friend or family member that has provided them with positive word of mouth. One of the participants said that he might never have done an online purchase if he had not heard anything about the company or products. One of the participants said that it is important but it depends on who it is that spread the word of mouth, does he/she value the same things as i do?, he said. All the participants agreed that if they are really satisfied with a online purchase they will be happy to spread their experience to others and also if their experience were really bad. Two of the participants has done some reviews both when they were satisfied and dissatisfied. One said that he sometimes gives reviews of products on youtube and flashback but it is only when something is worth telling, for instance new launches. Another participant said that it is important to share information today, it is mostly what is effecting our decisions.

Age-group C

All of the participants agreed that word of mouth is very important and that it is a powerful source since it is the most trustworthy source according to one of the participants. One participant said that he often listen to friends and family members’ opinions about a certain site or product. He further said that this works as a sort of guarantee for him. One participant said that he shares his online shopping experience with his friends and family if it is a really positive experience, he also said that he would share it if it was a negative experience. If it was an avarage experience he would not say anything unless someone asked. One of the participants said that bad word of mouth spreads faster and you might listen more to a warning of a site then for a recommendation of a site.

4.2. Purchase phases

4.2.1. Before online purchase

Trust

Age-group A

One of the participants said that the first thing that build trust before a purchase is the web design. Four of the eight participants wanted the website to look nice and have a structure that is familiar so it is easy to navigate. This was discussed to effect if the participant would continue to search for products on a website or not. One participants also said that the website
should be stylish and clean with nice colours and fonts. Two participants said that it is important with product pictures in order to feel trust before a purchase.

**Age-group B**

Five of the participants said that word of mouth and reputation is important when create trust before a purchase. One participant said that, if a reputation of an e-vendor is positive he would trust it without having any own experience. Three of the participants mentioned the information as important in order to trust an e-vendor before a purchase. Four of the participants specifically mentioned the information about the transaction and shipping as important to create trust. One participant said that if it is the first interaction with the e-vendor, she would be really sensitive towards unclear information or unfamiliar shipping or transactional services.

**Age-group C**

The participants said that trust before a purchase mainly has to do with previous experience, word of mouth and professional impression of the website. One participant also said that she could visit a website after visiting its physical store first, because then she would know what the company was all about. She also said that if she trust the company/e-vendor offline, she will trust them online. One participant said that he thinks that word-of-mouth had a big impact on trust before a purchase. One participant also mentioned the user friendliness and pushed the importance of this.

**Search for product information**

**Age-group A**

Two of the eight participant said that they started to search for the product on google before choosing an e-vendor, where one of these participants argued that after he have googled the wanted product he choose an e-vendor based on familiarity and brands. Two other participant said that they also used google but commented that they do not choose the e-vendor that pops up on the top of the website. This because the participants have a feeling that, this particular e-vendor tries to much. The participant continued by saying that just because that e-vendor is shown more than other e-vendors does not mean that they are the best possible option. Two of the participants disagreed, and said that the e-vendor that lies in the top on google, probably
lies their because they have the money to get that place, and therefore is that e-vendor perceived as more trustworthy.

Age-group B
All the participants agreed that they sometimes search for product information on Google. One participant said that then she is able to see what others has talked about around the product, to get professional and personal reviews and information. Two of the participants said that they would like to read comments on online-forums before a purchase. They would not turn to the e-vendor for reviews and feedback. On online-forums she know for sure that she will get an honest review from a consumer point of view. Four of the participants said that if they wanted information regarding the services around the product, for instance how to install it, they would turn to the e-vendors website. One of the participant said that the product information should include the price, size description and a picture of a product. Another participant said that the quality and material also was of importance, especially if it is a unfamiliar brand.

Age-group C
The participants had different opinions about the topic. A few said that they normally use google.com to search for different product information and compare prices. One participant said that he uses google if he wants to search for a specific company and that he usually picks the top result. Two participants said that they rather listen to someones opinion first and then after decides where to purchase. Two other participants did not really search for information and did therefore not have much to say.

Web design
Age-group A
One of the participants said that they already have talked about this where the others agreed. This participant continued and said that the most important before a purchase is the product pictures, where you should have the possibility to zoom in the pictures if needed. It is especially important to be able to zoom in the picture if the product has many substitutes, as for example cloths, in order to really see the differences. Three participant said that the structure should be familiar and easy to navigate. One participant said that the website should
be stylish and clean with nice colours and fonts. Another participant commented that pictures is of importance when it comes to the web design.

One of the participants said that she wanted delivery information in the front page of a website. The delivery time is very important since that effects if she would continue to shop or not, because the participant did not like to wait for the products. Two participants agreed that the delivery time is of importance, however, they argued that the delivery time should be shown beside the product information, since some products might have a longer delivery time.

Age-group B
Two of the participants said that the web design is important when it comes to the first interaction with the e-vendor. One participant argued that it might be effecting us more than we are aware of. Four of the participants mentioned that it is important that the website looks professional. One participant said that it should look exclusive. Another said that she had actually turned to another e-vendor only because the web-design looked really unprofessional.

Age-group C
The participants thought that the web design should be easy to remember so that you want to come back, clean and easy to follow, not too much information and not containing texts that are hard to read. One participant said that he does not want the text to be italic or too small since he has a bad sight. One participant said that the first impression of an e-vendors professionalism plays an essential role in his purchase decision. They all seemed to agree that the web design was a very important part of an e-vendors trustworthiness.

**Compare product attributes**

Age-group A
Four participants said that the mentioned attributes where the one they compared. They wanted the product information to include the price, delivery time, size description and a picture of a product. P1 said that the quality and material also was of importance, especially if it is an unfamiliar brand.

The other focus group had a larger discussion than the other focus group, where one participant answered that price is one important component. Two of the participants said that he first of all
choose the best website, often the one he is most familiar with, and because of that do not the
price matter. One of the participants agreed and said that the e-vendor itself is of importance
when comparing products where she often choose the e-vendor she is most familiar with. The
participant also argued that if the e-vendor is shown at many different places, at for example
blogs, is it perceived as more trustworthy which is a reason why she choose one product over
another. One participant commented that she also compare cloths on the material. Another
participant said that it is important with a picture of the product in order to see if the product
have any finesses in relation to other products.

Age-group B
All the participants agreed that Google was the most common tool to use to compare different
product features. When it comes to comparing prices two of the participants mentioned
Pricerunner as a common webpage.

Age-group C
Most of the participants mentioned the search engine Google.com as a tool for comparing
products and prices. One participant said that he usually use google and compare products
before he makes a purchase. One of the participants said that he only uses google to read about
his holiday destinations. One participant said that she uses google to find out more about
specific offers. One participant said that you could compare prices on different sites that are
made to fulfil the purpose of comparing prices. He mentioned a site, where you can compare
electricity plans and find out the cheapest plan is. An other participant continued and said that
you could also compare different insurances online.

Support from expert comments
Age-group A
Two of the participants said that it is important with customer comments when you compare
products where it affect the buying decision. It could for example be comments about size
measures. One participant agreed and said that customer comments is a good way to convince
her to buy products, but said that it would be nice to have a profile of the person who writes the
comments. This would make it more trustworthy since you get a picture of who the person is
behind the comment. Another participants said that she customer comment also convince her to
buy products but it depends on the amount of customer comments. One participant argued that
another thing that is important before a purchase is that the product description match with the
delivered product. This because the customer could get dissatisfied if the product does not live
up to the expectations. Therefore, he argue, could it be good with customer comments since
you do not put too much trust and weigh in those as if the company would write something
about the product. Another participant said that friends has the most impact on her, if she
should buy a product or not.

One participant continued by saying that one thing she miss when shopping online and a factor
that would affect her buying decision is information about how many products that are in
stock. A lower amount of products in stock would make her to buy the product right away. The
moderator asked what affects the buying decision most where all of the participants that it was
the delivery time.

Two participant said that if the delivery time is to long, it does not matter if there is comments
or not since you do not want to wait to long for the products. One of these two participant
wanted the delivery information to be shown if she clicked on a specific product. Another
participant agreed about the delivery time but she could ignore the delivery time if there was
many products she wanted from the same site. In that case could it be seen as okay to wait a
little bit longer for the products. Four participant commented the importance of having
different delivery options. Some webpages have different deliver alternatives, where the
customer can choose to get a shorter delivery time in exchange for a amount of money.

Age-group B

All the participants agreed that there is difficulties identifying an expert. One of the participant
said that her trust depend on if the expert is employed of the e-vendor or if it is a person that
has a lot of personal experience of the products. One mentioned that he think that an expert is
someone that has extensive experience of the product, someone that has his own interest in
helping. One of the participants mentioned that she looks at reviews for product specific
information. Four of the participants agreed that it is most trustworthy to take part of an
"experts" own experiences.
Age-group C
The participants shared the same opinion when it came to reading comments by experts before a purchase. They thought that the persons called expert mostly wants to sell something and that he could be bias. One participant said that he does not want to read expert comments on an e-vendor because that expert is probably bias, the others agreed with him. One participant said that the expert is probably "bought" by the company and that you do not even know if it is a real expert. Three participants said that an expert is someone that has experienced the same purchase as they are intended to do, and not an employee of the e-vendor. All of the participants wanted to read or get expert comments elsewhere. One participant said that he would rather listen to friends, family or reading reviews on forums instead. One participant said that she sometimes used konsumentverket.se to read about products. Two other participants agreed with each other that would like to read comments if they know where the comments are coming from and what the intentions behind the comments were.

4.2.2. During online purchase
Trust
Age-group A
The participants said that the product information is important. Because of that did the moderator continue to ask about the product information, where the result can be seen under the next sub-heading called product information.

Age-group B
All the participants agreed that if everything goes as intended without complications, they would go through with the intended purchase. One participant said that, if something on the other hand gets complicated, she almost always give up. One participant mentioned that it is important with the transaction process, if anything is complicated or suspect he wold not go through with the purchase. Four of the participants said that they would get worried if there was a lack of information about price, delivery or payment. Four of the participants said that they are all important since they goes hand in hand.

Age-group C
One participant said that if everything goes as expected he will go through with the purchase. An other participant said that if it is complicated and takes time during the purchase she might change her mind. One participant also said that she has experienced this, where she was about to go through with the purchase but had some difficulties with the website and did therefore not continue with the purchase. They all agreed that it should be easy and time efficient.

**Product information**

**Age-group A**

Five of the eight participants said that the price and delivery time is the most important factors that contribute to trust during the purchase when it comes to product information. Four of these participants said that it is was preferable to have different delivery alternatives. One of the participant said the price was most important for him. One participant said that she wanted a lot of information, where that more information would lead to more trust. Two of the participants continued to say that information about how to return the products also is important. One of these two participants argued that he misses the return information when shopping online where he argue that it can be hard to find that type of information some times. Two of the participants discussed that if it says *free return* on the front page of the website would they buy more products. One of the participants said that it especially important to easy find information about the return if it is a first-time visit on the website. Another participant said that she take it for granted since there is a swedish law that you have return-rights for 14 days when shopping online. However, she argued that it would be nice to see it written on the website as well to have it confirmed. One of the participants ended the discussion by telling the others that if he find out after a purchase that it takes to much time to return a product, he gives the product to a friend.

**Age-group B**

All the participants agreed that it is most important with price information. One participant said that it is particularly important to get information about the transactional services and shipping costs. Two of the participants agreed that it is important to get information about sizes, at least when it comes to shopping clothes. One said that it is also important with information about how to return the product if needed. Four of the participants agreed that information is the key for trust, one said that it makes her believe that there is nothing to hide.
Age-group C

The participants said that they think that all information is important and that the information should be easy to find. One participant said that information about price and payment should be easy to find and clear. An other participants also said that the price is the most important information and that one should be able to see the total cost information. One participant said that she would be suspect if she could not find information about price, delivery or payment. One participant also said that if information about the payment is missing you might not go through with the purchase. Another participant also mentioned that it depends on what you buy, if you for example buy something more expensive you might be more eager to find all information about the product compared with buying something less expensive.

Online payment

Age-group A

One of the participants said that a range of payment methods is seen as more trustworthy, where the e-vendor is perceived as more serious in that case. Another participant agreed and said that different payment method is preferred since you have the alternative to choose the one that fits yourself the most. One of the participants said that she have trust the Swedish system and laws and therefore, is it okay for her to pay directly. This participant continued and said that if she have get to the point in the purchase process where she have to pay, she probably have enough trust in the e-vendor to pay directly. However, she also argued, that is is of importance to have many alternative payment methods anyway since that increase the perception of trust. This because you get a feeling, that the company have the customer in focus, where different customers have different needs. One of the participants disagreed and said that it is enough with direct payment and invoice since these are the most used methods.

Three of the participants said that direct payment is the most preferable payment method but a range of alternatives makes them feel safe. One of the participants agreed but said the same thing as earlier that sometimes could it be preferable to pay by invoice. One participant said that he prefer to pay after the delivery of the product by the help of invoice or C.O.D. (cash-on-delivery) which is when you pay for the product when you pick up the package. Two participants said that he chose the payment method based on the price of the product. If it is to
expensive, around 1000-3000SEK, did he prefer to pay after the delivery where a smaller amount could be payed directly. One of the participants said that the reason of paying after delivery is to ensure that you will get the product and not lose money. One of the participants continued to talk about the payment method invoice, where she argued that it often includes a sum of 19SEK if you want to pay with invoice. The participants started to discuss this where four of them did not understand why a piece of paper could cost money.

Age-group B
Four of the participants uses said that they prefer to use direct transaction when making their online purchase. Four of the participants usually uses invoice. One of the participant said that sometimes she do not keep the product and then there is no need pay the invoice. Another participant said that she think invoice is just a way to postpone the purchase. All the participant agreed that the transactional services should be well known. Six of the participants though that there should be a wide range of alternatives of transactional services. Two of the participants on the other hand did not think there should be too many, the most important thing is that they are familiar to use. Two of the participant mentioned Klarna and Paypal. One participant said that invoice is more secure, when she receive her product she have not done any transaction yet. Four of the participants agreed that the information about secure payment is very important and should be clear and easy to access.

Age-group C
The participants used different payment methods, some used invoice while others liked to pay right away. One participant said that he payed with invoice more before but now he almost always use his card. An other participant who also preferred to pay with his card said that he usually pays with his credit card so that the money are not drawn straight away, and he can chose to approve the expenses when his credit card bill comes. He further said that he thinks it feels safer to pay like that instead of using his card that is connected with his bank account. One participant said that she prefers to pay with invoice since she orders clothing and are not sure if it will fit and will therefore pay after she is sure about the size. One participant said that he would like to see many different payment methods because that would increase his trust towards the e-vendor. Also, he said that if the e-vendor cooperate with many transactional
companies, this would increase the trust. Another participant said that if there are too many payment options you might get confused and that it is important that you get clear directions during the payment process. There were also some concerns from the participants about giving their personal information, which was an issue that some were not too comfortable with.

4.2.3. After online purchase

Trust

Age-group A

All of the participants said that after a purchase is a confirmation of the purchase the most important factor in order to feel trust where information about the order number should be shown. They also said that it is important to get a text-message with the delivery information, where it is nice to get updates from the e-vendor. Four participants also argued that it is very important that a confirmation of the order is shown directly after the purchase on the website in order for the customer not to be confused. The other participants agreed that this was very important. One participant said that he also wanted information about the return in the order confirmation to increase the trust. One participant said that it is especially important with a confirmation if the product is payed directly. Another participant agreed but said that it is likewise important if you pay by invoice just to make sure that the purchase has been made. Otherwise, you do not know if the products will be delivered or not. The participant continued by saying that she is so used to get a confirmation of the purchase that it would make her suspicious if she did not get it.

Age group B

Four of the participants agreed that after a purchase did they like to get a receipt and some confirmation mail of the purchase. One mentioned that it is important to be able to easy contact the e-vendor. He said that if there is a lack of contact details he would not trust the e-vendor. One participant said; it is always nice if the company follow up the customer-satisfaction. One participant said that he did not feel the need of trusting the e-vendor after a purchase. Three of the participants did not agree and one participant said that she would need to trust that if the product break she will get her support.
Age-group C
The participants said that it is first important that the product or service is delivered properly. One participant said that it should also live up to ones expectations of the product or service and it should be worth the money that was paid for it. One participant said that it should live up to ones expectations, and if it does not, you have to return it, he continued by saying that it is an annoying process to return the goods. An other participant said that he would get worried if the e-vendor stopped to provide him with information after a purchase, where he said that he wants information about what will happen next, with delivery for example.

Receipt
Age-group A
All of the participants said that the most important after a purchase is a confirmation of the order to feel trust where information about the order number should be shown. Four of these participants also argued that it is very important that the confirmation of the order is shown directly after the purchase on the website in order for the customer not to be confused. Two participants said that the products bought should be shown in the confirmation. Three of the participant said that a telephone number to the e-vendor also is important, which is especially important if the delivery is delayed. One participant said that the price payed also should be written down and she also like to get a thank you, for the order.

One participant said that the most important information to get in the confirmation e-mail is information about the payment and delivery time. Another participant added that he also wanted information about what payment method he have chosen in the confirmation e-mail. One of the participants said that as much information as possible is preferable to feel trust towards the e-vendor. Another participant added that it would be nice to have a paper confirmation as well as an e-mail since e-mail is easy to delete.

Age-group C
All of the participants thought that a receipt is necessary because you never know what could happen with the product. One participant said that it makes him feel safe. An other participant said that it could be beneficial to have a receipt if you have to deal with your insurance company for example. One participant took up the situations when you want a receipt and
when you do not want a receipt. He said that when you buy cheaper things like food you might not care about a receipt, but when it comes to more expensive things a receipt is necessary.

**Delivery information**

Age-group A

Two of the participants said that it is important to get delivery information where you could get a text-message during the whole delivery process to know exactly where the package are. Another participant disagreed and said that a order number is enough, since you easily can track the package by yourself. This was agreed upon, where one of the participants said that an order number increases the perception of trust, although she would never use it. This was agreed, by all of the other participants. All of the eight participants agreed and said that they expect the delivery to go fast.

