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Improving the Online Checkout Experience

What are the shortcomings in the current systems?

Informatics

Bachelor thesis

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Abstract

The purpose of this study is to investigate customers' needs in an online checkout system and explain why the payment provider Klarna is so sought-after. This is of particular interest to companies working with e-commerce.

Using cognitive walkthrough plus a test survey, this study analyses test participants experience on a test-store. Using an independent second survey, customers preferences of payment method, their motivation on why those payment method(s) are preferred, their preference of delivery method and the methods they mostly use today when shopping online are investigated. Using a heuristics evaluation, an analysis of the features that make Klarna a popular payment provider and those that Klarna offers but are not offered by Obseum is examined.

The results show that all test-participants find the test-store easy to navigate through and give it, in total almost top score on their experience. The results of the survey show that the most preferred payment provider is Swish due it being a quick and smooth payment provider and also because most respondents are from Sweden. The results of the evaluation show that Klarna offers the customer to save their personal information for later use when using Klarna, which Obseum does not currently offer.

In conclusion, this study shows that customers like choice in payment systems offered by an online store and having the option of payment later, as provided by Klarna, is very popular with customers. Further studies are needed to investigate customers' needs from outside of Sweden and to what the costumers usually buy online.

Keywords: e-commerce, online checkout-systems,

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Abbreviations & Glossary

Obseum is the alias for the company that collaborated in this study. They requested anonymity for this thesis, so they have been given this alias.

E-commerce Buying and selling products and services through the internet.

Optimal The best or most effective possible solutions.

Cart A cart is where your items are stored, and it calculates the total price of everything in it, including eventual shipping fees.

Payment options

Examples of payment options are if you want to pay directly with your credit card or if you want to have a bill sent to you that you pay at the end of the month.

Payment providers

Payment providers are companies that offers their payment option/s. Examples of payment providers are Amazon pay, PayPal and Klarna. Some payment providers allow you to store your personal information, making it easier to pay next time, regardless of online store.

Delivery options

Can either be having the item(s) delivered to a nearby postal office or if customers want to have the item(s) shipped directly to your door

Delivery providers

Delivery providers are companies that offers their delivery option/s. Mostly used delivery providers are Posten, Postnord and UPS.

ATM

Automated Teller Machine: A machine that enables customers to withdraw physical currency and other financial transactions.

1. Introduction

Online shopping has become more popular than ever. Online shopping became popular already back in the mid 1990's as a phenomenon, with the popularization of the World Wide Web (Lin, 2002. p. 509). Factors like increasing gas prices, difficulty getting to your closest traditional store are certainly reasons for online shopping becoming popular. (Gnanadhas, 2014, p. 1). One reason is also that there has been a constant increase in the different kinds of products sold online and the diversity of online customers and online merchants (Duvall, 2010 p. 13). You can buy practically anything online nowadays.

This study is conducted in collaboration with a company who requested to be anonymous. Therefore, the company is given the alias "Obseum" in this study.

Obseum is a company that works to provide platforms for e-commerce for their customers. The provided platforms offer functionality that makes e-commerce faster and more secure. Their customers are companies that works with online webstores who needs guidance. What Obseum mainly focuses on are providing checkout systems. This thesis is about how Obseum can improve their checkout system so that they will be more attractive and gain more customers.

A checkout system consists of a cart where all the customers items are stored. Personal information section is where you type in your name, address, etc., payment options/providers, where the customer type in your personal information and choose how you want to pay for your items. and delivery options and providers, where the customer choose how he/she want the items to be delivered.

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1.2 Background

The current situation at Obseum is that one of their more popular payment providers called Klarna cuts into Obseums profits by taking 6% of every purchase that a customer makes. Yet at the same time Obseum customers is already paying Klarna for having them as a payment provider.

Klarna is one of if not the most used payment provider. 40% of people actively search for stores that provides Klarna as a payment option (Klarna Checkout, 2020). Klarna has become so popular that they can have special terms for using them as a payment provider, such as if a company wants to use Klarna, they must only use Klarna and nothing else.

Obseum is looking for ways to provide an optimal online checkout system that would benefit their customers. And they would not have to use Klarna as much as they are now.

1.3 Purpose

The main purpose of this study is to find out the features that customers want most in a checkout system. This is to help companies that are working with, or are planning to work with, E-commerce including Obseum.

The second purpose of this study is to find out what makes Klarna a popular payment provider. This is to help Obseum see what Klarna has that they lack.

1.4 Target group

The target group are the companies who are working with, or are planning to work with, E-commerce.

1.5 Research questions

This thesis is about answering three main research questions. The questions that follows are the research questions and after each question there is an explanation for the current question.

1. **What is required for an optimal online checkout experience?**

This question is to investigate what people prefer in a checkout system. What makes customers stay on the checkout page? What design is appealing to the customers? What functionality do customers prefer? What makes customers trust a checkout system?

2. **What makes Klarna a popular payment provider?**

This question is to see why the customers want to use Klarna. What features makes Klarna a popular payment provider? What makes customers trust Klarna as a payment provider?

3. **What does Klarna have that Obseum does not have?**

This question is linked to the previous one and it aims to see the differences between Klarna and Obseum from the perspective of potential users. This in turn may help Obseum to see what the customers want that they are lacking.

1.6 Method

The method used in this research is the qualitative method with a fixed design through conducting surveys. The people recruited have different experiences with shopping online. Having people with little or no experience is not considered to give good enough data for the study.

Before any test steps or survey is commenced the test-participants and survey respondents must agree on a consent form (see Appendix D) to ensure what personal information will be handled.

Participants who shop a lot online were recruited through social networking for a cognitive walkthrough with test steps (see Appendix C), to try out a test store, which was provided by Obseum (see appendix E). This is to provide an experience on what a checkout system that Obseum provides is like and how it functions. When all the test steps are completed, a set of questions which we call the ‘test survey’ (see Appendix B) is conducted with questions about

the participants experience of the checkout system. The test survey also contains the questions from the general survey.

The 'general survey' is a separate set of questions. This general survey was posted in a Facebook group called Survey sharing 2020. This group as the name suggests is for sharing surveys with the other members of the group. This group consists of 19.1 k members (as of 7th of May 2020). One rule for using the group is that you partake in some of the other surveys as well, if you wish to post your survey. For example, when someone has done your survey, that person can leave a comment and ask if you can partake in his/her survey as well. The general survey was also posted on a Facebook feed. The general survey contains questions that are asking what the survey respondents would prefer functionality-wise with one question leaving it open for design-wise answers as well. Both the general survey and the test survey were made in English and Swedish. In the post on both the Facebook-group and the Facebook feed, two links were provided. One link for the Swedish survey and one link for the English survey.

The method for knowing what Klarna has, that Obseum lacks, is a Heuristic evaluation (Nielsen, 1994). The first plan was to have a usability evaluation but due to the COVID-19 pandemic that plan had to change.
An indirect method for this is through two of the questions in the survey (Appendix A, question 3 and 4). The participant might choose Klarna as a preferred payment method, in question 3 and in question 4 he or she will explain why Klarna is preferred.

1.6.1 Survey

A survey collects data from participants, that usually produces quantitative data, typically using questionnaires (Robson, 2014, p. 30). The process can be either online or offline although it is more common to distribute them online using social networks, email, or URL's due to the arrival of new technologies. (Bhat, n.d.)

1.6.2 Qualitative data collection

Qualitative data collection is collecting data often through words (Robson, 2014, p. 23). Qualitative data describes information which can easily be subjected to statistical analysis (Robson, 2014, p. 30). Qualitative data is normally categorized based on, for example, properties, attributes, and labels. For example, numbers like identification number are qualitative data because they are categorical and unique to one individual. (Formpl.us, 2019).

1.6.3 Fixed design

Fixed designs mean that the aspects of the design such as research questions, are already worked out before carrying out the main collection of data (Robson, 2014, p. 23). Fixed designs usually generate quantitative data, however there is nothing to stop the use of methods producing qualitative data in fixed designs and it can even be advantageous using a mixture of methods (Robson, 2014, p. 23).

1.7 Ethical considerations

A GDPR-form was sent to Karlstad University to ensure that the requirements of GDPR are fulfilled. The people participating in both the test and the general survey were fully informed about the purpose of the study through a consent form (Appendix D). Before they proceeded, they agreed that they had read through the consent form and understood the purpose of the study and how their personal information is handled. The participants were free to withdraw from the study at any time. The data and the personal information from the participants were stored locally in the researcher's computer to increase safety and is deleted upon completion of this thesis.

The participants and their data are treated respectfully in this research study and the results are faithfully reported to the research community.