Age-group B

All the participants agreed that delivery information is highly important. Three of the participants always follow their delivery updates. One participant have experienced late deliveries many times and if something takes longer than it should, he always make sure that they have not forgotten, where he often contact the e-vendor by phone or e-mail.

Age-group C

Most of the participants said that they think it is important with delivery information since they want to know where the product can be picked up and when. One participant said that she also want to know if there has been a delay or if other things had happen on the way. One participant said that she does not want the delivery to take too long because then she might as well go and purchase the product in a physical store. An other participant was very eager and excited to receive her products and she would therefore like to follow every step of her order.

**Contact**

Age-group A

P1 said that contact information to the e-vendor also can be communicated in the order confirmation, which all of the participants think should be included in the confirmation.
Age-group B

All the participants agreed that it is important with after sales support if something went wrong. Four of the participants agreed that there should be different options on how to contact the e-vendor. One participant said that he prefer to contact the e-vendors on their chat forum where you can get your answer directly. One of the participant said that he would like to contact after sales support by phone or email because that is what he is familiar with, the other participants agreed.

Age-group C

The participants seemed to agree that after sales support is something positive that they would like to have after a purchase. One participant said that he wants to know if after sales support exist even though he might not need it, and if he needs it it would probably be because something is broken he said. An other participant said that he wants it if he has bought electronic products and find it hard to install for example, where an other participant filled in that she wants after sales support if she has bought something complicated.

Extra services

Age-group A

One of the participants said that there is no need for extra service since you do not expect that. all of the eight participants agreed and said that there is no extra services that are of importance. One of the participants continued and said that only expect the product to be delivered fast. Four of the other participants agreed and said that there is no extra services that are of importance.

Age-group B

All the participants agreed that it depends on the product. One said that if it is a complicated product extra services is necessary.
Age-group C
There were some separated feelings about this. A few participant thought that it was a way for the e-vendor to earn extra money. Some other participants said that they have never felt the need for it. One participant said that it does not matter if it is free or not, because she still does not want it. Whereas another participant said that he thinks it is important with extra support, but that it also depend on what you have bought. He continued by saying that if it is something technical, the extra support is highly important.

Warranty and repair contact
Age-group A
One of the participants said that warranty is taken for granted and should be found on the website. All of the eight participants thought that this only could be communicated on the website. However, three of the participants added that, to increase the perception of trust could the warranty and repair cost be communicated in a information letter together with the delivered product.

Age-group B
All of the participants agreed that additional warranty and repair contacts is important. One mentioned that it is important even if she do not use it, she just want to know that it exist.

Age-group C
The participants said that warranty and repair contacts is really important and that it makes them feel secure. One participant said that if there is no warranty he would not go through with his purchase. All of the participant agreed.

Communication with e-vendor
Age-group A
This information was considered already discussed by the moderator and therefore not brought up for discussion again. The result can instead be seen under the heading communication in e-commerce.
Age-group B

All the participants agreed that the only time she would like to communicate with an e-vendor after a purchase is when something has not turned out as expected. One of the participants said that if something is missed out or broken she would like to know how to handle the situation and thereby communicate with the e-vendor. One participant said that she has never communicated with the e-vendor after a purchase before but she would like to know that it is possible.

Age-group C

Three out of the eight participants would like to contact the e-vendor through e-mail because, where one of the participants said that it is because it is smart, easy and flexible. The other five participants would rather contact the e-vendor through the phone where it was argued that e-mail would only leave room for misunderstanding and that you might not get the answer you are looking for right away, and therefore is telephone better because you speak directly to one person.

Repurchase

Age-group A

All of the eight participants said that the discusses attributes was important in order to make a repurchase, but where four of the participants said that extra surprises probably also would make them to repurchase. Two of the participants said that free extra products in the delivery would make them more satisfied and therefore more likely to repurchase. One participant said that the packaging could make her repurchase. Another participant argue that if the package have a luxurious design could it create more value. Four of the participants said that after a purchase could an e-mail with a discount make her to repurchase. One of the participants said that she preferred to get an e-mail with discount rather than a letter, since that is easy to loose. One of the participants said that a system of point would make him repurchase, where the customers are able to collect points when they shop. Another participant said that she often shopped where her friends has already shopped since that was perceived as more trustworthy for her.
Age-group B

All the participants agreed that it is a combination of all the above mentioned factors that contributes to a repurchase. One mentioned that the competition online is huge and that it is easy to switch to another e-vendor, she is really sensitive for the lack of any of the above mentioned features. Another participant said that the most important thing is that they always keep their promises. One participant said that she thought that e-vendors are more sensitive towards small mistakes than physical stores since it is so easy to switch. One participant agreed and said that all functions has to be carefully thought through to make at least me return.

Age-group C

One participant said that he would come back if he is satisfied and happy with the product or service. An other participant said that she would come back if she had a positive experience from purchasing from that site. One participant said that if everything went well and if he feel safe during the whole process he would probably return to the same e-vendor the next time. One participant expressed the importance of expectations and that she would come back if the site has lived up to her expectations.
5. Analysis

The analysis is presented in the two chapters called "Trust in e-commerce" and "The purchase phases". The collected data from the six focus groups are discussed in relation to the theory and within the investigated themes. Some of the themes have been analysed and put together where they were strongly connected with each other. In order to understand possible differences between the age groups are, age group 18-25 called group A, age group 26-35 called group B and age group 46-55 called group C.

5.1. Trust in e-commerce
All of the participants in each group had some idea of what e-commerce is. Since some of the participant mentioned risk as part of the definition of e-commerce, it could be argued that risk is seen as an essential part in the perception of trust in e-commerce. According to Wang and Emurian (2005) is trust important in an environment that is uncertain and risky. They argued that consumers are taking a risk of losing something important to them and relying on the trustees not to exploit the vulnerability (Wang & Emurian, 2005). This might strengthen the argument that risk and e-commerce could be strongly linked together and that trust is created in a situation where the risk is perceived as high. In group B the participants talked about e-vendors as it is increasing and becoming an extensive substitute for the physical stores but as the e-commerce is increasing it might at the same time contribute to some trust related issues.

According to Kassim & Abdulla (2010) does e-commerce consist of functions that makes it possible for companies to deliver a high level of value in a new way where a company can create a more individualised value for the consumers. This argument could be proven by the participants who demanded different functions depending on age and gender. The summarise of the important functions in e-commerce were; the time efficiency, search function, navigation function, comment function, the digital mannequins and size customisation. This functions could all be seen as benefits from shopping online and might not be possible to find in a physical store. It was noticeable that the functions demanded differed between the different focus groups. This difference could be based on Wang and Emurian (2005) argument that individuals have different attitudes toward machines and technology depending on cultures and ages etc. It could be that the different generations have different attitudes towards internet and
technologies in general and thereby pursue different functions for efficiency and also how they experience trustworthiness when shopping online. Group A mainly emphasized different functions such as digital mannequins and customisation. Group B on the other hand, discussed the efficiency and group C mainly discussed the user friendliness and professionalism. However, a common view by all the three groups were the importance of informational functions which according to Valenzuela et al (2009) is essential for a persons perception of trust in a company.

According to Kumar et al, (2013) is one of the main characters of e-commerce the global availability which means that e-commerce is available everywhere and all the time. In group A they perceived a risk of shopping from international e-vendors that did not have their headquarter in Sweden. One participant mentioned it as risky depending on different law systems. However, Ravi & Robinson (2003) argues that businesses must think globally, and an E-Commerce site transfer businesses into a global marketplace. While group A perceived the global availability as risky, group B perceived it as one of the main reason for shopping online. In Group C did the participants have different perceptions around the theme. Since trust is according to Wang and Emurian (2005) needed in an environment that is perceived as risky it should be considered when it comes to the global availability. Wang and Emurian (2005) also mentioned the perceived risk of relying on the trustees not to exploit the vulnerability. This could be strengthen by the participant who perceived a risk of shopping from a foreign e-vendor. It might be difficult to find security in something that is different from the participants own culture and norms. Wang and Emurian (2005) presented a framework of trust-inducing interface design features that could enhance consumers trust towards the e-vendor, which might differ between countries and thereby could the foreign e-vendor be perceived as less unfamiliar and thereby less trustworthy.

According to Valenzuela et al (2009) does the amount of information available contribute to the amount of trust in a company. He argues that if the company provide their customers with abundant information, it is more likely that they will receive trust from their customers. This was strengthen by the majority of all groups where some argued that information is essential for their perception of trust towards an e-vendor. According to Kumar et al (2013) is the quality of the information available online improved and richer than in physical stores. The majority of
the participants demand extensive and voluminous information which could be an indication that consumers perceive higher risk when shopping online than in a physical store. The consumers might thereby have a greater need to fill there perceived risk with a feeling of trust with help of extensive information. Some participants did however mention that the voluminous information provided online was perceived to be too extensive and hard to sift. This was, however, not argued to be a variable that was affecting their perception of trust. One of the participants said that he preferred the information to be transparent and preferred comments from customers rather than information provided by the company. This could be connected to Wang and Emurian’s (2005) argument about trustor and trustees. They argue that in online trust, the trustor is a consumer who is browsing an e-commerce web site, the trustee is the e-commerce web site i.e. the merchant that the web site represents. The participant might therefore perceive a lack of trust in the intention of the trustee. It might be easier to identify and intentionally rely on another customer than in the e-vendor itself when it comes to certain attributes such as size and materials.

According to Tschannen-Moran & Hoy (2000) is trust necessary for organisations when it comes to cooperation and communication, and the foundation for productive relationships. The majority of the participants preferred to contact the e-vendor by phone. One of the participants argued that it is easier to express herself over the phone. Some of the participants argued that the communication has gone less interpersonal and preferred the traditional face-to-face communication. They argued that the communication is not as real and specific online compared with a physical store. Helliwell and Putnam (2004) argued that social trust is important due to the effect it has on individual’s further behaviour in different areas and building trust is a starting point for further relationship building and for any possible future actions. It could be that the internet-based communication that is relatively impersonal could be contributing a lack of social trust. The participants that considered the phone as the most appropriate communication channel might also perceive it as the most personal channel over e-mails and chat forums. It was discussed in group A that a face and background of the owner should be included in the website, that is another evidence indicating that consumers demand a personal communication.
According to Kumar et al, (2013), does e-commerce technologies contribute to a more customised purchase experience since merchants could target their marketing messages individually with; name, interests, and past purchases. E-Commerce could then change the product or service to suit the purchasing behaviour and preferences of a consumer. The majority of the participants were aware of the fact that many e-vendors use customisation in order to trigger their needs. In group A the participants seem to be both aware and critical towards the function. In group B they were all aware of the function and believed that it was effective. In group C the majority were not aware of the function but shared an opinion of that it might be effective. Some of the participant perceived this function as uncomfortable since they possesses that much information about the consumers. That could be an indication that the e-vendors has somehow gone to far in their attempts to create a personal relationship with their customers. The boundary between what is perceived as personal and what is perceived to exceed the customer's integrity may be subtle, and it might be important regarding how a company is perceived as trustworthy or not.

According to Flavian et al. (2006) is trust a group of beliefs that a certain person has, which originates from the perceptions about a certain attribute, and in this case can that certain attribute be internet and technology. It has been said that trust is needed in situations and environments that are considered risky (Wang & Emurian, 2005). Hence, internet could be considered to be a risky environment based on what the participants from the focus group said, where the main issues concerning internet and technology lied in the payment process and the lack of face-to-face interaction. According to Wang and Emurian (2005) are consumers vulnerable to specific trust violations in online transactions, such as loss of money and loss of privacy. This was confirmed by the focus groups who said that they feel vulnerable when it comes to the payment process but also when they were required to leave personal information. One participant mentioned card scheming several times as one of the risks with shopping online, which also has to do with the payment process and risk of loosing money.

One participant brought up the technology aspect, where he mentioned it to be one of the risks with using internet and technology. This participant further explained that he was afraid of websites shutting down in the middle of a purchase without no reason. It has been acknowledged that individuals have different attitudes towards machines and technology
depending on culture and age according to Wang and Emurian (2005). The participants who were most concerned about the technical aspects belonged to group C, which was the oldest age group. This indicate that the age might play an important role in when it comes to the perception toward machines and technology. It can therefore be seen as a subjective matter, since attitudes varies for each individual (Wang & Emurian, 2005). It has been said that internet itself is a challenge for companies to work in since it is perceived as risky environment by the consumers (Mcknight & Chervany, 2001). It might therefore be concluded that it is important for consumers perception of trust when interacting online, for example during the transaction process, but also when it comes to technical matters. It has been argued that trust change over time and that it should constantly be maintained by the company, since it not something that a company wins and can keep (Valenzuela et al, 2009), and therefore aspects that should be considered by an e-vendor constantly in order to build consumer trust. According to Helliwell and Putnam (2004) is the building of trust also a starting point for further relationships and future transactions. If the customer however do not feel trust online he or she might chose to shop in a physical store instead.

The majority of the participants preferred to shop familiar brands on familiar online shops since it was perceive as more trustworthy compared with unfamiliar e-vendors. Brengman & Karimov (2012) also argued that it could be harder for a consumer to trust an unfamiliar e-vendor, since no initial trust is there from the beginning. Participants from group A said that, when no initial trust is there form the beginning they can be familiar with a website due to recommendations on different blogs and not only because of own experience from the site. If an e-vendors website has been seen at several times on different blogs the participants perceived the website to be trustworthy. It was also said that bloggers is taken more seriously compared with a totally unknown person. This indicates that the bloggers can be seen as a sort of word-of-mouth tool since a bloggers opinions seems to matter to most of the participants, but foremost to the youngest group of participants who belonged to group A.

Some of the participants said that they were familiar with e-vendors based on other sources than the purchase experience. The participants said that they listen to others and that word of mouth had a large impact on their trust towards a shopping site that they were not familiar with. Some of the participants also said that they gladly share their own experiences with
others, but only if they had either a really positive or negative experience. Word-of-mouth was described by Wu and Wang (2011) as knowledge that consumers share with each other, which is seen as non-commercial messages that could have a direct effect on the consumer loyalty and trust towards the company. The participants further believed that this non-commercial message from friends or family was one of the greatest factors that contributes to trusting an e-vendor, whether it is a familiar e-vendor or not. One participant even said that word-of-mouth functions as a guarantee for him. This confirms with what Wu and Wang (2011) wrote, when they argued that word of mouth messages has much higher influence on the consumer compared with other sources of information. The participants did however also say that it depends on whom it is that are spreading the word and whether this person itself can be trusted or not. When looking at the word of mouth aspect from a company perspective it could therefore be important for the company to find bloggers that can represent the products well on their blogs, so that it seems trustworthy for the consumers. Some of the participants also mentioned that positive and descriptive customer comments on websites contributes to trust of an unfamiliar website, which could also be seen as non-commercial messages if it is written by an average customer. However, was some of the participants not sure of who it is behind the comment, where they discussed the problem with customer comments and argued that it could be a customer but also a company. It was further believed that if a comment was written by the company it could be considered less trustworthy than if it would be written by a customer. In that case can it be seen as a risk for companies to write their own comments, since the perception of trust could decrease.

It was discussed by the participants that some websites have the function of connecting a Facebook account to a comment. In such cases were the comment perceived as more trustworthy than if it was an anonymous comment. However, because of the connection with a Facebook account was the participants not comfortable to share their experiences online, where they wanted to be anonymous. This can be connected to characteristic called produced actions discussed by Wang and Emurian (2005) where the customer perceive it risky to leave personal information.

It has further been argued that if a website is unfamiliar and no initial trust is there from the beginning could trust instead be formed, based on the very first interaction with the e-vendor.
and hence, be based on web characteristics and cues (Brengman & Karimov, 2012). This was also mentioned in the focus groups where for example one participant said that she decides whether she can trust an e-vendor or not based on her first interaction with an e-vendor. This participant said that she follows her feelings of what is a good and trustworthy e-vendor and what is not. The majority of the participants agreed and thought that the web characteristics was an important part of determining whether a website is trustworthy or not. The participants thought that is was very important to easily navigate themselves on a website and that the website is user-friendly. The navigation and user friendliness can be connected with one of the dimensions called structure design, which is one of web characteristics (Wang & Emurian, 2005). The structure design defines the overall organisation and accessibility of displayed information on the website (Wang & Emurian, 2005). This dimension was something that seemed to have a greater importance for the oldest age group, group C. Once again could it depend on the age, where the older group might not have been exposed to e-commerce and internet in general, as much as the two other groups and might therefore perceive it to be more difficult to shop online. Group C did also find it hard in the beginning to mention any web characteristics and could not really think of anything to say, whereas the other groups quickly mentioned web design and transactional services as important aspects on an e-vendors website. The web design refers to the graphical design features on the website, that normally give consumers their first impression (Wang & Emurian, 2005). This was also expressed by the participants, who said that websites should look professional, have appropriate colours and text. The participants also discussed that they feel that an e-vendor is risky if there is a few payment methods. This can be connected to the one of the characteristics online mentioned by Wang and Emurian (2005) where consumer perceive risks when transacting online. Shipping, delivery and return was also perceived as risky where the participants said that it is important to have information about these factors. It could for example be perceived as risky if the e-vendor was located overseas where they have different shipping standards. Which further can be connected to the content design which is referred to the information available on the website. If an e-vendor fulfils these requirement that the participants had concerning the web characteristics, the e-vendors’ website could be perceived as trustworthy based on the very first interaction. It was however argued by Cho et al., (2009) that the design of a corporate website is not without risks since it involves emotions by consumers and investors. This was further expressed by the different focus groups who said that negative feelings can occur if a website
is too slow, or too complicated. Some of the participants said that if a negative feeling occurs
during a purchase, they would maybe end up not going through with the purchase. Hence, it
might not be enough to just have an attractive website. E-vendors should focus on having both
an attractive website and a website that is user friendly since many of the participants got
positive feelings if it is easy and time efficient to make a purchase on a website that is stylish
and well made too.