2. Literature overview

Below follows the literature overview on some of the references that was chosen for this study. The following types of literature are used: peer reviewed research articles, books and websites.

The following search engines were used to search for the literature cited: ACM digital library, IEEE Xplore and Google Scholar. Search terms used included: online checkout, online shopping, and e-commerce.

2.1 Making the online shopping experience better

Kaley (2018) advises in her article that the checkout experience on mobile e-commerce is optimized by taking the strengths and limitations of mobile devices into consideration. Kayley suggests that the number of steps and the amount of typing needed should be minimized and take advantage of capabilities such as geolocation and the camera (Kayley, 2018). Kaley also says that updating the contents of their shopping cart should be made easy for users because people often change their minds about purchasing a product or an item might be added twice by accident to the shopping cart. Users should be allowed to easily change the contents of their shopping cart (Kaley, 2018).

Rådmark (2009) recommends against using payment/cash on delivery due to it not being a popular choice at all among the customers, partly because it is expensive and because it means that the delivery will be tricky since the customer must go to a post office and pay instead of getting the parcel delivered home, especially if the parcel is large and heavy (Rådmark, 2009, p. 32-33).

Belk, Germanakos, and Samaras (2015) talks about how they try to understand human-computer interactions during a checkout and their aim is to improve the usability and user experience of checkout tasks (Belk, 2015 p. 523). They show in their study that it is crucial to support users that are engaged in e-commerce with more efficient decision-making and information processing. Belk, Germanakos, and Samaras suggest that personalizing the checkout process based on “intrinsic cognitive characteristics” could support the customers in terms of usability and improve the customers’ buying experience, and eventually benefit the providers since personalized tasks improve user acceptance of their services, and therefore gain a competitive advantage (Belk, 2015 p. 529).

In conclusion, the checkout experience is optimized by taking the strengths and weaknesses of mobile devices into consideration when developing the store, minimize the amount of typing needed, take advantage of the mobile capabilities such as geolocation, making it easy to navigate and manage the shopping cart and avoid payment/cash on delivery as a payment option since customers do not like it because of how expensive it is.

Users that are engaged in e-commerce should be supported with more efficient decision making and information processing. By personalizing the checkout process “based on intrinsic cognitive characteristics” the buying experience could be improved and benefit the providers.

2.2 Trust and security

Montague (2010) states that one reason for why customers prefer to pay using other payment methods than credit card is because the rise of online banking and purchasing via online bank accounts has brought about serious concerns for security, even though most banks fully protect the customers against deceitful transactions (Montague, 2010, p. 29).

Katawetawaraks and Wang (2011) show in their study that lack of trust seems to be the major reason that impedes customers from buying online. Customers feel the need to exam the products and get some comments about them before making a purchase (Katawetawaraks and Wang, 2011, p. 66).

In her guide for successful e-commerce, Hedström (2011) advises how providing an option to get the items from one of your physical stores can make the customer feel more safe since the customer who ordered the item knows that there is a physical organization behind the webpage (Hedström, 2011, p.11).

Özgüven (2011) states that perceived security of the website is fundamental since it affects the customer's trust and loyalty directly. Customer's need to reveal sensitive information, such as personal and financial information, while shopping online and companies should take strict security measures accordingly to ensure that disclosed information is kept behind closed doors, especially when their payment processing systems is in use (Özgüven, 2011, p. 996).

Sunitha and Gnanadhas (2014) presents that the largest factor preventing more people from shopping online is the "trust factor", like invasion on personal privacy. Secondary factors can be summed up as "hassle factors" like shipping cost or the inability to touch the products before the purchase (Gnanadhas, 2014, p.14).

Shergill and Chen (2005) shows that the four types of online New Zealand buyers: in other words, trial, occasional, frequent and regular online buyers have different evaluations of website design but similar evaluations of website security/privacy issues and this suggest that security/privacy issues are important to most online buyers (Shergill, 2005, p.79).

Luuppala and Williams (2018) mentions in their study that according to previous findings, trust is an essential condition for successful e-commerce. They also mention that the most common reason why customers abandon their shopping cart online is because they could not pay using their preferred payment method. Their method of collecting data is using surveys, financial statements and through interviews (Luuppala and Williams, 2018, abstract).

Rådmark (2009) presents his guide about e-commerce in two parts. The first part describes e-commerce from a consumer's perspective. The second part is about e-commerce from an entrepreneur's perspective (Rådmark, 2009, p. 7). Rådmark states that since the buyer and the seller never meet in an online shop the payment process is seen as an insecurity (Rådmark, 2009, p. 17).

In conclusion there is no doubt that trust plays a big part in customers behaviour when shopping online. According to previous findings, building trust is essential for successful e-commerce. The lack of trust seems to be the major reason that impedes customers from buying online. Since the seller and the buyer never meet in an online shop the payment

process is seen as an insecurity. The largest factor preventing more people from shopping online is the fear that someone might invade on their personal privacy. Examples on lesser factors are the shipping cost or the inability to inspect the products with more senses than just your eyesight before the purchase. The customer is more concerned about website security than website design.

To build trust, it is advised to have more payment option than just your credit card, take strict security measures when it comes to customers need to reveal their sensitive information, while shopping online. It is also advised to have a delivery option that allows the customer to get the product from one of the company's physical stores.

2.3 Online shopping in general

As well as his studies on customers concern for security, referred to in section 2.2, Montague (2010) states that payment methods other than credit card payments are called "alternative payments" (Montague, 2010, p. 4). Gnanadhas (2014) suggest that online shopping reduces the need to wait in long lines in a store for a specific item, particularly during holiday season (Gnanadhas, 2014, p.1).

Li and Zhang (2002) investigate the studies of online shopping attitudes and behaviour through an analysis of 35 empirical articles found in nine primary Information Systems (IS) journals and three major IS conference proceedings (Li, 2002, p. 508). The sources however are old. The oldest source dates to 1975 (Li, 2002, p. 515). Li and Zhang (2002) show in their study that potential customers appear to use a two-stage process in reaching purchase decisions. First, consumers typically screen a large set of products to identify a subsection of promising alternatives that appears to meet their needs. They then evaluate the subgroup in greater depth, by performing relative comparisons across the products based on their desirable attributes and then make a purchase decision (Li, 2002, p. 513).

Melfia and Sunitha (2020) shows in their studies that the use of E-Wallets has rapidly increased in India over the past 4 years (Melfia and Sunitha, 2020, p. 485). due to it being fast, safe, and secure. (Melfia and Sunitha, 2020, p. 489). E-wallet is a type of electronic card which is used for making transactions online through a computer or a smartphone (Melfia and Sunitha, 2020, p. 484). Examples of E-wallets are PayPal, Samsung-pay, and Apple-pay.

Izogo and Jayawardhena (2018) say in their introduction that E-commerce grew at a rate that has even outpaced traditional channels of retailing. Forrester research predicted that online retail sales will hit from $231 billion in 2013 up to $370 billion in 2017. In Nigeria, online shopping expenditure grew from 50 Nigerian Naira to 78 billion Nigerian Naira between 2010 and 2012 In South Africa, 51 percent with internet access shops online. (Izogo, and Jayawardhena, 2018, s.194)

In conclusion, a reason for E-commerce becoming more and more popular is due to the reduction of stress and it reduces the need to wait in line for long times, especially if you are not going to buy much. E-commerce has grown at a rate so high it has outpaced traditional retail channels. E-wallets such as PayPal has grown rapidly in India for the past 4 years. Customers appear to use a two-stage process when in reaching a purchase decision. They first identify a subsection of alternatives that seems meet their needs then they evaluate that

subsection deeper by performing relative comparisons over the products based on their desirable attribute and then make a purchase decision.

2.4 Similar methodologies

Udo (2001) mentions in his investigation of the concerns of online IT that a 29-item questionnaire was developed and mailed to 250 online IT users. The items were statements of concerns for which the participants were asked to indicate their opinions on a scale on "Strongly Disagree" to "Strongly Agree" The users were advised not to complete the survey if they have not used e-mail or shopped on the Internet. (Udo, 2001, p.168)

Furnell and Karweni (1999) examines the general requirement for security technologies to provide a basis for trust in the e-commerce environment. Their method of study was to distribute 100 questionnaires to members of the public in their local area, along with an online version which was published on Furnell and Karweni's website. 38 responses on the paper surveys and 26 online results were considered sufficient. (Furnell and Karweni, 1999, p.5) Furnell and Karweni made a second survey attempt, targeting UK businesses, with the intention of assessing commercial attitudes. (Furnell and Karweni, 1999, p.10)