5.2. Online purchase phases

5.2.1. Before online purchase
According to Chen and Chou (2012) have trust an important role in e-commerce since it has an
affect on the consumer purchase intentions. The web design was discussed to have an
important role when it comes to trust before a purchase. Word-of mouth were also discussed to
have role in the trustworthiness of an e-vendor before a purchase where a good reputation
could contribute to trust even though the e-vendor was unfamiliar. However, it could be argued
that the reputation have to match the website since the consumer might visit the e-vendor with
expectations. This could be connected to the theory where Su, Li, Song and Chen (2008) argue
that it is important for an e-vendor to fulfil the consumer expectations in order to be perceived
as trustworthy. The same goes with the discussed variables, web design and navigation, where
it could be assumed that the participants, and thereby the consumer, have expectations on how
a website should look. Therefore, could it be of importance that these variables and
expectations is affecting the consumers perception of trust.

Before a purchase online, it is argued that customers are searching for information about
products (Chen & Barnes, 2007; Singh, 2002). This was confirmed by the participants where
most of them searched for products, brands and e-vendors on the search engine Google. The
participants preferred to read product information and reviews before choosing an e-vendor.
The participants also preferred to read comments by customer on chat-forums rather than from
the e-vendor itself. This could be an indication that the consumers perceive more trust in other
consumers opinions since the consumers could be perceived as more honest than a company
that might be payed to share their opinions. According to Wen, Chen and Hwang (2001)
information about the e-vendor could motivate the customers to transact online which did not
match with the opinions of the participants, since they perceived comments from an e-vendor
as less trustworthy. Hence, it could be argued that before a purchase, customer demand information provided by consumers rather than information provided by the e-vendor itself in order to perceive trust.

The participants had different opinions about the search results on Google, where some of the participants perceived the e-vendor on top as more trustworthy while others did not. Therefore, is it difficult to draw other conclusion than that it differs between individuals. This could therefore be argued to not be an aspect that does not have a major impact on consumers the perception of trust. However, all of the participants did use Google to search for product information before a purchase. Hence, it could be argued that it is of importance that the e-vendor is at least visible on Google in order for the consumer to consider the e-vendor in the comparison. According to some researchers consumers are searching for products that meet their need and demand where attributes such as price, service and quality is compared against each other (Chiang & Zhen, 2010; Su, Li, Song & Chen, 2008). The participants argued that they use Google to find information about the product attributes such as price, size, quality and material but never mentioned services as one of the attributes. It could therefore be argued to not be of importance in their perception of trust. The quality and material were especially important if the product brand was unfamiliar, which might be an indication that those two attributes is of importance for the perception of trust in a new launched brand or e-vendor.

The website is the place where the online interaction occurs and therefore is the design of a website argued to be important for the consumers perception of trust in e-commerce but also seen as a key factor to succeed in e-commerce (Wen, Chen & Hwang, 2001). The participant discussed the importance of web design where all agreed that it is of great importance. One participant said that the web design is their first interaction with an e-vendor and therefore the first place to build trust. It was discussed to be of such importance that if the web design was perceived as messy or unprofessional would the participants leave the e-vendor for another. The web design should look clean, stylish and exclusive and the text were not preferred to be small or in italic. One of the participant also argued that the web design affect if he would consider to do a repurchase or not. The web design should also include product pictures with a possibility to zoom in the pictures if needed. The participants also discussed that the website should be user friendly and easy to navigate. This is confirmed in the theory where it is argued
that links and keywords are important for the consumers to find information about the products if they demand it (Merwe & Bekker, 2003; Singh, 2002).

Another aspect that some of the participants expressed to be of importance before an online purchase were the delivery information. According to Singh (2002), is the delivery information argued to be important during an online purchase which now could be rejected since it is shown that this information also should be shown before a purchase. The participants wanted delivery information on the front page or beside the product information of a website. The delivery time was discussed to affect the willingness to continue shop or not since the participants did not like to wait for the products. With this said, there are many factors that could be included in the web design in order to satisfy the customer and the web design plays an important role when it comes to the perception of trust since it affect the customers willingness to continue their purchase or return to the website. The affect of repurchase is an essential factor to have in mind since this is discussed to be important in order to get a successful e-commerce (Valacich, Schneider & Behl, 2012), and therefore is a carefully thought out web-design something that might contribute to the perception of trust.

According to Singh (2002), are consumer able to find information about products through software agent, which is a program that helps the consumers to find and compare products. These software agents supports the consumers to make a decision without having any human interaction (Singh, 2002). Most of the participants used the search engineer Google to search for product information, where they also compared product attributes. Google can therefore be seen as the software agent the consumers use in order to compare products. The participants compared product attributes such as price, delivery time, size descriptions, material and quality. Price was discussed to be one of the most important attributes of the one mentioned, where a soft agent called Pricerunner was used in order to compare product prices. However, the website itself was shown to have a grater role when the participants chose an e-vendor.

Most of the participants chose to buy products on familiar sites where they could feel trust. According to the participants are a familiar website, a website they have visit before or a website that has been shown at many different places, for example on blogs. The price and product attributes was argued not to be as important as the familiarity. The participants
discussed that they rather buy a more expensive product on a familiar website than a cheaper product on an unfamiliar website. According to Chiang and Zhen (2010), price is discussed to be an important factor where recent studies has suggested that the price should be lower in e-commerce than in a physical store because consumer are able to easily compare prices online. This might not be the case, since the participants from the focus groups argued that the price could be higher if the e-vendor was perceived as trustworthy. Therefore could it be assumed that it is of more importance that an e-vendor is perceived as trustworthy where this is higher valued than the product attributes. However, the products attributes were also discussed by participants and therefore also of importance. Hence, trust could be considered to be created through different variables where trust on the website is of greater importance.

To help the consumer make a product decision, an e-vendor could add e-service functions that provide the consumers with decision making support and to make them go through with the purchase. This is argued to add value for the consumers and motivates them to make a purchase (Singh, 2002). This can be seen as confirmed, where most of the participants said that a larger amount of customer comments affect the buying decision. It could be beneficial to have customer comments about size measurements, in order to know the real size. However, all of the participants discussed the risk of customer comments, since you can not know who is behind a comment. According to Singh (2002), could these e-service functions for example be comments and information from experts. An expert was perceived as a person with knowledge in the field or a person that have experiences the product, by most of the participants. The participant discussed that it could be a paid person or the e-vendor itself that has written the comment, as well as a customer which make the comment unreliable. One of the participants said that some customer comments is connected to a Facebook account which is seen as more trustworthy since they are able to identify the person behind a comment. However, because of the connection to Facebook, would not some of the participants share an experience through a customer comment since they wanted to be anonymous.

Group C perceive most problem with customer comments. They believed that customer comments could be bias, where the person behind the comment probably have subjective opinions. Therefore, did they not perceive it as trustworthy. One of the participants in group C preferred to read reviews on a website called konsumentverket.se where this site where
perceived as more trustworthy than customer comments on an e-vendors website. Two other participants said that they would like to read comments if they know where the comments were coming from and what the intentions behind the comments were. This could be related to what the other two groups discussed, where a comments connection to Facebook was perceived as more trustworthy than anonymous comments.

Another factor that was discussed in group A was the importance of delivery. The delivery time was of great importance before a purchase where it was argued to affect the decision making of buying a product or not. The delivery time was considered to be of more importance than customer comments when it comes to decision making where the delivery time were demanded to be short. All of the participants liked to have different delivery alternatives where the customer are able to choose a shorter delivery time for a reasonable amount of money.

5.2.2. During online purchase
According to the participants is an e-vendor perceived as trustworthy if everything goes as expected without complications, where the participants expected the shopping experience to be easy and time efficient. They argued that, if they perceive difficulties they would probably leave the website, where this was discussed to be perceived as risky. One of the participants argued that the transaction process was of importance during an online purchase, where he argued that if anything gets complicated he would not go through with the purchase. Chen and Barnes (2007), argue that the use of information is seen as an intention to transact, which can be related to what the participants discussed where they need information in order to go through with a purchase intention. It was also discussed to be important with product information where price, delivery and payment was of most importance in order to build trust, which can be related to the theory where information provided by the e-vendor is argued to be of importance to build trust (Singh, 2002).

When the consumer have decided for an e-vendor, could the company provide the consumer with information about the service, which is a way for the e-vendor to make the customer commit to purchase (Chen & Barnes, 2007; Singh, 2002). The participants argued that the more information the e-vendor provide, the better it is. The participant said that all information is important and that the information should be easy to find. It could be argued that a lack of information leads to a decrease in trust since the consumer might perceive a lack of control
over the purchase. Singh (2002), argue that the information has to be accepted by the consumer in order for the consumer to make a purchase. This can be seen as confirmed by the focus groups, where all of the participants emphasised the importance of information provided by the e-vendor.

E-services that provide the consumers with information regarding the price, delivery, payment and after-sales support are considered to be appreciated by the consumer (Singh, 2002). This was confirmed by the participants who preferred information about price, delivery and payment. All of these components were discussed to be of importance but price was perceived as especially important. However, price information was also discuss to be more or less important depending on how expensive a purchase is. Although, if information about the payment is missing, the participants would end the purchase and therefore could it be argued that the price information is of great importance during an online purchase. The participants argued that they would feel suspicious if information was not found. Another participants said that, if information about the payment is missing, he would not feel trust and therefore end the purchase. Other information that also was discussed to built trust is information about sizes and return. It was especially important to find information about the return if it is a first-time visit on the website. A text that says free return on the front page of the website would make the participants buy more products, but this might be because of cost issues and not the perception of trust. One participant relied on the Swedish law system where customer have return rights for 14 days when shopping online. However, a text with return information was preferred to get in confirmed where it can be discussed that information leads to more trust.

It is of importance that the consumers feel secure with the transactions where the e-vendor could provide the consumers with different payment-methods (Singh, 2002). Multi-payment systems make it possible for consumers to choose a payment-method that they are familiar with (Chen & Barnes, 2007; Singh, 2002; Valacich, Schneider & Behl, 2012). This was preferred by the most of the participants where they discussed that a range of payment methods is seen as more trustworthy. The e-vendor is perceived as more serious in that case since you have the alternative to choose the one that fits yourself the most. This because you get a feeling, that the company have the customer in focus, where different customers have different needs. Direct payment
and invoice is the most preferable payment methods where the participants argued that the choice of payment method depended on product and price. Some of the participants believed that direct payment and invoice were enough since these were the most used methods. However, the majority of the participants believed that a range of payment method preferable and is therefore considered to be most important to take into consideration when building trust during an online purchase.

Singh (2002), argue that information about the payment-methods should be provided for the customers since this is argued to make the customers complete the transaction. This was confirmed by the focus groups where it was discussed that information about secure payment should be clear and easy to access. This was argued to lead to the perception of trust where the customer get more control over a risky situation. The participants also had concerns about giving the personal information, which was an issue that some were not too comfortable with. Therefore, could it be of importance to include information about safe transaction of personal information in order to reduce the perception of risk.

5.2.3. After online purchase
The participants discussed the importance of getting a receipt and a confirmation letter after a purchase in order to perceive trust. The participants also demanded information about delivery, return and contact information because this was perceived as risky for the participants. One could argue that it has to do with the perception of risk where the ordered product has to be delivered and where the product should look as expected in order for the customer to get satisfied. It is also important with return information in order for the customer to be able to return their product. Contact information was argued to be of importance if the customer needed some kind of support or information.

According to Singh (2002), it is valued by the customer to get a receipt of the purchase and acceptance of order where a delivery date could be found after a purchase (Singh, 2002). It is also valued to have an after-sales support that the customers can turn to if there is any problems with the purchase (Singh, 2002). This was confirmed by the focus groups where all of the participants
wanted a receipt after a purchase and a confirmation of the order. In the confirmation was it discussed that delivery date, contact information, price payed and used payment method should be included, which is all factors that the theory emphasise the importance of in order to build trust. The participants had different opinions concerning if the confirmation should come as a letter or as an e-mail. Some preferred letter and some preferred e-mail based on the same reason, which is, that it is easy to loose. It might therefor be important for consumers to be provided with delivering alternatives. It could however be argued that it is beneficial with an e-mail, since it might be delivered faster than a letter.

The participants also discussed the importance of getting a confirmation of the order directly after the purchase on the website. This indicates that the participants perceive a risk of the purchase where it was argued to be of importance that the participants receive some confirmation after a purchase. It might have to do with the payment, where the customer perceive a risk of loosing money. It could also just be based on a perceived risk of not receiving their order. However, it was argued that all of the discussed factors contributes to the perception of trust and has an effect on the consumers intention of repurchase.

Delivery information was discussed to be highly important, since the participants want to know where the product can be picked up and when. Some of the participants preferred to get a text-message during the whole delivery process in order to know exactly where the package are. Others said that an order number was enough, since you easily can track the package by yourself. Some of the participants used the order number and followed their delivery updates while some did not, either way it was discussed to increases the perception of trust. The participants expect the delivery to go fast but where some argued that if the order was delayed would they want information about that. Therefore, was it also preferred to get contact information together with the delivery information if something went wrong. This was discussed to increase the perception of trust by all of the participants.

Communicating with customers after a purchase is argued to be of importance where communication tools such as chat-rooms, e-mail and help desks can be used (Chiang & Zhen, 2010; Singh, 2002; Su, Li, Song & Chen, 2008). Some of the participants argued that they wanted the contact information to be communicated in the confirmation of the order, where
they demanded an e-mail address and a phone number to the e-vendor. E-mail was discussed to be the best alternative by some participants because it is smart, easy and flexible, while a phone number was considered to be better for others. The participant who preferred phone, did not like an e-mail where they argued that e-mail only leave room for misunderstanding.

Some of the participants also discussed after sales support which is preferred by the participants if something went wrong. Another way of communication that was discussed between the participants was chat forums where you can get your answer directly from the e-vendor. It could be argued that it is of importance that the consumer easily can communicate with the e-vendor if something went wrong, since it can affect the perception of trust. Therefore could it be of importance to have alternative communication tools where the customer can choose one he is more familiar with.

Chiang and Zhen (2010), argue that extra services such as installing of a product could increase the perception of trust, which was not supported by the focus groups. The majority of the participants agreed that extra services such as installing of a product is not expected and therefore not necessary. Some participants said that installing could be good sometimes, where it depended on the product, but was not considered as highly important. One of the participants said that he perceived extra services as a way for the e-vendor to earn extra money. Extra services could therefore be argued to not be of importance. Extra services could even have the opposite affect on trust where the customer feel suspicious towards the e-vendor and the extra service.

Chiang and Zhen (2010), discuss that warranty and repair cost could increase the perception of trust where they suggest it to be found as a link on the webpage. All of the participants said that warranty was very important to make them feel secure. Some participants said that warranty is taken for granted and should be found on the website. However, to increase the perception of trust could the warranty and repair cost be communicated in a information letter together with the delivered product where some of the participants would not go through with a purchase if they could not find information about the warranty. Based on that, could it therefore also be importance to communicate warranty during a purchase in order to make the customer proceed with the purchase.
The warranty could therefore be found as a link on the webpage as Chiang and Zhen (2010) suggest but should also be found earlier in the purchase process.

Communicating with customers after a purchase is discussed to be of importance where communication tools such as chat-rooms, e-mail and help desks can be used (Chiang & Zhen, 2010; Singh, 2002; Su, Li, Song & Chen, 2008). The participants, however, only requested to communicate with the company if any questions incurred after the delivery of the goods. The participants argued that in case of problem, they would like to communicate with the e-vendor by phone since that were perceived as the most personal alternative for communication. As mentioned earlier in the analysis could the demand of a personal and authentic communication be an indication that consumers perceive the digital channels such as email and chat forums less trustworthy than phone or face-to-face interaction.

The perception of the website and trust in e-vendor is suggested to have an impact on consumers intentions of repurchase which can be seen as an important factor in order to get a successful e-commerce (Chen & Chou, 2012). All the participants agreed that it is a combination of all the above mentioned factors that contributes to a repurchase. It was discussed that the competition online extensive and that it is easy to switch to another e-vendor. Therefore could it be argued that customers are sensitive for the lack of any of the discussed factors. All functions has to be carefully thought through by the e-vendor in order to make customers return. The participants argued that if the customer feel safe during the whole process, it would probably lead to a repurchase. One participant expressed the importance of expectations and that she would only return if the site has fulfilled her expectations. Based on this, the mentioned factors might increase the perception of trust and could lead to a repurchase. Hence, it is an indication that it is of importance that the customer perceive trust during the whole purchase process.

Some of the participants also discussed extra surprises in the delivery of the product such as a free products. The participants argued that this could lead to a higher degree of satisfaction and therefore also to a repurchase. The packaging was also discussed to create more value and lead to increased satisfaction. This could result in a repurchase where a luxurious design of the package was preferred. Another way of getting loyal customers was e-mail with discount, sent
out by the e-vendor to the customers. It was also discussed that a system where the customer can collect points, make the customer loyal and therefore more likely to do a repurchase. Based on this, it could be of importance for consumers to receive something extra in order to repurchase, where trust as well as the other requested aspects plays an extensive role for the repurchase intentions.
6. Conclusions

This chapter starts with an overall conclusion together with a model of the purchase phases. The conclusion looks at answering the purpose of this study. It continues with a subheading called "Theoretical implications", which describe the relationship between the conclusions and the theory used. Next subheading is called "Managerial implications", where it is discussed how managers could use the result of the study. The conclusion chapter ends up in a subheading called "Further research", that gives suggestions for further research, in the area of trust in e-commerce.

6.1. Overall conclusions

6.1.1. Trust in e-commerce

In general can it be concluded that trust in e-commerce highly affects the consumers behaviour when shopping online. A higher degree of trust means larger purchase intentions. Consumers perception of what it is that contributes to trust in e-commerce are based on several different aspects. The perception of trust in e-commerce also varies depending on different ages and generations, since different generations can have different perceptions towards internet and technologies in general, and thereby pursue different functions for efficiency and also how they experience trustworthiness when shopping online. It is shown that shopping online comes with several risks, such as the non face to face interaction, loss of money, loss of privacy, unfamiliar shopping sites, the internet and technology itself. Therefore is the building of trust important within e-commerce, since it could be considered to be a risky environment where the consumers can feel vulnerable. One of the main aspects that contributes to the perception of trust in e-commerce and hence eliminate risks, is word of mouth, where it is shown that word-of-mouth positively affects the consumers perception of trust towards e-vendors. The word-of-mouth could come from family and friends but also from different blogs and customer comments. It is further believed that comments that comes from e-vendor itself would only ruin the e-vendor’s trustworthiness. When it comes to the website and e-vendor, can it be concluded that an e-vendor that has an informative, user-friendly and attractive web page is considered to be trustworthy. It is further shown that information, navigation and the design of a website plays an essential role in consumers perception of trust in e-commerce. It is believed that a professional website which is time efficient, and contains search function, easy
navigation, comment function, digital mannequins and size customisation contributes to the perception of trust.