Corbitt, Thanasankit and Yi (2003) describe in their study of consumer perceptions that a survey questionnaire was posted on the Internet. The participants were recruited through email invitations, which are embedded with the survey web site URL (Corbitt, Thanasankit and Yi, 2003, p.206). The participants were students at Victoria University of Wellington. No personal information was collected, therefore non-respondents were not traceable (Corbitt, Thanasankit and Yi, 2003, p.207). The survey web site was made up of several web pages and the actual questionnaire consisted of 74 questions. A home page was used as an information sheet to inform the participants about the survey purpose and the questionnaire length. Corbitt, Thanasankit and Yi mentions oddly that no incentive was offered to induce survey response. (Corbitt, Thanasankit and Yi, 2003, p.206).

Putri, Wiryono, Nainggolan and Cahyono (2019) aims to explore the behaviors of Indonesian e-commerce. They surveyed in total 492 Indonesian e-commerce customers that have shopping experience in ecommerce platforms (website, phone application, etc.) (Putri, Wiryono, Nainggolan and Cahyono, 2019, p.94).

In conclusion, this study is similar to Udo (2001) and Putri (2019) in the sense of them targeting people with some experience on the subject in question. Furnell and Karweni (1999), Udo (2001) and Corbitt (2003) all had an online survey that they collected data from. Putri et al. (2019) did not explain how exactly they surveyed their respondents. Udo (2001) advised in the email invitation, that the respondent should *not* complete the survey if they did *not* have experience. In contrast, the invitation for this study was phrased positively, asking those *with* experience to partake in the study, following the same method as Furnell and Karweni (1999), who also sent out their questionnaire to the public in a positive way.

The differences are that this survey was posted for the public on social media, instead of by email invitations or as Furnell and Karweni (1999) who used physical paper. Other researchers had a specific target group they sent the survey too.

2.5 Quote analysis

“We believe that tracking and analyzing the consumers behaviors on online shopping sites can lead to predict consumers’ actual purchases. Such predictions would allow for business practitioners to deliver more customized interaction with their customers in order to increase the likelihood of purchases on the site.” (Lee, 2015, p.2). So, what these authors say is that analysing behaviours on e-commerce sites would lead to better interactions between entrepreneurs and customers with a better chance of a purchase happening on the site.

“We found that a substantial portion (24%) of consumers in a general-purpose marketplace (like eBay) discover items from external sources (e.g., price comparison sites), while most (>95%) of consumers in special-purpose shopping sites directly access items from the sites themselves.” (Lee, 2015, p.11). Obviously, the authors hold that 24% of customers find the items, they are looking for from price comparison sites and >95% of customers who are in special-purpose shopping sites find the items they are looking for, directly from the site.

“The three product- and service-related experiential drivers include retail prices, complaint handling and product/service experience quality, while the four website-related experiential determinants include convenience, website functionality, relational experience, and shopping enjoyment.” (Izogo, and Jayawardhena, 2018, s.16). Here, Izogo and Jayawardhena summarize noteworthy product- and service-related experiential drivers and the four website-related experimental determinants.

“Internal response to service failure is the most frequently reported behavioural outcomes of OSE, whereas external response to service failure is the least frequently reported. The low frequency of external response as opposed to internal response to service failure may be because shoppers perceive it as the last resort.” (Izogo, and Jayawardhena, 2018, p.17-18). Here, Izogo and Jayawardhena are summarizing the least and the most frequently reported behavioural outcomes of OSE (Online Shopping Experience) and the possible reason for why that is.

“E-commerce reputation is mainly reflected in the factors of technology trustworthiness and perceived risk, individual e-commerce web site quality is reflected in the factor of perceived site quality, and customer’s experience with the internet reflect the third source of influences.” (Corbitt, Thanasankit and Yi, 2003, p.210). So, what these authors say is that the reputation of E-commerce mainly is reflected by how trustworthy the technology is and how the risk is perceived, individual e-commerce website quality is reflected by how the quality of the website is perceived and customer’s experience with the internet influences how the customer makes their decisions.

“It seems that the higher the user’s Internet experience, the more they are likely to trust the technology, thus it may help to improve their trust in ecommerce. However, the more people use the Internet, the higher their concern over security and privacy, and thus it may reduce levels of trust.” (Corbitt, Thanasankit and Yi, 2003, p.211). Here, the authors are saying that Internet experience helps the user improve their trust in e-commerce but due to it also increasing the concern over security and privacy, it becomes harder for users to trust e-commerce.

“The results also suggested a lack of awareness or understanding of the security technologies that are available and it is concluded that overcoming this problem would help to establish a wider foundation of trust in the new technology.” (Furnell and Karweni, 1999, p.1). Obviously, Furnell and Karweni hold that increasing the awareness and understanding of the available security technologies would contribute to a wider foundation of the users trust in the new technology.

“Of the 47% of credit card holding respondents who are online shoppers, 92% of them have some form of security concern. The fact that this concern has not prevented them from engaging in the activity suggests that, from the customer perspective, the benefits of online shopping clearly outweigh the risks.” (Furnell and Karweni, 1999, p.13). So, what Furnell and Karweni say, is that the vast majority of credit card holding respondents have concerns about security. These concerns are however clearly overshadowed by the benefits that online shopping provides.

“A major conclusion that can be drawn from the results is that awareness is key to increasing consumer confidence. The survey results suggest that if more were known about the security features employed on the Internet then it would encourage significantly more people to buy online.” (Furnell and Karweni, 1999, p.14). Here, Furnell and Karweni state that awareness is the solution to expanding customer confidence in online shopping. This due to the survey results showing that more people would be encouraged to buy online if the security features on the internet were more known.

“Even with appropriate security technologies, many online services may still be perceived as lacking a ‘track record’ in their market. Even where reputable online brand names have been established (or where traditional brands have established an online presence), the Internet environment offers opportunities for these efforts to be undermined in ways that would not be possible in the traditional marketplace.” (Furnell and Karweni, 1999, p.15). Obviously, Furnell and Karweni hold that online services can still be seen as insecure due to them having no previous achievements in their market.

“In future the E-wallet or digital payment are going to be a must and so the change in the habits of the people to accept the digital payment is also must.”(Melfia and Sunitha, 2020, p. 490). Here, Melfia and Sunitha hold that when digital payment methods like E-wallets becomes a must, it becomes inevitable for people to change their habits and accept the digital payment methods.

“Customers can be influenced by the image of the web site when they decide what website or buyer they should buy from (Lim and Dubinsky, 2004). Not only should companies create their secured website, but also should create it to be more attractive and more useful. Online stores can change a shopper into a buyer if the stores provide variety and useful information of product, good customer service, and easy-to-access website (Laudon and Traver, 2009).” (Katawetawaraks and Wang, 2011, p. 71). So, what Katawetawaraks and Wang are saying, is that usefulness, attractiveness, and accessibility is something companies should strive for apart from a secure website, to increase the chances of a shopper turning into a buyer.

“It is imperative for online companies to ensure customer that they will never use customers’ information to other purposes by clarifying customer privacy policy. This will at least ease consumer concern about their identify security.” (Katawetawaraks and Wang, 2011, p. 71). Obviously, Katawetawaraks and Wang hold that it is crucial that customers are informed how their personal information is used to ease the concern about their identity security.

“Customer service is as important as quality of website (Liu and Guo, 2008). According to Hermes (2000), 72 percent of online consumers revealed that customer service is a major factor in online shopping satisfaction. If the customer service is not available or reachable, customers will perceive that companies are trying to hide something or not intending to solve their problems. ” (Katawetawaraks and Wang, 2011, p. 72). Here, Katawetawaraks and Wang are stating the importance of customer service and how the lack of it will raise suspicion among the customers.

“Because customers are not able to touch or try products before they buy, online store should offer them some additional options. For instance, a money-back guarantee is one of the means to reduce customers’ concern (Comegys., 2009).” (Katawetawaraks and Wang, 2011, p. 72). So, what Katawetawaraks and Wang are saying, is that online stores should offer different options to customers who want to ‘try out’ the products before they buy them since they are unable to touch or try the products before they pay them in an online store.

“To succeed in online shopping, companies have to own a website which carries certain features. For instance, the website should be simple but eye-catching, easy to access and navigate through. All in all, perceived security of the website is fundamental as it directly affects the consumer trust and loyalty” (Özgüven, 2011, p. 996). So, what Özgüven is saying, is that apart from perceived security, companies should strive for simplicity, accessibility, and attractiveness for their website to succeed in online shopping.