6.1.2. Trust variables in the online purchase process

Before online purchase

All of the discussed variables can be argued to lead to trust. However, based on the analysis could some of the variables be seen as more important than others. It is prominent from the analysis about the purchase phases, but also the analysis about trust in e-commerce, that word-of-mouth is a variable that contributes to the perception of trust. It can be argued that this variable belongs to the before online purchase phase where it affect the consumers first perception of trust. The search of information could also seen as an important trust variable where consumers use Google to search for product information. However, it was shown that it could differ between consumers where consumers perceived the Google result differently. The most important product information consumers requested were price, size, quality and material. Some other attributes were also discussed where the risk of buying the wrong size on clothing were highlighted. It was suggested that a size guide could increase the perception of trust towards the e-vendor. A well discussed variable, that seem to influence the perception of trust the most, were the web design. This can be seen in the analysis about the purchase phases but also trust in e-commerce, that consumers want a stylish and clean look of the website. It also affected if consumers would continue the purchase and if customers would return for a repurchase or not. Other factors that contributed to the perception of trust was delivery information and product comparison. Based on the analysis about these two factors were the delivery information the most important factor where the delivery time affected if consumers would continue to shop or not. The comparison of products could be discussed to be not as important, since the factor that contributed to trust the most was if the product was from a familiar site. The research model of this thesis, created by the researchers, suggest that a consumer have to feel trust during the whole purchase process in order to complete a purchase. Therefore, could it be argued that the most important trust variables in the before purchase phase lead to the next phase called during online purchase.

During online purchase
Consumers perceived risks on internet differently where it was shown that it, inter alia, depended on the lack of control. Therefore, was the importance of *product information* discussed to be of importance in order for consumers to feel in more control and thereby perceive a higher degree of trust. During this purchase phase, it was argued that it is important with information regarding the price, delivery, return and payment. The *online payment* where shown to be of big importance since it was perceived as a fear of loosing their money. It is preferred that an e-vendor should have different payment methods, where it was discussed that more payment method increased the perception of trust. The risk of sharing *personal information* was also expressed where it was suggested that information about safe transaction of personal information should be included on the e-vendor in order to perceive the e-vendor as trustworthy. If the trust variables called, product information, online payment and safe transaction of personal information is perceived as trustworthy, could it be assumed that the consumers will go through with the intended purchase. It could be argued that the consumers have to feel some kind of control during the online purchase in order to perceive trust. All of the three mentioned variables has to do with information and thereby, could it be argued that it has to do with control in risky environment.

**After online purchase**

The first thing that was showed to be of importance right after the purchase is a *confirmation* of the order. The participants requested a confirmation on the website, a receipt and confirmation letter where it was discussed that delivery date, contact information, price payed and used payment method should be included. *Delivery information* was especially important to be included in the confirmation letter. The delivery information was discussed to be of importance because consumers wants to know when the product will be delivered. This can be connected to the already mentioned factor that seem to increase the perception of trust, which is control. The customer wants to possess control over the purchase since the environment is perceived as risky. Consumers also wants the ability to *contact* the e-vendor if needed where a phone-number or e-mail address should be found on the website. *Warranty and repair* contacts was discussed to be of great importance after a purchase, as well as during a purchase. Therefore could it be argued that information about warranty and repair contacts should be shown during the purchase as well in order for the consumer to perceive the e-vendor as trustworthy. All of the mentioned trust variables, could in turn lead to a *repurchase*. However, the participants
argued that more aspects than trust is important in order to for them to do a repurchase. The e-vendor could include unexpected extra products in the delivery, luxurious design of the package or a system of point collection, but also customer discount.

The discussed variables is argued to lead to trust, which in turn affect if the consumer will repurchase or not. Based on the research model, in the theoretical framework of this thesis, has a new model been created by the researchers of this thesis. This model is based on the conclusions of this study, which is discussed above. The model is called *Figure 2: Trust variables in the online purchase phases*, which show the trust variables for each phase. The first phase is called before online purchase, which show that the trust variables is word-of-mouth, search for product information, product information, web design, delivery information, product comparison and familiar site. If these variables are perceived as trustworthy, is it argued that the consumer goes to the next phase called during online purchase. In this phase is was concluded that the variables product information, online payment and personal information have to be perceived as trustworthy by the consumer in order to do a purchase. After the purchase is there a phase called after online purchase where the consumer have to perceive trust in the variables, confirmation, delivery information, contact information and warranty and repair. If the consumer perceive the e-vendor trustworthy could this lead to a repurchase. However, this is not shown in the model since all of the discussed variables in all three phases are discussed to lead to repurchase.
Figure 2: Model of trust variables in the online purchase phases

- **Recognition of need**
  - **Trust variables:**
    - Word-of-mouth
    - Search for information
    - Product information
    - Web design
    - Delivery information
    - Product comparison
    - Familiar site

- **Product decision**
  - **Trust variables:**
    - Product information
    - Online payment
    - Personal information

- **PURCHASE**
  - **Trust variables:**
    - Confirmation
    - Delivery information
    - Contact information
    - Warranty and repair

- **Product consumption**
6.2. Theoretical implications
To reach the aim of describing what it is that contributes to the perception of trust in e-commerce and which trust variables that are important throughout the online purchase process, a theoretical framework was constructed. This framework was developed from adopting theories of previous investigations. However, this thesis might be based on previous theories, but the theories used has been combined within a new context. The empirical study straightened some of the aspects that the theory emphasised as important for consumers to perceive trust in e-commerce. However, some aspects were proven to have a higher impact on consumers perception of trust and all of the three online purchase phases was proven to include variables affecting the consumers perception of trust. This thesis could be seen as an enrichment of variables of importance, where some variables that were not included in theory, have been proved to have an effect on the consumer perception of trust. In addition to the theory collected, the importance of word-of-mouth was one variable that seem to have an essential effect on consumers perception of trust. Further, information about safe transaction of personal information and the access of company information on different search-channels such as Google were also variables that could be added to the theory. In summary, previous theory have not only been tested and proved, but also enriched by the help of this study where all of the variables has got a greater meaning.

6.3. Managerial implications
This study indicates that the perception of trust in e-commerce varied depending on ages and generations, where different generations perceived different functions for efficiency and trust variables when shopping online. Managers should therefore consider the target market before considering what trust variables to work with in order to create a trustworthy e-vendor that fits with the target markets’ preferences. One aspects that was shown to contribute to the perception of trust in e-commerce in an efficient way was word-of-mouth. Word-of-mouth could come from family and friends but also from different blogs and customer comments. Word-of-mouth from family and friends are hard to control by managers since they can not affect what happens in all social settings. However, blogs could be a great opportunity for managers to work with in order to create word-of-mouth. This study indicate that consumer tend to believe in comments from friends, family and blogs where they perceived these individuals to be honest. It was further shown that comments made by the e-vendor itself was perceived as risky and would only ruin the company’s trustworthiness. Therefore, it is
recommended for managers to have comments made by customer and bloggers instead of the e-vendor itself.

This study also investigated in the online purchase process which showed that there are different trust variables that an e-vendor could work with in order to be perceived as trustworthy. Most of the variables that contributes to trust were placed in the before phase which indicate that this phase is one of the most important for a e-vendor to focus on. The consumer have to perceive trust towards a multiple of variables in order to perceive the e-vendor as trustworthy where this study indicate that most focus lies in the website and its design. However, it could be argued that an e-vendor should put likewise focus on the during phase of an online purchase. This is the phase where the consumer decide to buy a product or not. Hence, it is important for an e-vendor to give extensive information regarding the price, delivery and return, but also about the payment methods and safe transaction of personal information, since it was shown that the consumers want to feel some kind of control over the risky environment. After a purchase, was it shown that an e-vendor should send out an informative confirmation of the order where the consumer appreciated as much information as possible. The delivery information where of great importance in order for the consumer to perceive trust and should therefore be considered by the e-vendor. It is important for e-vendor managers to think about consumers willingness to do a repurchase. It was shown that it is of great importance that the consumer feel trust during the whole purchase process in order to do a repurchase. Therefore, should all the trust variables be considered by managers of e-vendors, since it could end up in a repurchase and hence affect the e-vendor positively.

6.4. Further research
Suggestions for further research, in the area of what contributes to trust in e-commerce, will be presented in the following text. The area of trust in e-commerce is relatively under-researched which was one of the reasons behind doing this study. This study was done as a qualitative research with the help of focus groups, in order to get a deeper understanding of the phenomena. Since focus groups were used, could it be argued that the result can not be generalised since a small amount of the population has been studied. For further research could the result of this study be tested in a quantitative study with the help of hypothesis, where a
larger sample of the population could be used in order to get a generalised result, where the whole population is reflected.

Different age-groups were used for this study in order to reach as many ages as possible of the targeted population. It was shown in the result that trust could differ between the ages and generations, which could be of interest to investigate further in. The age-groups could be studied separately in order to get a better understanding of which trust variables that are perceived as more or less important for the different ages. Hence, generalisations could be drawn about different generations and their perception towards trust online.

Further, it could be interesting to study consumers abroad since this study only focused on Swedish consumers. Multi-national e-vendors could have an interest to get a better understanding about how to reach consumers from different nations with different cultures and values. The cultures and values could also differ between the Swedish citizens and could therefore also be further investigated in relation to trust in e-commerce. The study also showed that other aspects such as earlier experience, based on the result about familiar websites, and aspects such as word-of-mouth also contributes to trust in e-commerce. This could also be seen as an interesting topic to look deeper in to, where the relationship between the different variables could be investigated.
Reference list


Appendix 1 - Focus group questions

The questions are related to the purpose of this study where the measurable variables together with the key-concepts are used to help meet the purpose. The questions are based on the measurable variables and thereby the themes which can be seen in the tables below, created by the researchers. The questions can be viewed as a semi-structured schedule for the moderator but where the moderator will foremost use probing to extract the information from the focus group participants.

Trust in e-commerce

<table>
<thead>
<tr>
<th>Focus group theme</th>
<th>Questions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Meaning</td>
<td>• How would you define e-commerce?</td>
</tr>
<tr>
<td>Functions</td>
<td>• What kind of functions are you looking for when you are shopping online?</td>
</tr>
<tr>
<td></td>
<td>• Are there any functions you are missing when you are shopping online?</td>
</tr>
<tr>
<td></td>
<td>• Do you know anything about the technical standards behind a website?</td>
</tr>
<tr>
<td>Availability</td>
<td>• What does the global availability of an e-commerce mean to you?</td>
</tr>
<tr>
<td>Information</td>
<td>• How do you perceive the availability of the information provided by an e-vendor? Compare with a traditional store!</td>
</tr>
<tr>
<td></td>
<td>• Think about your last interaction with an e-vendor. How do you perceive the quality of the information provided by that e-vendor?</td>
</tr>
<tr>
<td>Internet and technology</td>
<td>• In general, what do you think about the trustworthiness on internet?</td>
</tr>
<tr>
<td>Familiar online shopping sites</td>
<td>• When you shop online, where do you shop? And why do you shop there?</td>
</tr>
<tr>
<td>Website characteristics</td>
<td>• What makes an e-vendors website trustworthy for you?</td>
</tr>
<tr>
<td></td>
<td>• Are there any characteristics that are more or less important when it comes to trust on an e-vendor?</td>
</tr>
<tr>
<td>Online risk and vulnerability</td>
<td>• Think about the last interaction with an e-vendor. Where there any perceived risks on that particular e-vendor?</td>
</tr>
<tr>
<td></td>
<td>• When do you feel vulnerable when shopping online?</td>
</tr>
<tr>
<td>Emotions</td>
<td>• How do you feel when your are shopping online? For example, happy or nervous.</td>
</tr>
<tr>
<td></td>
<td>• What contributes to a positive feelings during the shopping experience online?</td>
</tr>
<tr>
<td></td>
<td>• What contributes to a negative feelings during the shopping experience online?</td>
</tr>
<tr>
<td>Focus group theme</td>
<td>Questions</td>
</tr>
<tr>
<td>-----------------------------------</td>
<td>---------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Word-of-mouth</td>
<td>• Do you share <em>information</em> about websites to others? If yes; How do you <em>share</em> that information?</td>
</tr>
<tr>
<td></td>
<td>• How is <em>word of mouth</em> affecting your perception of trust towards an e-vendor?</td>
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</tbody>
</table>

### Before online purchase

<table>
<thead>
<tr>
<th>Focus group theme</th>
<th>Questions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trust (before online purchase)</td>
<td>• What do you think contributes to <em>trust</em> before a purchase?</td>
</tr>
<tr>
<td>Search for product information</td>
<td>• How do you search for product <em>information</em> online?</td>
</tr>
<tr>
<td></td>
<td>• Think about the last interaction with an e-vendor. Did you search for any specific product <em>information</em>? If yes, what did you search for?</td>
</tr>
<tr>
<td>Web design</td>
<td>• What kind of role has the <em>web-design</em> before a purchase? Your first impression.</td>
</tr>
<tr>
<td></td>
<td>• What is most important with the <em>web-design</em> before a purchase?</td>
</tr>
<tr>
<td>Compare product attributes</td>
<td>• How do you <em>compare</em> products online against each other before making a decision about what product to purchase?</td>
</tr>
<tr>
<td>Support from expert comments</td>
<td>• What do you think about reading comments by experts concerning products before deciding about a specific product?</td>
</tr>
<tr>
<td></td>
<td>• Who is an <em>expert</em> for you?</td>
</tr>
</tbody>
</table>

### During online purchase

<table>
<thead>
<tr>
<th>Theme</th>
<th>Questions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trust (during online purchase)</td>
<td>• Think about the last purchase online. What made you go through with that purchase?</td>
</tr>
<tr>
<td>Product information</td>
<td>• What kind of product <em>information</em> is important for you to go through with a purchase? Could for example be, <em>price, delivery information and payment information</em>.</td>
</tr>
<tr>
<td></td>
<td>• How do you perceive the importance of the mentioned factors?</td>
</tr>
<tr>
<td></td>
<td>• Are any of the mentioned factors perceived as more important for you that the others?</td>
</tr>
<tr>
<td>Online payment</td>
<td>• What contributes to trust during the <em>payment transaction</em>?</td>
</tr>
<tr>
<td></td>
<td>• What <em>payment methods</em> do you usually use when shopping online?</td>
</tr>
<tr>
<td></td>
<td>• What <em>payment methods</em> do you perceived as more trustworthy?</td>
</tr>
<tr>
<td></td>
<td>• How does a range of alternative <em>payment methods</em> contribute to the feeling of trust?</td>
</tr>
<tr>
<td></td>
<td>• What sort of information about <em>secure payment</em> contribute to the perception of trust?</td>
</tr>
</tbody>
</table>
### After online purchase

<table>
<thead>
<tr>
<th>Theme</th>
<th>Questions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trust</td>
<td>• What contributes to <em>trust</em> after a purchase?</td>
</tr>
<tr>
<td>Receipt</td>
<td>• Do you expect a <em>receipt</em> after a purchase?</td>
</tr>
<tr>
<td></td>
<td>• Is it important with a <em>receipt</em>? If yes, why?</td>
</tr>
<tr>
<td>Delivery information</td>
<td>• Do you expect to get <em>delivery</em> information after a purchase?</td>
</tr>
<tr>
<td></td>
<td>• Is it important with <em>delivery</em> information? If yes, why?</td>
</tr>
<tr>
<td>Contact</td>
<td>• When is it important with <em>after-sales support</em>, where you can contact the e-vendor?</td>
</tr>
<tr>
<td></td>
<td>• If you have any type of problem with a product, how do you want to <em>contact</em> the e-vendor (could for example be e-mail or help desk)?</td>
</tr>
<tr>
<td>Extra services</td>
<td>• What do you think about <em>extra services</em> (such as installing of the product)?</td>
</tr>
<tr>
<td>Warranty and repair contacts</td>
<td>• Is it important to get additional <em>warranty and repair contacts</em> when shopping online? If yes, why?</td>
</tr>
<tr>
<td>Communication with e-vendor</td>
<td>• Are there any situations when you would like to <em>communicate</em> with an e-vendor after a purchase?</td>
</tr>
<tr>
<td>Repurchase</td>
<td>• Are there any of the discussed factors that could contribute you to <em>repurchase</em>?</td>
</tr>
</tbody>
</table>
Appendix 2: Focus group 1

Age-group: 18-25
Date: 27-04-2013
Place: Växjö (in a home setting)
P1: Female, student, 24 years old
P2: Female, student, 24 years old
P3: Male, student, 23 years old
P4: Male, student, 24 years old

Introduction
The moderator introduced the subject and presented H&M’s webpage in order to make the participants involved in the subject.

Trust in e-commerce
E-Commerce
The moderator asked the participant to define e-commerce where P1 started the discussion by saying that e-commerce is shopping for her. P2 agreed and also said that e-commerce makes it easy to shop clothes and shoes where she can find a range of different products. P3 thought that e-commerce was a risky place to shop cloths, since you can not try anything on. P4 agreed and also said that the reason why e-commerce is seen as risky is because the process of returning the clothes could be difficult.

The discussion continued with the moderator asking what functions the participants were looking for when shopping online. The moderator also gave some examples of functions on H&M’s website to start a discussion. P3 was the first one to tell that on JC’s website, it is possible to try the clothes on a digital mannequin which was perceived as very good way to understand the clothes fitting. P1 agreed and said that a digital mannequin makes it easier for the customer to see what clothes that suits together. She said that this is very good if you want to buy many things or a complete outfit. P5 said that product information is important for him and especially a size description since it is not possible to try the clothes on. P2 agreed about the size description where she argued that this is hard when you shop shoes online. Therefore,
could it be nice to have a function where customers could write comments about the product experience. P1 did not agree with this statement, who said that customer comments could be seen as unreliable. P2 argued that if many people express the same things in their comments could it be seen as reliable. P1 was not convinced but, she agreed that customer comments are more reliable than comments by the e-vendor itself. P1 also suggested that customer grading could be a part of the comments as a function on e-commerce.

P4 continued to talk about the information provided on e-commerce where he said that information about products written by the e-vendor could be seen as bad. He argued that if the e-vendor write something about a product he expects to get exactly that and therefore could it be better to have customer comments about products instead. If the product description does not match his expectation the company would loose him as a loyal customer. P4 continued to say that information provided by the e-vendor should be about the e-vendor, for example that the website has a safe shopping certificate. P1 said that if the e-vendor is a subsidiary to another company could this be included since that could increase the trustworthiness of the website.

P4 said that another thing that increase the trustworthiness is to have contact information on the website. It could for example be an e-mail address since it could be important to communicate with the e-vendor if there is some kind of problem. P1 agreed but said that contact information was taken for granted and not something that she looked after on a familiar e-vendor. P2 ended the discussion about information by saying that that the most important information for her is return-information, size-description and a phone number as contact information where she expressed that e-mail was not enough since it is easier to express thoughts over telephone.

The moderator asked the participants what global availability means to them and P4 said that as long as the e-vendor has a headquarter in Sweden would the e-vendor be seen as trustworthy. P3 agreed and said that if you are able to find Swedish contact information he would feel more trust towards the e-vendor. P2 agreed but continue by saying that if it is big and familiar e-vendor it does not matter if the company had the headquarter in Sweden or not.
Trust

The moderator started the discussion about trust by asking what the participants thought about trust on internet in general. P1 said that it is only stupid people that believe what is said on the internet. P3 continued by saying that everything written on internet has to be taken with caution since you do not know who has written what. P4 agreed and said that it is the same thing in real life. People only trust people that they know. The moderator continued the discussion about trust by asking the participants about familiar websites and what it meant for them. P4 started by saying that he only bought products from familiar brands because then he knows for sure that the products are good. P1 said that she could feel trust and familiarity to an online website if many people had talked about it. If an e-commerce website has been seen many times at different blog’s she would believe that the website was trustworthy. P4 continued by saying that if bloggers talk about a product people might take it more seriously than if a totally unknown person had talked about it. P4 said that bloggers comments are seen as more personal than if a company or an unknown person would recommend a product. P1 continued by saying that if something is recommended by a familiar person, as for example a friend or a blogger, it is seen as more trustworthy. All of the participants agreed and some argued that they only recommend products to friends by person.

The participants were asked to talk about what emotion they felt when shopping online. P1, P3 an P4 said that they only shop when they feel a need for something. P2 disagreed and said that she visited e-vendors when she was bored and if she had the money she would definitely buy things. However, she explained that she did not have enough money to do spontaneous shopping at the moment. The things she currently bought where only things the felt a special need for. The moderator asked the participants what kind of emotion they felt when shopping online where only P2 answered that she felt happy during online shopping.

When the participants started to discuss risks with online shopping, P3 started to explain what he did when he felt that an e-commerce website was risky. P3 said that if an e-commerce website was perceived as not trustworthy he would first buy something small, to see if the system worked. If it did, he would buy a more expensive product. P4 said that he disagreed and
that if he found the same product on different websites for different prices he would perceive the website with the more expensive product as more trustworthy.

P1 continued a further discussion about the prices where she said that the payment is the most laborious part when shopping online since it often takes a long time. P2 agreed but further argued that if the e-vendor request the customer to sign in or create an account before shopping she would not continue. According to P2 should shopping online be fast and smooth and if the e-vendor request her to create an account it would take to much time and she would immediately loose interest. The moderator took the advantage about the subject and started to ask which web-characteristics that make an e-vendor trustworthy or not. P4 said that it is the payment which all of the participants agreed upon. P1 said that is important with different payment method where she preferred to pay directly. P2 and P3 agreed that paying direct was the most preferable payment method. P2 also said that she sometimes liked to pay by invoice. However, it depend on how much she bought since an invoice often cost money and she argued that it is only worth it if you buy for a lot of money. P4 said that invoice also is a good payment method when you do not have money at the time since it is an opportunity to defer payment. P2 said that the direct payment is preferable when you have a real need for something but if you are just shopping for fun is it easier to pay by invoice. P4 ended discussion and said that either way, it is important that an e-vendors website have different payment methods.

The online purchase phases

Before online purchase

The moderator started by asking the participants to imagine that they have recognised a need and are now going to find a product to fill that need by the help of e-commerce. The moderator asked about what contributes to trust before a purchase in general when entering an e-commerce website. P4 answered that the first thing to build trust before a purchase is the web design. He wanted the website to look nice and have a structure that is familiar so it is easy to navigate. P3 agreed and said that navigation is very important since it has an effect on if he would continue to search for products on a website or not. P3 told the others about a bad experience where it was really difficult to navigate to the wanted product. P4 also said that the website should be stylish and clean with nice colours and fonts. P2 also commented that pictures is of importance when it comes to the web design.
The moderator asked about product information where P1 said that she wanted delivery information in the front page of a website. The delivery time is very important since that effects if she would continue to shop or not. P1 did not like to wait for the products. P2 agreed and said that when she is searching for products, it is of importance that the delivery time is shown beside the product information. P1 agreed that it was a preferable place to show the delivery information since some products might have a longer delivery time. P4 argued that the product information should include the price, size description and a picture of a product. P1 said that the quality and material also was of importance, especially if it is a unfamiliar brand. The moderator asked how they compared products and the participants said that the mentioned attributes were the one they compared.

P2 continued by arguing that it also is important with customer comments where consumers are able to compare products and that it affect the buying decision. P1 said that customer comments is a good way to convince her to buy products. P2 said that she customer comment also convince her to buy products but it depends on the amount of customer comments. P1 agreed but said that it would be nice to have a profile of the person who writes the comments. This would make it more trustworthy since you get a picture of who the person behind the comment is. P1 continued by saying that one thing she miss when shopping online and a factor that would affect her buying decision is information about how many products that are in stock. A lower amount of products in stock would make her buy the product right away. The moderator asked what affects the buying decision most and all of the participants agreed that it was the delivery time. P4 said that if the delivery time is too long, it does not matter if there is comments or not since you do not want to wait too long for the products. P1 agreed about the delivery time but she could look through it if it was many products she wanted to buy from the same site.

During online purchase
The moderator asked about what contributes to trust during a purchase where the participants said that the product information is important. P4 said that the price and delivery time is the most important factors that contribute to trust during the purchase when it comes to product information. P3 said the price was most important for him. P1 said that she wanted extensive
information and that more information would lead to increased trust. P4 continued to say that information about how to return the products also is important. P3 agreed and said that he miss that when shopping online where he argue that it can be hard to find that type of information some times. P1 and P4 discussed that if it says *free return* on the front page of the website they would probably buy more products. P4 said that it is especially important to easy find information about the return if it is a first-time visit on the website. P1 said that she take it for granted since there is a swedish law that you have return-rights for 14 days when shopping online but it would be nice to see it written on the website anyway to have it confirmed. P3 ended the discussion by telling the others that if he find out after a purchase that it takes to much time to return a product, he gives the product to a friend instead.

The moderator asked the participants what they perceived s important when it comes to the payment methods and trust. P4 said that a range of payment methods is seen as more trustworthy since the e-vendor is perceived as more serious in that case. P1, P3 and P4 said that direct payment is the most preferable payment method but a range of alternatives makes them feel safe. P2 agreed but said that sometimes he preferred to pay by invoice.

After online purchase

The moderator introduced the “after purchase phase” and clarified that it is everything that builds trust after the confirmation of a purchase online. P3 said that the first thing he wanted is an e-mail confirmation of the purchase. P4 and P2 agreed that this was very important to be sure that the purchase has been made. P1 also agreed but said that it is nice to have a confirmation as a text-message on the phone. It is also nice to get updates from the e-vendor about the delivery. P1 said that it is especially important with a confirmation if the product is payed directly. P2 agreed but said that it is likewise important if you pay by invoice just to make sure that the purchase has been made. Otherwise, you do not know if the products will be delivered or not. P1 continued by saying that she is used to get a confirmation of the purchase and it would make her suspicious if she did not get it.

P1 said that the most important information to get in the confirmation e-mail is information about the payment and delivery time. P4 added that he also wanted information about what payment method he have chosen in the confirmation e-mail. P2 said that it also could be
important with contact information in the confirmation e-mail if there is something wrong with the delivered product. P1 agreed but said that the contact information is especially important if the delivery is delayed. P3 said that as much information as possible is preferable to feel trust towards the e-vendor. P1 added that it would be nice to have a paper confirmation as well as an e-mail since e-mail is easy to delete.

The moderator asked if there was something else, like warranty or extra services that would contribute to trust after a purchase. P4 said that you do not expect to get any extra services when you shop online and therefore is it not needed. You only expect the product to be delivered fast. All of the other participants agreed and said that there is no extra services that are of importance.

The moderator ended the focus group by asking if any of the mentioned factors contributes to a repurchase. Where the participants said all of the mentioned factors are of importance but extra surprises probably would make them return. P1 said that free extra products in the delivery would make her more satisfied and therefore more likely to repurchase. P2 liked that idea but added that it is important how the product is delivered and that would make the customer do a repurchase. P3 said that the packaging could for example make her repurchase. P3 argue that if the package have a luxurious design it could create more value. This was agreed by all of the participants. The moderator asked if the participants wanted to add anything before ending the focus group where all of the participants said that they did not have any more comments.
Appendix 3: Focus group 2

Age-group: 18-25
Date: 2013-05-03
Place: Växjö (in a home setting)
P1: Female, 22 years old
P2: Female, 21 years old
P3: Male, 23 years old
P4: Male, 24 years old

Trust in e-commerce

E-Commerce

The moderator started the discussion by asking the participants how they would define e-commerce. P4 said it is shopping on internet. P2 said that e-commerce is a smooth and easy way to shop. P3 related it to home delivery, although you have to wait a few days. P1 said that she used e-commerce to search for different products and when she have found something she liked she usually go to a physical store to try and buy the product. P4 continued and said that e-commerce offers a greater range of products where you can search for the most cheap alternative.

The moderator continued the discussion by asking the participants about the functions on e-commerce. P2 started by saying that she wanted a function where she easily could search for different brands and products. P4 continued by saying that the search function is of importance where a well developed search function makes it easy to navigate. P1 agreed that it is important with navigation where she did not like to go through all goods on a website. The moderator asked the participants if they miss any functions when shopping online. P3 said that it depends on what you shop but it can be hard to visualise some product characteristics when shopping online, especially when you buy technology. P1 said that the size measurements can be hard to understand where, for example, a small can differ from product to product. P2 agreed and said that the size measurements is especially hard if you order something overseas. P4 said that the size measures also can be different between brands. P2 said that a solution could be to have information about how big, for example, a small is in centimetres. P3 agreed and said that he
always has a problem with the sizes when shopping online. P4 continued and said that he only buy shoes online because of that problem since shoe sizes often fit.

P3 said that he liked the functions on tradera where it is easy to navigate. You can find products based on, for example, brand, size, price and colour. The moderator asked about the trustworthiness on tradera since that is products sold and bought by private persons. P3 said that he saw himself as naive in that sentence, when he trusted all persons on tradera. P2 told the others that she had been tricked for money on a similar website called blocket which is the reason why she do not trust those sites anymore. P1 continued the discussion by saying that she was currently negative towards e-commerce in general because she had a bad experience recently with the delivery of a phone. The e-vendor she bought the product from said that it would only take a few days to deliver the product but instead it took weeks. That is the problem, P1 continued, if you go to a physical store you will probably get the product right away in contrast to e-commerce, where the delivery time can take weeks. P3 agreed and said that it is more trustworthy if the e-commerce website have a physical store as well, because in case of problem you can always go to the physical store and talk to one in person.

P4 agreed and said that it is much better when you can communicate to the company in person. P4 said that it is better to be able to talk to the company through phone than e-mail since e-mail can take much longer time. P4 also argued that it is easier to express yourself over the phone. All of the other participants agreed that phone was better than e-mail. P1 commented that she would never shop on e-commerce if there was no phone number on the website. P4 said that it could also be nice to have an address to the headquarter.

The moderator asked if there was anything else the participants wanted the e-vendor to communicate on the website. P2 said that she liked if the e-vendor had information about the company vision and information about the CEO of the company. P3 said that the company history is nice to read where he argued that if a company have a long history, it is perceived as more trustworthy because then they must have done something right. P1 continued by saying that she like to read customer comments if there is a website she have never visit before. P2 agreed and said that it is also nice to have a ”frequently asked questions”- function where you easily can find answers to your questions.
The moderator asked if the participants have notice that their shopping experience is customised online, where P3 started to laugh and said all the time. P1 continued and said that she has seen it on Facebook where there were advertisements connected to the sites she use to visit. P4 has seen it on google where there are advertisements related to his shopping habits. P3 said that if you buy a specific brand, is this brand shown the next time you visit that website. P4 said that it does not bother because it would never make him do a spontaneous shopping, P4 only shop based on specific needs. P2 said that she has never notice the advertisements on Facebook, Google or other website. However, she has noticed the e-mail she get from the e-vendor after a visit with advertisements. P1 said that she never buy things because of the advertisements but it makes her visit the site where she usually spent 30 minutes of her time.

Trust
The moderator continued by introducing the participants to the next topic, trust. The moderator asked the participants how they perceived trust in general on internet. P2 started by saying that she did not trust customer comments since that could be the company writing for own advantage. P4 said that you have to be critical to everything you read online. P2 said that if a text or comment is written in a positive manner is it harder to trust than a comment in a negative manner. This because a positive comment can be written by the company where e negative comment probably is from a customer since the company would not write bad information about themselves. P1 agreed and said that nowadays it is possible to connect your Facebook account to the comments on some websites. This make the comment more trustworthy since their is a person behind the comment. However, because of that would P1 not share information herself on internet since she wants to be anonymous. P3 said that he could have shared a shopping experience online through a comment if the shopping experience was extraordinary. P2 said that she believes in a comment if a company write something about themselves and also purporting themselves to be the one that has posted the comment. P1 disagreed and argued that it is not trustworthy if a company write a positive comment about their own products and said that she have more trust in her friends. P2 agreed and said that friends are the one you trust the most. However, if the company have statistics or some other support to a comment could it be seen as trustworthy.
The moderator asked if there was any specific site the participant went to when shopping online. P4 said that for the moment he only buys books to school and therefore does he only visit e-commerce sites that offers books. P1 said that she always looks at a website called Pricerunner to find the cheapest price and customer comments. If a website have around 20 positive customer comments would she feel trust towards that e-vendor, although it was a unfamiliar e-vendor. P4 agreed but only if the comments where descriptive. P1 continued and said that if other customers are satisfied with the e-vendor she would trust it, probably because she have a trust in the Swedish law system, that is, if you order something it will be delivered. P2 said that she always shop at the same websites. P2 also said that blogs could influence where to buy products, but she would never trust an unfamiliar site, even if it was posted on a blog. P3 said that he usually base his decisions on a website called Prisjakt where the best possible price is shown and based on that chose an e-vendor. However, if the product is expensive, around 1000-3000SEK, would P3 only shop on a familiar website. P3 and P2 agreed and said that they would rather prefer expensive and trustworthy than cheap and risky.

The moderator asked the participants about what makes a website perceived as trustworthy. P4 said that a website has to be personal. The moderator asked what he meant with personal but could not answer that questions. Instead P1 answered and said that she perceive a website impersonal if the website has a boring font and bad pictures. P1 continued by saying that it is important that a website is well-made with a good navigation function and contact information. P4 argued that it is good when you have the possibility to register a customer account on the website. P1 agreed and said that it feels good to have a customer account on a website because then you feel that you are in their system in some way and thereby have a relation to the e-vendor. P4 agreed and said that it also is good with registration since the shopping process will be faster the next time you visit the site where your address already is in the system. P2 said that she feel trust to a website if it is noticeable that the customer is in the focus. P2 gave an example that the e-vendor can post shopping suggestions related to the different feasts during the year. P4 said that the most important is a well-made website, otherwise could the website be perceived as a bogus company. P2 said that the website should be stylish and easy to follow.

The moderator asked if there is any perceived risks in e-commerce. P4 said that he perceive an e-commerce website risky if there is only a few payment methods. P2 said that it is very
important to find contact information to the e-vendor to perceive it as trustworthy. P1 perceive e-commerce risky when the e-vendor is located overseas because then you do not know the laws and shipping standards. P1 continued and said that it is risky when you can not find information about how to return or reclaim a product on the website. P3 agreed and said that information about how to return a product is very important in order to feel trust but also to get that information with the delivery of the product. P4 said that most of the e-vendors he have visit have return information in a small text beside the product picture which is good. P1 agreed and said, as long as the information can be found somewhere is it perceived as less risky. P2 said that it preferable to have a return form in the delivery package that you could stick on the package if you want to return it, because it is easier for the customer. P1 continue the discussion by saying that it is also important that it does not cost to much to return the product. P3 said that it should be for free, just as it is in a physical store. P4 said that another way is to put the return price in the product price to trick the customers that it is for free. P2 said that it is okay if the return cost a little bit of money, around 50SEK, since the travel to a physical store also cost money, which was perceived as the same thing for P2.

The moderator asked the participants if they had any feeling when shopping online. P2 said that she always feel a need for products online. If she did not have it before, she get it during the visit of the e-vendor. P1 said that it depends on the design on the website where a stylish website is perceived as more fun in relation to a messy website. P1 continued to say that it also depends on the reason of buying a product, if it is because you need it or if you want it. P1 argue that it is more boring to buy something you do not want but need, in relation to something you really want. P3 and P4 agreed with the others.

**The online purchase phases**

Before online purchase

The moderator introduced the participants on the next topic which is the purchase phases where the participants was told they would about to discuss trust before a purchase. P1 started by saying that the first thing she wanted in order to feel trust towards a e-vendor is that the product should be easily found on the website. P2 agreed and said that the product search function is very important where she wanted to find the wanted product in an easy and fast way. P3 said that the first thing he do before choosing e-vendor is to Google it. P4 agreed and
said that after he have Googled the wanted product he choose an e-vendor based on familiarity and brands. P1 commented that when she Googles a product, she does not choose the e-vendor that pops up on the top of the website. P1 argued that this because she get a feeling that that particular e-vendor tries to much. Just because that e-vendor is shown the most does not mean that they are the best possible option. P4 agreed to that statement. However, P3 disagreed and said that the one that lies in the top on google, probably lies their because they have the money to pay to get that place, and therefore is that e-vendor perceived as more trustworthy. P2 agreed to that statement.

The moderator asked if the participants had anything to say about the web design before a purchase. P1 said that they already have talked about this where the others agreed. P1 continued and said that the most important before a purchase is the product pictures, where you should have the possibility to zoom in the pictures if needed. It is especially important to be able to zoom in the picture if the product has many substitutes, as for example cloths, in order to really see the differences.

The moderator asked the participants how they compare products before a purchase. P2 answered that price is one important component. P4 said that he first if all choose the best website, often the one he is most familiar with where P4 also said that the price does not matter. P2 commented that she also compare cloths on the material. P1 agree that it is important with a picture of the product in order to see if the product have any fineses in relation to other products. P2 said that the e-vendor is of importance when comparing products where she often choose the e-vendor she is most familiar with. P2 also argued that if the e-vendor is shown at many different places, at for example blogs, is it perceived as more trustworthy which is a reason why she choose one product over another.

The moderator asked what role expert comments have before a purchase. P2 said that friends has the most impact on her, if she should buy a product or not. P1 said that she listen to some comments online. It could for example be comments about size measures. P2 said that another thing that is important is the delivery time, it has to be in a reasonable timeframe. P2 wanted the delivery information to be shown if she clicked on a specific product. P4 commented the importance of having different delivery options. Some webpages have deliver alternatives that
deliver the products in a shorter time in exchange for a amount of money. P4 liked the option of deciding your own delivery time. All of the other participants agreed. P1 argued that another thing that is important before a purchase is that the product description match the delivered product because you get dissatisfied if the product is not as expected. Therefore, P1 argue that it could be good with customer comments since you do not put to much trust and weigh in those as if the company would write something about the product.

During online purchase

The moderator continued the discussion and introduced the participants to the next topic which is during a purchase online. The moderator asked about the product information, where the participants said that the earlier mentioned attributes should be included in the information. This information should include price, material and delivery, where the it was preferable to have different delivery alternatives.

The moderator started to ask about the payment instead where P2 said that different payment method where preferred in order to choose the one that fits yourself the most. P4 said that he preferred to pay after the delivery of the product by the help of invoice or C.O.D. (cash-on-delivery) which is when you pay for the product when you pick up the package. P3 said that he chose payment method depending on the price of the product. Is it to expensive, around 1000-3000SEK, he prefer to pay after the delivery where a smaller amount could be payed directly. P2 agreed and said that the reason of paying after delivery is to ensure that you will get the product and not loose money. P1 said that she trust the Swedish system and laws and therefore is it okay for her to pay directly. P1 argue that if she have get to the point in the purchase process where she has to pay, she probably have enough trust in the e-vendor that she could pay directly. However, P1 argue, that it is of importance to have many alternative payment methods anyway since that increase the perception of trust. This because you get a feeling, that the company have thought about different needs for different customers. P2 disagreed and said that it is enough with direct payment and invoice since these are the most used methods. P2 continued to talk about the payment method invoice, where she argued that it often includes a sum of 19SEK if you want to pay with invoice. All of the participants started to discuss this and all of the participant did not understand why a piece of paper could cost money.
After online purchase

The moderator introduced the participant to the next phase of the purchase phases which is after a purchase. P4 said that the most important aspect after a purchase is a confirmation of the order to feel trust where information about the order number should be shown. P4 also said that is important to get a text-message with the delivery information. P3 said that he also wanted information about the return in the order confirmation to increase the trust. P2 also said that it is very important that a confirmation of the order is shown directly after the purchase on the website in order for the customer not to be confused. The other participants agreed that this was very important. P1 said that contact information to the e-vendor also can be communicated in the order confirmation. P1 also said that it is important to get delivery information where you could get a text-message during the whole delivery process to know exactly where the package are. P2 disagreed and said that a order number is enough, since you easily can track the package by yourself. P1 agreed about that, and said that an order number increases the perception of trust, although she would never use it. This was agreed, by all of the other participants. P4 said that another thing that should be communicated in the order confirmation is information about what products that is bought. P3 agreed and added that a telephone number also is important. P2 said that the price payed also should be written down and she also like to get a thank you, for the order. P1 ended the discussion by saying that contact information, good and price was the most important aspects.

The moderator asked the participants about warranty and repair cost where all of the participants thought that this only could be communicated on the website. However, P3 added that, to increase the perception of trust could the warranty and repair cost be communicated in an information letter together with the delivered product. P2 and P4 agreed and P1 only thought it was necessary to find it on the website if needed.

The moderator asked the participants if the discussed attributes could lead to a repurchase or if there was something else that should be included. All of the participants said that the discussed attributes was important. P2 said that after a purchase could an e-mail with a discount make her repurchase. This was agreed upon, by all of the participants. P3 added that a system where you collect point is another way to make him a loyal customer. P1 said that she prefer to get an e-
mail with discount rather than a letter, since that is easy to lose. P2 ended the discussion by saying that she often shop online where her friends has already shopped since that is perceived as more trustworthy for her.
Appendix 4: Focus group 3

Age-group: 26-35
Date: 2013-04-22
Place: Stockholm (in a home setting)
P1: Male, working, 31 years old
P2: Male, working, 33 years old
P3: Female, working, 26 years old
P4: Female, working, 26 years old

Trust in e-commerce

E-Commerce

The moderator introduced the first theme, the definition and meaning of e-commerce. All the participants agreed that the usage of e-commerce has increased. P2 mentioned that e-commerce has an essential meaning in his life since he owns his own e-vendor. He also mentioned that he could see the increased online shopping through statistics on his own sales figure, "my life depend on e-commerce" he said. P3 and P4 both works in the fashion industry and they could both agree that online shopping has taken over the largest number of sales. P1 has not experienced e-commerce through the revenue viewpoint but he mentioned e-commerce as playing an essential part in his own shopping behaviour. P3 said that she would define e-commerce as her way of shopping everything but food. P1 and P2 agreed. P4 argued that one point of shopping is the experience in the shop, she likes to visit physical stores.

P1 started to talk about the time efficiency and the ability to compare prices. He said that since he is working the normal open hours for the physical stores, online shopping is his only solution to actually be able to shop, P3 and P4 agreed. P3 mentioned that there is a huge variation of missing functions depending on the webpage. Some small e-vendors has not developed their inventory.

All of the participants agreed that the global availability is one of the main advantages by shopping online. P1 said that it is the main reason for him to visit an e-vendor. He mainly shop
online when he wants to buy something that is not available in Sweden. P3 mentioned that fashion has become more globally oriented than specific for each country.

When the moderator asked the participants about the technical standards, P2 laughed since his work is all about the technical standards behind his own e-vendor but he did not think that customers in general had a clue. P1 admitted that he had done some research about the transactional standards but other than that he was not interested in knowing. P3 and P4 agreed with P1 that they did not really care about the technical standards, they relied on that it would just work.

When the moderator asked the participants how they perceive the information on e-vendors, P1 said “it really depend on the webpage. Some webpages does not have any information at all while some have so much information that you dont know where to start. P3 and P4 agreed with P1 and said that there could be more information available in most cases, not at least around the returns and complaints. P2 said ”They dont want people to return their products of course”. P1 said that the last time he made a purchase online, he found it hard to access the information about the shipping time, or else he said the quality of information was high. P2 said that the information is a really important aspects for him and it is essential for trusting an e-vendor in his perspective. If the information is there, there is no reason not to trust the e-vendor. The e-vendor has to live up to their documentary assumptions, he said. P3 said that she think that the information around the products are important, the materials, the fitting (in the clothing industry). It is also important to know where to turn if there is something wrong with the product or delivery process, P4 agreed.

When the moderator asked the participants about the communication on e-vendors, P2 said that in a broad sense, the communication is being better for each day. Today it is important to be available all the time which in case of international e-vendor could be a problem. P2 talked about his own e-vendor and mentioned that they have a chat-forum where they could communicate directly with their customers. P1, P3 and P4 agreed that it is a common way to communicate online today. P1 mentioned that communication is essential for him, trusting an e-vendor or not.
When the moderator introduced the question about the purchase experience being customised to suit the purchase behaviour and preferences of a consumer, everyone had experienced this and it was not something that the participants were not aware of. P3 said that she thought that "it is slightly unpleasant that they possess information about me that I might not be aware of myself, but it sure works”, she said, P1 and P4 agreed. P3 had experienced some pop up about the new model of acne shoes that he had actually ended up buying.

Trust

The moderator asked a question about the general perception of trustworthiness on internet. P2 said that there is both situations where internet has contributed to more trustworthiness but also the other way around. Sometimes it is good that there is a written evidence that something has happened which is more common online than in the physical world. But there is times where both people in general and vendors utilise the impersonal communication that prevails online. P1 said that it might be easier to lie without any face to face interaction. P3 and P4 agreed and said that trust must be a huge issue when people are more or less unidentifiable.

When the moderator asked the participants about the importance of familiarity, P1 said that he only shop online if he is familiar with the company. The last purchase he made was at Gant.se, it was the first time he bought something online from Gant but he knew that it is a reliable company. He said that he knew what he wanted and to visit the online-shop of Gant was the easiest way to buy it. P2 said that the last time he purchased something online was also from a well familiar e-vendor of his, Siba. He has made purchases there before and he knew that the products are good and the delivery is fast. P3 said that she actually made a purchase from H&M for the first time but she was well familiar with the company. She said that it is important to talk to people in order to take part of their experiences around an e-vendor. P4 said that she were actually not that careful like the other participants, she likes to buy from new e-vendors, if there is not a question of an expensive purchase.

When the moderator introduced the question of what makes an e-vendors webpage trustworthy P2 said that it is not a question of the webpage itself but the aspects provided on the webpage. "As I mentioned before it is important to provide the customers with rich information”, he said. P2 personally thought that if the webpage looks unprofessional he would not trust it. P1, P3
and P4 agreed. P4 mentioned that she had actually chosen not to go through with a planned purchase only because of the unprofessional layout of the webpage. P1 said that he thought it is something a customer might not reflect upon but it sure has an influence on us, P3 and P4 agreed. P3 said that it is most important that the e-vendors design looks professional, it does not have to have any specific colours or layout but it has to advocate that the e-vendor knows what they are doing. P1 said that the most important character for him is that it is easy and quick to use, all the participants agreed.

When the moderator asked the participants about how they perceived online risk and vulnerability. P1 said that there is always a risk that you do not get your products in time and it is a risk transferring money to the e-vendor without any face to face interaction. P2 said that he did not really agree about the transactional risk, he think that if the e-vendor use a well known transactional service he would not perceive it as a risk. P3, said that it depend on the knowledge the customer has about the transactional services and shipping. She would not perceive any risk if she was well familiar with the transactional services that the e-vendor collaborates with. P4 said that first time she bought something online she perceived a lot of risks but now with her positive experiences she does not think it is a risk at all. P3 i do not think that there is a risk if the company is well known, it would not risk their reputation. A smaller unknown company on the other hand might be more risky, P3 said.

P4 said that she is always vulnerable when she is visiting an e-vendor. She said that the mode she is in when she want to shop something online is not 100 percent stable. She wants to buy something, she might not always know what it is. P4, agreed and said that most of the times she visit a e-vendor she is vulnerable. P1 and P2 did not really agree, they said that they do it to quick get what they want, not any time or space to feel vulnerable, typical girls, P1 said. They all agreed that it has to do with the previous question. P3 and P4 said that they feel a need of something and does not always know what it is.

When the moderator asked the participant how they felt when they were shopping online, P1 and P2 said that they mainly feel stressed and want to be time efficient. P3 said that she sometimes feel bored and has a lot of time to evaluate different products, P4 agreed. All the participants laughed and said that there is a different between male and female online
behaviour. P1 said that he gets a positive feeling when he find something quickly, P2 agreed. P3 said that when she find something that fulfil her needs she gets happy, P4 agreed. P1 and P2 both agreed that a negative feeling occurs when something is complicated and takes a lot of time. Also if something takes time to deliver or shipping cost is high, P3 and P4 agreed. P3 said that she often feels happy until she gets the total cost for the product with shipping cost included.

When the moderator asked the participant if they were effected by word of mouth, P1 said that he might never have done an online purchase if he had not heard anything about the company or products. He said that it is mostly due to some close friend talking positively about a product he start the online-shopping process in the first place, P3 and P4 agreed. P2 said that it is important but it depend on who spread the word of mouth, does he/she value the same things as i do?, P2 said. P2 also mentioned that if he is really satisfied with a online purchase he is happy to spread his experience to others, all participants agreed. P3 said that she has done some reviews both when she was satisfied and dissatisfied. P4 said that it is important to share information today, it is mostly what is effecting our decisions.

**The online purchase phases**

**Before Purchase**

P1 said that word of mouth and reputation is important to create trust before a purchase. He said that if a reputation of a e-vendor is positive he would trust it without having any own experience. P4 agreed and said that she would not trust an unfamiliar e-vendor.

P3 said that she search for product information on Google, than she is able to se what others have commented around the brand. They all agreed that it was the most common way to search for information both to take part of reviews and also to compare prices. P2 said that he always search for information before a purchase. P4 agreed and said that the prices of the same products could change a lot between e-vendors, it is important to search for price-information, P3 agreed. P3 said that last time which was yesterday, she searched for information about where she could get her delivery first. P1 said that mostly look at reviews.
P2 argues that the web-design is of big importance. P3 said that it might be effecting us more than we are aware of. P4 said that as long as it looks professional and easy to use she did not really care. P1 said that it is important that it looks exclusive and professional, they all agreed. P1 said that he compare prices on ”pricerunner” and on prisjakt, other features he gathered information on reviews by flashback and other forums. The other participants agreed, P4 said that Google is the most common tool to use, then you are able to compare both prices and other features. When the moderator introduced the question about experts influence.

When the moderator asked the participants about experts, P1 said that experts sounds suspect, it depends on if the expert is employed of the e-vendor or if it is a person that has alot of personal experience of the products. P2 said that he think that an expert is someone that has a lot of experience of the product, someone that has his own interest in helping. P3 mentioned that she looks at reviews for product specific information, they all agreed that if feels most trustworthy to take part of an ”experts” own experiences. P1 said that an expert is someone that has a lot of own experience of the products, the other participants agreed. P2 said that comments of experts is of value and he always search for reviews online.

During purchase

P1 said; if everything goes smooth and there are no complications in the purchase process he will go through with an initial purchase, the other participants agreed. If something on the other hand gets complicated, i almost always give up. P1 said that it is important with the transaction process, if anything is complicated or suspect he wold not go through with the purchase.

When the moderator asked the participants how they search for product information, P2 said that all kind of information is important around price, delivery and payment, if there is a lack of information around this he would be worried, the other participants agreed. P1 said that it is most important that there is information provided about the payment and price. The other participant said that all of the information about the mentioned factors are equally important because they goes hand in hand. If the information about these factors are rich and clear I will not be worried, P1 said. P3 said that information is the key for trust, it makes her believe that there is nothing to hide, the other participants agreed.
When the moderator asked the participant about online payment, P1 said that he usually use direct transaction from with VISA card. P2 said that he has used both invoices and direct transactions but preferred direct transaction. Both P3 and P4 usually uses invoice. P4 said that sometimes she do not keep the product and then there is no need pay the invoice. P3 said that she think it is just a way to postpone the purchase. P3 said that she does not know which payment method is the most trustworthy but maybe it could be to use invoice, P4 agreed. P1 said that he is not worried about the transaction if they use common transactional services like klarna and paypal. P1 said that there should be wide range of alternatives of payment methods but not too many. He said that the most important thing is that the payment methods are common not that they are many, the other participants agreed. P1 said that it would only be problematic if the methods provided were too many. P4 said that it is important that there are information around the payment methods, for instance about shipping costs or charge of invoice, the other participants agreed.

After purchase
P1 said that after a purchase he likes to get an receipt and some confirmation mail of his purchase, the other participants agreed. P2 said that it is important to be able to easy contact the e-vendor. If there is a lack of contact details P2 would not trust the e-vendor. It is always nice if the company follow up the customer-satisfaction, even i do not answer the questionnaire. P4 said. All the participants agreed that it is highly important to get some sort of receipt after a purchase. P1 said that even if he does not even look at it, it is highly important.

When it comes to the delivery information P3 and P4 said that it is highly important, they always follow their delivery updates. P1 have experienced late deliveries to many times and said that if something takes longer than it should, he always make sure that they have not forgotten, P2 agreed.

P1 said that he do not usually feel the need to contact the after-sales support unless something is wrong. It is often easy to return the products but if there would be any complications, he would feel a need to contact the after-sales support. All the participants agreed that there should be some different options on how to contact the e-vendor. P1 said that he prefer the e-vendors that has there own chat forum where you get your answer directly
When it comes to extra services, all the participants agreed that it depends on the product, if it is a complicated product extra services is necessary. All of the participants agreed that additional warranty and repair contacts is important, even if you do not use it. P1 said that he mostly took for granted that it exist, even if he do almost never use it. P2 said that he might want to contact the e-vendor after a purchase if he is really dissatisfied or the other way around, but not otherwise. The other participants agreed.

P1 said that it is a combination of all the above mentioned factors that contributes to a repurchase. Since the competition online is huge and it is easy to switch to another e-vendor, i am really sensitive for the lack of anything of the above mentioned features, P1 said. The other agreed and P4 said that the most important thing is that they always keep their promises. One little mistake could contribute to non returning customers and bad reputation, P2 said.
Appendix 5: Focus group 4

Age-group: 26-35
Date: 2013-04-29
Place: Stockholm (in a home-setting)
P1: Male, working, 34
P2: Male, working, 29
P3: Female, working, 27
P4: Female, working, 26

Introduction
The moderator introduced the topic and the webpage of H&M.

Trust in e-commerce
E-Commerce
P1 defined e-commerce as the digital way of shopping, the other participants agreed. P2 said that physical shopping is not even an option in his life and e-commerce IS shopping for him. P3 said that e-commerce has made us lazy but also opened up a possibility for an increasing consumption. P4 was not very familiar with shopping online but she knew that it has increased rapidly. P2 argued that if he should shop online instead of shopping in a physical store it has to be time effective, it is important that it does not require a lot of effort.

P1 said that it is important that the e-vendor has an attractive web site that brings the physical experience he gets in a physical to the digital world. That could be the one thing I am missing, shopping online, P1 said.

P2 said that the technical standards is something that he does not know anything about, or honestly does not care about, he said. The other participants agreed. When the moderator introduced the global availability, P1 said that it is the main reason for him to shop online. P4 agreed and said that she always shop online when she want to buy something from another country, or els she could go there herself. P3 agreed that it is an important aspect that is one of
the main positive aspects e-commerce. All the participants agreed that the global availability is an important aspect.

P4 said that the information online is richer than you get when you shop in a physical store. P2 agreed and said that even if the e-vendor itself does not provide all information you are able to search for everything online. P3 said that he almost think that the amount of information online is too much. P4 said that it is good that the information is out there, even if she does not read it all she feels safe knowing that she could. The other participant agreed.

When the moderator brought up the communication between the customer and the e-vendor, P2 said that it has been more effective than before. Now you are able to choose which communication-channel to use when you want to communicate. P3 did not agree she said that the communication has gone more interpersonal and she mentioned that it feels not as real and honest as in the physical world. P4 agreed with P3 and said that she prefers a face-to-face interaction when she communicates. P1 said that it depends on the reason for communication, if it is a major issue he would want a face-to-face interaction, or else he thinks that it is easy to communicate online. When the moderator asked the question of what the participant thought of the purchase experience being customised, P1 said that it is uncomfortable that they know more about your purchase behaviour than you do yourself. P2 agreed but said that it triggers a need that you did not even have when visiting a store, it is what makes you do spontaneous shopping.

Trust
When the moderator introduced the first question about trustworthiness online, all the participants agreed that it depends on what e-vendor or what intention the visitor has. P2 said that the trust might have decreased since it might be easier to provide customers with false information without any face-to-face interaction. P3 did not agree and said that it is more noticeable to provide customers with false information online, suddenly there is a written proof.

P1 said that when he shops online he almost always have an initial intention to buy a specific product. He has often searched for information before and knows what he wants and where he
wants to buy it. P2 agreed and said the only time he visit a totally unfamiliar e-vendor is when he has heard about it before. P3 said that she often visit the same e-vendors, she think it is easy since they keep her personal data and she know that it is safe, P4 agreed.

When the moderator introduced the topic of web characteristics, P1 said that if he has got a positive experience from a previous purchase he would consider the e-vendors as trustworthy, the other participants agreed. P3 said that she would also consider it as trustworthy if any of her close friends or family has positive experiences of shopping there. P2 said that for him it has to do with the transactional services, if he will trust the e-vendor or not. The money is what he as a customer sacrifice and that is what needs to be safely transferred, the other participants agreed. P4 said that it is also important to know about the rules of returning and reclamation before a purchase online.

When the moderator asked the participant about online risk and vulnerability, P1 said that he does not feel vulnerable when he visit an e-vendor, he knows what he want and buys it, P2 agreed. P2 said that there are sometimes when he is bored and visit e-vendor for fun then he might be vulnerable but that is not often, he said. P3 and P4 both agreed that they are not often visiting e-vendors knowing what to buy. They both feel vulnerable from time to time and are sensitive towards the customised purchase experience.

P1 said that he often feels happy when he shops online, he think that it is an easy and time efficient way to get what he want, the other participants agreed. P2 said that if the e-vendor does not fulfil his expectations or if the time consumed at the website gets longer than expected he would get angry. P4 said that she feels sometimes happy sometimes just bored, P3 agreed. P3 also said that if something went complicated she will get angry and leave the e-vendor. She said that she often knows substitutes and would thereby turn to another e-vendor. P4 agreed and said it there would have been the opposite she would have been happy to return instead. P1 said that it depend on the time and the effort needed in order to complete the purchase, the other participants agreed. P4 said that sometimes she just like to "window shopping" than she will be satisfied and happy just with a nice web page with nice products, P3 agreed.
When the moderator asked how the participants were effected by word of mouth, P4 said that if she have had a positive experience of a online purchase she would share it to her friends and family, so if the experience was really bad, the other participants agreed. P1 said that it would have been ”one hell of an experience” for him to share it one a forum or similar but he knows that many customer does. P2 said that he sometimes gives reviews of products on youtube and flashback but it is only when something is worth telling, for instance new launches. P3 said that she and her friend talks a lot about there online shopping experiences, P4 agreed. P4 said word of mouth has a big impact on her purchase decision. Friends and family are the most important source in her decision. P2 said that he shares information but probably not in the range that girls do, P1 agreed.

The online purchase phases

Before purchase

P1 said that before a purchase trust has to do with familiarity and previous experience. P2 said that it also has to do with reputation. P3 mentioned the access of information, she said that if the information is easy to find she will trust the e-vendor. P2 said that it is important that the information about the transaction is crystal clear. P3 said that she would trust the e-vendor if she is familiar with the transactional and shipping services, the other participants agreed. P2 said that if it is the first interaction with the e-vendor she would be really sensitive towards unclear information or unfamiliar shipping or transactional services.

When the moderator asked the question of how to search for information online. P1 said that he always google the product in order to get both professional and personal reviews and information. P4 agreed and said that she would not turn to the e-vendor for reviews and feedback, then she would go to a discussion forum. P3 agreed and said that on these forum she knew for sure that she will get an honest review from a consumer point of view. P2 said that if he was in need of information regarding the services around the product or for instance how to install it he would turn to the e-vendors website, the other participants agreed.

P3 said that the web-design is important when it comes to the first interaction with the e-vendor. She said that it has to be crystal clear and look professional, the other participants
agreed. P4 said that she actually has turned to another e-vendor only because the web-design looked really unprofessional.

P1 said that as he mentioned earlier he always Google the product, not only to get reviews but also to compare prices, the other participants agreed. P3 mentioned price runner as her main option when she want to compare prices.

When the moderator asked the participants about comments from experts P3 said that she actually has no idea who is an expert. She consider herself to be really easy to fool. If there is the e-vendor itself who gives the comments or if it is consumers, she had no idea, but she listen to it. P1 agreed and said that it is hard to know who is an expert online, the other participants agreed.

During online purchase
P4 said that what makes her go through with a purchase is if the process from finding a product to making an order goes easy and quick, the other participants agreed. P1 said that it has to be no complication and then they have won me as a customer.

P2 said that it is important to get information about the transactional services and shipping costs. P4 said that it is important to get information about sizes, at least when it comes to shopping clothes. Some e-vendors provide the visitor with rich information in forms of pictures and size measures but some does not include many pictures or information around there products at all, she said. P3 agreed and said that she would also like information about how to return the product if needed. All the participants agreed that the most important factor is that the information about price is clear.

P1 said that the transactional service should be well known. P3 said that if the e-vendors have many options she would consider it to be safe. P4 did not agree and said that she would only feel confused if the options were to many, she would like only a few. P1 and P2 agreed that a higher amount of options is considered to be more trustworthy. P1 said that he usually use Klarna invoice as a payment method, but it happens that he does a direct transaction sometimes. P2 and P3 both only uses direct transaction with VISA card. P3 said that she think
it is easier to do it right away so she does not forget to pay. P4 said that she usually uses
invoice since she think it is most simple. P3 said that she did not think any payment method is
more secure than another as long as it is well known. P4 said that from her perspective, invoice
is more secure, when I receive my product I have not done any transaction yet, she said. All the
participants agreed that the information about secure payment is very important and should be
clear and easy to access.

After online purchase
P2 said that after a purchase he does not really feel the need of trusting the e-vendor. The other
participants did not agree. P3 said that she would need to trust that if the product break she will
get her support.

All the participants agreed that it is important to get a receipt and they all expected it. It could
be digital or sent with the product, but it should be there, P1 said. P4 said that it makes her feel
safe and she some how expect that she will get support if something breaks. P3 said that it is
important to get delivery information, she said that she often follow the delivery process. The
other participants agreed that it is important to feel secure. P4 said that it is important with after
sales support if something went wrong, all the participants agreed. P1 said that he would like to
contact after sales support by phone or email because that is what he is familiar with, the other
participants agreed.

P1 said that extra services is of course important if needed, it depends on the product, he said.
The other participants agreed and P4 said that when it comes to clothes it is not important. P3
said that it is always important with warranty and repair contact, it should be researched before
making a purchase, the other participants agreed.

P4 said that the only time she would want to communicate with an e-vendor after a purchase is
when something has not turned out as expected. She said that if something is missed out or
broken she would like to know how to handle the situation and thereby communicate with the
e-vendor. The other participants agreed and P3 said that she has never communicated with the
e-vendor after a purchase before but she would like to know that it is possible.
P2 said that if the above mentioned factors turns out in the way I expect them to, easy and quick i would probably return to the same e-vendor again, the other participants agreed. P1 said that it feels like e-vendors are more sensitive towards small mistakes than physical stores since it is so easy to switch. P3 agreed and said that all functions has be carefully thought through to make at least me return.
Appendix 6: Focus group 5

Age-group: 46-55
Date: 2013-05-06
Place: Stockholm (in a home-setting)
P1: Male, working, 55
P2: Male, working, 49
P3: Female, working, 46
P4: Female, working, 52

Introduction
The moderator introduced the topic and showed the Webpage of H&M.

Trust in e-commerce
E-Commerce
P1 who works in the industry said he is familiar with the topic and shop online frequently. P2 said that the only thing he has bought online is tickets to different countries for him and his family. P1 said he would define e-commerce as the modern way of shopping. P3 said that e-commerce has made her consume more since she is not limited to shop on weekends anymore. She often buy things for her children and for her home. P4 uses online shopping to be able to take part of deals on Groupon and Letsdeal.

P1 said that the functions he is looking for should be that it is easy to understand how to make an order and that it is time efficient. He said that the most important thing for e-commerces to attract customers and make customers do purchases, it should be user friendly and professional. The other participant agreed and P2 said that since he is not very familiar with shopping online he wants to get clear directions on how to go through with his purchase and what will happened after. He said that the e-vendors should not take for granted that everyone knows how to do. P4 said that the most important function for her is the information around the purchase. P1 said that he has some knowledge about the technical standards of e-commerce, but only since he works in the industry. He said that usually original customers does not have
an interest in knowing about it. All the other participants said that they think it is complex and does not have a clue of the technical standards. P4 said that she does not care at all.

P1 said that the global availability is one of the main reasons for him to shop online, then he is able to reach products around the world. P2 said that he is not very familiar of which countries he could make orders from but he think it is a good way for companies to expand globally. P3 and P4 both agreed that it is amazing how the trade between the countries has been facilitated by the Internet trade. P4 said that she does not think she have bought anything from another country but she might want to try in the future.

When the moderator introduced the question of availability of information P2 started by saying that she did not think that it was easy enough. He find it hard to know the details about how to go through with a purchase, but he said that it might depend on his lack of knowledge. P1 followed by saying that the information is definitely out there, he said that there is too much information in his opinion. His means that it is hard for him to sift the information online. P4 said that in a traditional store you are able to ask what you are looking for and get a specific response, online you suddenly get the problem of finding the relevant information, the other participants agreed.

P1 said that the quality on the other hand is way much better online than in traditional stores. The amount of information makes it easy to compare and evaluate the relevance of all different sources. P3 said that the quality is in her opinion good, the other participants agreed. P2 said that even though the quality is high they have to find a way to make it easier for us unprofessional online shoppers to understand.

When the moderator introduced the topic of communication and showed H&Ms homepage, P1 said that the communication has become more efficient today than for only some years ago, but it is not as real and specific as in a physical store. The other participants agreed. P2 mentioned that he wrote an e-mail when he was trying to book a flight online and did not get an answer until four days later. P1 said that today you are able to contact many e-vendors on chat forums, email or phone and he likes to have different options of channels for communication.
When it comes to the customisation of the purchase experience P1 and P3 both were aware of how it works. P2 and P4 on the other hand, did not even know how and that it works. P1 said that it is those who is not aware that probably will be the once affected by it the most, the other participants agreed.

Trust

P1 said that internet has contributed to that companies has to work harder to prove that they are trustworthy since it is less hard to trust something you cant see a face of, he said. The other participants agreed. P3 said that she think it is important to do her research before she buys something, she said that she usually ask her friends that is more familiar with shopping online. P2 said that he does not really trust the e-vendor until he has received his ticket.

P1 said he usually shop online when he want some specific product from another city or country. P2 said that he only has bought tickets online. P3 buys clothes for her children and her home since it is hard for her to shop at the times where physical stores are opened. She usually shops at Hm.se or ellos.se. She said that it is what she is familiar with and she does not really have time to understand how different e-vendors work. P4 shop on Groupon and Letsdeal to be able to get reduced prices on different activities and products.

When the moderator asked about what the participant perceived as a trustworthy website, P2 said that as long as it is easy and user friendly I am satisfied. P1 said that it is important that it looks exclusive and professional, they have to know what they are doing, he said. The other participants agreed, professionalism is the most important aspect to receive trust from customers. P3 also mentioned the transactional services and the importance of the information around it, the other participants agreed. P1 said that if the e-vendor cooperates with many well-known transactional companies, it would have increased his perception of trust. P1 said that it could be perceived as a risk making a payment online, the other participants agreed. P4 said that it is also a risk to deliver the product from A to B, sometimes it is hard to know who has the responsibility if something gets broken in the shipping process. P3 said that she think that it is a risk not to feel, try or touch the product before making a purchase, the other participants agreed.
When it comes to vulnerability, P1 said that mostly he is vulnerable when he visit a e-vendor. P2 on the other hand said that he is never vulnerable. P3 said that she did not really know but since she often end up with a shopping cart with too many things then she intended to. P1 said he feels productive when he visit an online store, he wants to get things done and be time effective. P2 said that he feels nervous, he does not really like it but feels he has to keep up with the new way of doing things, when everything today is based on technology. P3 said she feels happy and perceive online shopping as a pleasure. P4 said she feel excited and happy, since she is buying deals she often gets the feeling that she is earning money, even if that is not the case, she said. P2 said that he gets a positive feeling first when he receive his product. P1 said that when everything went smoothly and quick he gets a positive feeling, P3 and P4 agreed. P1 said that what contributes to a negative feeling is when thing take time and gets complicated, P3 and P4 agreed. P2 said that when he does not understand how to go through with a purchase he gets a negative feeling.

P1 said that if he has a positive purchase experience he is glad to share it with his friends and family. When the experience is bad he would also probably spread his opinion to others. If it is just average he would not say anything unless someone asked, he said. All the participants agreed. All the participants is affected by word of mouth. P1 said that it is the most trustworthy source of information, the other participants agreed. P2 said that word of mouth could affect the company positively or negatively depending on the rumour, but it sure has an effect, the other participants agreed.

Before online purchase
P1 said that as he mentioned before it is important with a professional impression and a positive reputation, all the participants agreed. P2 repeated his argument about the user friendliness.

P1 said that he usually compare prices before a purchase, that he does online. P2 usually ask someone he trust an know has bough tickets online before. P3 said she usually search for information online but before she has reached that point she has most of the time heard about
the product or company by someone. P4 said that she does not really search for information before a purchase.

All the participants agreed that the web design is important. P1 said that it is the first impression of the e-vendors professionalism. For him it plays an essential role in his purchase decision. P2 said that it has to be clean and understandable. P3 and P4 both agreed that it has to look professional and attractive. P1 said he compare prices before a purchase, he search for product information on Google. The other participants also sometimes Google their intended purchase. P2 does only search for information about his holiday destinations. P4 sometimes Google to find out more about the specific offers.

P1 said that he does not really believe in experts, the persons called experts mostly want to sell something. I would rather listen to friends, family or reviews on forums instead, he said. P2 said that he did not know who is a expert, he would not like to read their comments. P3 and P4 said they would only like to read their comments if they knew who is the sender and what his intention is. For P1, P3 and P4 an expert is someone that has experienced the same purchase as they are intended to do, not an employee of the e-vendor.

During online purchase
P1 said that if everything goes as he expected, he will go through with his intended purchase. P3 said that if everything goes quick she sometimes does not even realize that she have bought something, but if it takes a lot of time on the other hand, she might change her mind during the process. The other participants agreed about the importance of that everything should be easy and time efficient.

P1 said that it is important with all kind of information around the product, price, payment and delivery. P2 said that the information about price and payment is really important and that it should be easy to find. P4 said that she would be suspect if there was a lack of information around price, delivery or payment, the other participants agreed. P3 said that the most important factor is the price. She said that it is important to get access to the total information about the price, it should include delivery cost etc.
P1 said that if there is no questions about the above mentioned information he would probably trust the e-vendor. He said that the transactional service must be familiar, for example klarna. P3 said that she does not feel safe when she need to provide too much personal information, P2 agreed. P1 said that he usually use invoice. P2 and P4 uses direct payment. P3 sometimes use invoice and sometimes direct payment. She said that she trust both methods. P2 said that he think it is easy to use his card, de does not know which method is more safe. P1 said that she would like to see many different payment method. It would contribute to his trust if the e-vendor cooperates with many different transactional companies, the other participants agreed. P2 on the other hand said that if there are to many methods he would get confused. He would also like to get clear directions on what will happened during the payment process.

After online purchase
P2 said that he would get worried if the e-vendor stopped to provide him with information after a purchase. He would like to get information about what will happened next. All the participants agreed.
P1 said that he need to have a receipt to feel safe. All the participants agreed that it is important to receive a receipt after a purchase. P1 said that it is the evidence if something gets broken.

P3 said that the delivery information is important for her. She would like to follow every step of her order since she is often excited and eager to receive her products. P2 and P4 said that they receive his order by mail so he does not care. P1 think it is important with delivery information if something gets delayed he would like to know what has happened.

P1 said that it is important with after sales support only if something went wrong. He also mentioned that he would like to know that it exist even if he don't want to contact them. All the participants agreed. P1 said that he would prefer to contact the e-vendor by phone, P2 and P4 agreed. P2 said that it feels more real and honest. P3 said that she would rather contact them by e-mail or chat.

P1 said that extra support is important depending on what he has bought, if it is something technical it is highly important. P2 and P4 said that they have never felt the need of it. P3 said that it is important to know that it exist.
She said that warranty and repair contacts is really important, it makes her feel secure. The other participants agreed. P2 said that if there is no warranty he would not go through with his purchase. P4 said that the only time he would like to contact the e-vendor after a purchase is if she has questions about something around the product. The other participants agreed. P2 said that if everything went well and he feel safe during the whole process he would probably return to the same e-vendor the next time. The other participants agreed.
Appendix 7: Focus group 6

Age-group: 46-55  
Date: 2013-04-28  
Place: Malmö (in a home-setting)  
P1: Male, working, 52 years old  
P2: Male, working, 55 years old  
P3: Female, working, 50 years old  
P4: Female, working, 55 years old

Introduction  
The moderator introduced the subject and showed H&M’s webpage in the background to make the participants involved in the subject.

Trust in e-commerce  
E-Commerce  
The moderator opened the focus group by first asking the participants a general question about what e-commerce and shopping online means to them. P1 said that he personally does not shop that much online but he said that it is a place where he can shop the same things as he can shop in a "real store". If P1 shops online he said that it is mostly books or cinema tickets. P4 said that it is a place where she can buy travels and hotels. P2 agreed with P4, and added that it is way of sitting at home in front of a computer and order things, for example travels, cinema tickets or other things he said. P2 also said that it is an alternative to shopping in a real store, but that he actually rather shop in a real store and seldom shop online. P3 came in to the discussion and said that shopping online means a lot to her. She said that she mostly buys clothes online since it is convenient to stay at home and order from there. She also mentioned that she has been suffering from an illness and that shopping online was therefore a very nice and easy way to buy clothes when she did not have the energy to go out to the real stores.

The moderator showed the participants H&M’s online shopping front page and asked questions about the importance of different functions on the webpage. The moderator gave the
participants a few examples of functions on a webpage in order to help the participants understand what functions are. P2 said that he thinks that it is important to be able to navigate through the site and find what you are looking for. Everyone agreed that navigation is important. P3 said that she thinks it is important that the page is clear and easy to follow. She also mentioned that this can differ from page to page and that some sites are better than others. P1 agreed and said that he thinks it is important when all the functions work and are clear since it gives a serious impression. When the participants discussed whether or not they knew anything about the technical standards behind the e-vendor’s site they all agreed that they do not at all think about the technical standards. P2 said that he does not think about the technical standards behind the site, but maybe when it comes to a safety aspect, it could be considered. P3 agreed with the safety aspect.

The participants were asked about their thoughts of the availability of shopping online. P1 said that it is good that you can find almost anything that you are looking for online, whenever you want to. The others agreed. The participants had some trouble understanding what the global availability meant but after having it explained by the moderator they started to discuss whether a foreign site can be trusted or not. P4 said that she does not trust foreign sites and would probably not order anything from one, she said that there is a lot of warnings for card schemings right now and therefore would an unknown foreign site not be safe for her. P2 said that he would order from a foreign site but maybe not from just any foreign site, where he said that he would maybe not buy anything from a nigerian site as an example. They all agreed that it feels more safe when it is a swedish site. P2 said that maybe in their age they do not have to find the cheapest option and they could therefore buy what they are looking for in a real store for a higher price, and then minimise the risks with shopping online. P3 said that she was looking for a specific american brand that she could not find on a swedish site, instead she found it at an american site but decided not to go through with the purchase because she did not trust the site in the end.

The moderator asked the participants what they think about the information provided on a online shopping site. To help the participants they were asked to for example compare it with information in a real store. P4 said that she is a member of the beauty store Kicks and that she thinks that they have managed to put good information on their site, where they for example
show members price. P1 said that he thinks that it differs a lot from shop to shop, where the quality of the information is really poor at some places and better at other. P3 said that she likes that you can see a written explanation of the product online, for example if you want to buy medicine or clothing you do not have to ask what the medicine is for or what the material of the clothes are. P2 agreed and said that it is easier to have the information online compared with a traditional store since you can read the information over and over again. P2 also said that you can read information online and get all the knowledge you need before you make a purchase in a real store. P4 filled in that this is good since you are well informed when you want to make a purchase in a traditional store or online.

When the participants were asked how they feel about the communication between them and the e-vendor, P2 said that it feel like an e-vendor is more objective compared with communicating with a seller in a traditional store. The others agreed, and P1 said that the seller in a traditional store feels more eager to sell and is therefore not as objective since it is all about selling. P3 said that you never know in what mood a seller in a traditional store will be in, where on the other hand the e-vendor is programmed and will therefore always be in the same ”mood”. The others nodded and agreed that it was a good point of view.

When the participants were asked about the online purchase experience being customised they were a bit confused since this was not something that they had though about. After the moderator further explained how online purchases can be customised the participants started to discuss this aspect. P4 said that she think that she experienced this when she looked for wedding dresses for her daughter. P1 took up the example of customising your car online. P3 said that the customisation aspect is very good since there are so many options out there to chose between and that customisation can narrow the options down and also saves a lot of time. They all agreed with P3.

Trust
The moderator moved over to the chapter related to trust and started by asking the participants of their perception about trust in general on internet. P4 said that it is amazing how trustworthy it is and P2 agreed. The other two participants remained quite and P3 said that she had to think for a while but could not really come up with anything that says that internet would not be
trustworthy. P1 eventually said that there are always some risks with technical things, they can for example lay down in the middle of a purchase out of unfamiliar reasons. P4 once again stated the risk with card scheming and that you might never be certain who can access your card number over internet. P2 said that he uses internet to do money transactions with his internet banking account and that this can sometimes be scary because it involves a lot of money. P4 said that it is rather contradictory since one is afraid of buying a cheap dress from H&M for example but then at the same time can pay large bills or transfer money through internet. P3 said that at the same time there are also risks when you purchase from a traditional store, since there are card scheming there as well.

The moderator asked the participants about their opinions regarding whether it is important for them that they are familiar with the shopping site. P1 said that he absolutely does not think that it is important with familiar shopping sites. He said that he use google to search for the site and based on the result on google he chooses the most appropriate site. P3 said that she also uses google to search for sites. P3 mentioned that she follow her feeling when it comes to how the site looks like. She said that sometimes when the site does not look professional she would immediately leave the site. P4 said that it is of course beneficial if you are familiar with the site from before and have some experience from it. The others agreed.

When the participants were asked about what it is that contributes to trust on a website P3 quickly said that the main aspect for her has to do with how big the company is. Where she said that a bigger company increases her trust towards it. All of the participants agreed that there is nothing specific that they know for sure that contributes to trust. The moderator could not get any specific thoughts about the web characteristics but tried to ask questions about why the participants chose to shop on a specific site. P4 said that it has to do with previous experience on a specific site, ”if you are satisfied you will come back” -she said. P2 filled in ”but if you do not have any previous experience on that site what makes you pick it?”. P4 responded by saying that it might have been on top of a search result on google and the site looked nice. When the moderator asked what the participant meant by nice, the participant were not too sure what she meant and described as a feeling she just get when she sees a website for the first time.
The moderator took up risks and vulnerability in e-commerce as the next topic. The participants were asked about the perceived risks in e-commerce and when they feel vulnerable. P1 quickly said that he feels vulnerable when he presses enter for a purchase and there is no turning back. The others agreed. P1 continued by saying that the biggest fear or risk lies in the payment, with the risk of card scheming or someone getting hold of your card number. P3 said that she does not like to leave personal information about herself. P2 said that some pages have some sort of safety system which increases your trust a little bit to that site.

The moderator asked the participants what their feelings are when they are shopping online. The participants laughed a little bit and P4 said that this is maybe not something that you think of but of course there must be some feelings. P2 said that he can feel like ”aaah so nice that this is done, very easy and fast” P1 said that a negative feeling that could occur is regret. He said that you sometimes could feel ”no, why did I order this? that was unnecessary” P2 agreed and said ”haha, yeas exactly” P3 said that she thinks that it is mostly positive feelings when shopping online and the others seemed to be of the same opinion.

The moderator asked the participants of their perceptions of word of mouth when it comes to shopping online. P1 said that he thinks that word of mouth is very important and that he listen to friends opinions about different sites. He said that it is sort of guarantee that a page is professional. P3 said that she often tells co workers at her job where she has bought certain things online and that they seem to absorb what she tells them. The group discussed about the topic and they came to the conclusion that word of mouth is important for both the company and the consumer. P4 said that bad word of mouth could also be worse from the companies’ point of view. Since according to P4 does the bad reputation spread faster. P1 said that if someone would hold up a warning flag for a specific site, he would never visit that site. P2 filled in that if someone recommend a site to you, you might visit that site. P3 said that it also depends on who it is that are recommending you or warning you, since you might not trust everyone.
The online purchase phases

Before purchase

The moderator lead the participants to the next topic, before purchase. The participants were first asked about what it is that contributes to trust before a purchase. P1 said that word of mouth that was previously discussed had a big impact on trust before a purchase. P3 said that previous experience is important. P2 asked P3 if she meant previous experience from shopping on that site and P3 answered and said that she meant experience from a traditional store that she has bought from and knows about. She said ”if you have been to the real or traditional store and knows what they are all about, you will also trust them online” P3 said that she likes to go and see and feel the product before she buys it, and if she would buy it online she can go and feel it first offline. P4 agreed and said that she could be the same. P4 also said ”maybe we are a bit old fashioned because of our age”

The moderator asked the participants how they search for product information before a purchase. P1 said that he only uses google where the top search results probably will be taken. When the participants were asked about specific product information they once again agreed that google was the best place to search for that information. The participants did not say much more about searching for product information and did not know any other way to find product information.

The participants were asked questions about web design and how important that is for them. P4 said that she thinks it is important to have a site that can easily be remembered so that you want to go back. P3 agreed and added that she does not want a web shop to be too cluttered, she said that it should be clean and easy to follow. P3 also said that it should not be too much information. P1 said that he would prefer if the text was not italic, since he does not have a perfect sight. P4 said that she could not think of anything specific, but she said that it maybe have to be different on different web shops. P2 said that he does not like when the text is too small either.

When the participants were asked if they compare products and how, the first response was that they did not compare any products but when they started to discuss it further P2 said that he compares electricity plans, to find the cheapest or best option. The others agreed and P1 said
that this a good way of comparing. P1 also said that elsding.se was this site where you could compare electricity plans. P2 continued and said that you could also compare insurances online. P2 said that it is a trustworthy way of getting the best price,”by letting someone else do the job” he said.

The final theme in the before purchase phase has to do with support and comments from experts on different online shops. The participants were therefore asked about what they think about reading comments by experts before a purchase. P2 said that, a while ago there was some sort of magazine where you could read information about products, but P2 was not sure it excited anymore. P3 said ”I admit that I actually sometimes visit konsumentverket.se to read about products” P1 and P2 both thought it was a good idea. P2 took up an other aspect, where he said that he does not like to read comments by experts on their own site since they probably are bias. The others seemed to agree with P2. P2 continued by saying that he for example does not think it is trustworthy if a dentist (an expert) recommend one specific toothpaste on a page where they sell toothpaste. P3 filled in ”I would leave that site immediately”. P4 said that you would think that the expert is only ”bought” by the company. P1 said that you never know if they even are experts. The whole group agreed that expert help was nothing for them and if they wanted to receive help they would get it from someone more objective. After the grouped agreed on this, P3 took up the aspect of reading comments by other buyers one site. P3 took the travel industry as an example, where she said that you could read positive comments about others experience when traveling with the specific company. P1 said that this is something that he reads and believe in. P2 also said that this is something different and that he also absorbs it, if it is ”very very very good” comments he said. P2 said that this was because it is just a random person who is the expert there. P4 added that these comments also can be very bad, since they might be too old and not updated. P4 had experienced this at a restaurants homepage where she read the same comments two years after it was posted.

During purchase
When the participants were asked about what it is that contributes to trust during the purchase, P1 said that he thinks that it is all the research you have done before, and that when you have decided upon a purchase you will go through with it. P2 agreed and said that everything has to do with the things that we previously discussed, such as word of mouth, reading comment,
professional webpage. P1 said again that he has collected all information needed before the purchase. P4 agreed.

P3 said that she actually have experienced some difficulties during payment and did therefore not go through with the purchase. P3 continued by saying that the problem was for example that the website was overloaded or something similar. P2 said ”yes and then you get scared because you do not know what is happening” P1 said that maybe someone could be inside stealing your information or something. P3 then said that it is important that the site and payment process is clear and no fuzz.

The participants were asked about what they think about the product information and what information that is important. P2 said that all information is important but that it depends on what you buy. He said that if you for example book a hotel it is important to get a confirmation and if you buy something very expensive you have to make sure that there is no cheaper option for example. P3 said that she likes to have information of what material the clothes are in. P4 agreed with P3. P1 said that he thinks that the payment information is very important and that all information necessary about the payment has to be there otherwise you may not go through with the purchase, he said, the others nodded.

The moderator continued with the payment process and asked the participants how they like to pay when they shop online and what they think about the different payment methods. P2 said that he almost always prefer to pay with his card, he said that he might have payed more with invoice before but recently he only uses card. P1 also thought that paying with card was the best way. P3 filled in that it feels like it has become safer to pay with card now and maybe thats why P2 does it more now, she said. P3 continued by saying that she most often pays with invoice since she order a lot of clothing online and she does not know if it will fit or not. P3 also said that it depends on where she shop, where she said that a smaller unknown company would make her take invoice as the payment method and regarding a familiar and known company she could pay by card. P2 said that when he leaves his card number to pay certain things he normally leaves his credit card because he then gets bills before the money is drawn. He also said that if it is the card connected to his bank account where he gets his salary, he does not feel safe because the money are drawn right away. P4 agreed and said that it is a good idea and that it makes you feel more safe when shopping online.
When the participants were asked what method they think is the most trustworthy, P1 said "cash is king, but unfortunately not possible to pay with”. P3 said that she thinks that invoice is best. P2 said that invoice is probably the best, but if only had that option he would probably not buy it. P1 and P4 agreed with him.

After purchase
The moderator entered the last part of the focus group discussion and started by asking what the participants thinks contribute to trust after a purchase. P2 said that it is first important that the product or service is delivered. The others nodded and agreed. P4 said that she thinks that the product or service should live up to ones expectations of it and that it is worth the money that was paid for it. P1 filled in "right colour, right size if it is clothing for example” he also said that he wants the right product that he has ordered and nothing else, he said ”If something is wrong you have to return it, and that takes time and is very annoying” P3 agreed and said that she thinks it is crucial for the e-vendor to make it easy for the customer to return products, otherwise one will not come back.

When the participants were asked about the importance of a receipt P1 said that he wants a receipt because you never know if the products will break or be stolen or disappear somehow. P1 said that it can be a good idea to keep the receipt if you have to deal with your insurance company if something has happen to the product. P3 asked ”is there really people who does not want to have a receipt?” P2 responded by saying that in traditional shops many people do not want to have a receipt. P2 continued by saying that it might have to do with what you buy, if you buy something for a hundred or less, you might not care about a receipt. P4 agreed and said that there is a huge difference in what you buy, when you buy food for example you might not care about a receipt. P1 said that things that you want a receipt for could be clothing, shoes, electronics.

The participants were asked about the delivery information after a purchase and its importance. P3 said that she wants information on where to pick it up because sometimes you do not get the package to your door. P1 said that he reads about all of this before the purchase so that he
knows all the information before he buys the product. Both P2 and P4 said that they mostly buy travels or book hotels online and does therefore not really think of the delivery aspect. P4 said that if she would buy something online she does not want it to take too long to be delivered, because if it takes too long she might as well go and buy it in a traditional store.

The moderator asked the participants how they feel for after sales support. P1 said that he wants it, if something does not work, and that if no one can help him with, for example a tie, he would be very annoyed. P2 said that he thinks that it is possible to get after sales support almost everywhere at anytime now a days. He also said that it is important that one is able to call and get an answer right away without stupid phone hours. P1 said that this is most important when it comes to electronics and technical matters. The others agreed and P3 added that after sales support is most important for products that are complicated. When the participants were asked how they would contact the e-vendor the two men said through telephone and the two women thought through e-mail. P4 who preferred to contact the e-vendor with mail said that it is a flexible, smart and easy way. P1 disagreed and said that he much rather do it over the phone because e-mail could leave room for misunderstandings and you might not get the answer that you were looking for, while if you talk on the phone with them, you could say "no that was no really what i meant, or, what do you mean?". The others nodded and said that he had a good point.

The participants were asked about extra services, such as installing of products. How they feel about this and if it is something they take advantage of. P1 quickly said that it is only a way for companies to make extra money. P3 said that "it feels like, in the end we are the ones paying anyways". P2 said that he always says no to extra services, where he gave his phone as an example. He said that they always want to offer you different insurances and so on, but that he always says no to it. P3 said that she agrees and that she does not like all this fuzz, she said that she only wants what she is looking for and no extra things. P4 said that it does not matter if it is for free or not, she does not like it no matter what.

The moderator ended the discussion by asking one final question regarding what it is that would make the participants come back to one e-vendor and make a repurchase. P1 said that he would come back if he is satisfied and happy with his product or service. P4 added "I would
come back if I had a positive experience”. The others agreed and P2 said that the most important thing is if you are satisfied and if the site has lived up to your expectations. P1 said that it is like if you go abroad on vacation and you are satisfied you maybe want to go back there again.
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