“In line with many E-marketing research concerning the factors which cause consumer satisfaction in online purchasing experiences, this paper found that website security/privacy, website design, website reliability/fulfilment and website customer service are the four dominant factors which influence consumer perceptions of their online purchasing experiences.” (Shergill, 2005, p.91). Here, Shergill mentions the four dominant factors Shergills study found that affects the customers satisfaction and understanding of their experiences with purchasing online.

“In the web market, efficient customer services should include a well-staffed, responsive service organization, a simple return process and ease of order tracking. Moreover, offering guarantees and warranties is an effective way of improving online customer service.” (Shergill, 2005, p.92). Here, Shergill mentions how to provide efficient and improved online customer services in the web market.

“Electronic commerce has become one of the essential characteristics in the Internet era. According to UCLA Center for Communication Policy (2001), online shopping has become the third most popular Internet activity, immediately following e-mail using/instant messaging and web browsing.” (Li, 2002, p. 508). Obviously, the authors hold that E-commerce, E-mail using, and web browsing was the three most popular internet activities according to UCLA Center for Communication Policy in 2001.

“Potential consumers are often prevented from shopping online by their concern for security (Han et al. 2001). However, perceived risk can be reduced by knowledge, skill, and experience on the Internet, computer, and online shopping” (Li, 2002, p. 511). Here, the authors are mentioning by having knowledge, skill and experience in computers, internet browsing and shopping online, costumers are able to lower their security concerns.

“It is found that personal characteristics, vender/service/product characteristics, and website quality significantly affect online shopping attitudes, intention, and behavior. The direct implication of these findings is that targeting more appropriate consumer groups, improving product and/or service quality, and improving website quality can positively influence consumer attitudes and behavior, potentially leading to increased frequency of initial purchase and repeat purchases on the part of consumers.” (Li, 2002, p. 514). So, what the authors are saying is that by targeting more appropriate consumer groups and improving the quality on your products and service on your website, the attitude and behaviour of the consumers may be positively affected.

“Our examination shows that different studies have different ways of operationalizing seemingly the same constructs. This methodological issue needs to be addressed in future research so that a validated instrument can be developed for measuring consumer online shopping attitudes and behavior.” (Li, 2002, p. 514). Here, the authors are mentioning how study methods differs when doing research on the same topic and that it is seen as an issue which needs to be addressed, so future studies can use a ‘validated instrument’ for measuring behaviour and attitude towards consumer online shopping.

“Many online merchants lack the institutional expertise and internal technological resources to design and operate every aspect of an online store themselves. It is thus common for merchants to contract with an independent party for such services.” (Duvall, 2010 p. 13). Obviously, Duvall hold that many companies lack the knowledge and resources to design and operate an online store which usually results in them contacting independent parties for those kinds of services.

“Näthandeln mot konsumenter är inte bara väl etablerad och kraftigt växande. Den tycks också stå emot försvagningar i den ekonomiska konjunkturen bättre än traditionell handel. Det blev uppenbart under julhandeln 2008, då nätbutikerna gick bättre än någonsin medan fysiska butiker inte upplevde den kraftiga försäljningsökning som julhandeln normalt innebär för dem.” (Rådmark, 2009, p. 10). Here, Rådmark mentions that online shopping for consumers is well established, growing strongly and seems to be able to withstand economic downturns better than traditional stores which was evident during Christmas time 2008. At this time traditional stores did not experience the same increase in sales that they normally do during Christmas.

“E-handeln mår sammanfattningsvis gott. Omsättningen stiger kraftigt trots en svag konsumtionsmarknad i övrigt och tilltron till e-handeln är fortsatt stor hos både konsumenter och e-butiker. Hela 88 procent av de svenska e-butikerna förväntar sig att försäljningen ska öka under 2009.” (Rådmark, 2009, p. 11). So, what Rådmark is saying, is that e-commerce is in a good place, the confidence in e-commerce remains high and the sales are expected to increase in 2009 according to most of the online stores in Sweden.

“Det är bekvämt att handla på nätet. Jämförelsen med postorder ligger givetvis nära till hands, men i en välorganiserad nätbutik är det betydligt enklare att hitta rätt produkt snabbt. Dessutom finns ofta betydligt större möjligheter att få aktuell och omfattande information om den produkt man vill köpa innan köpet.” (Rådmark, 2009, p. 15). Here, Rådmark says that shopping online is comfortable, it is much easier to find the right product and online stores often offers greater opportunities to get comprehensive and recent information about the product before you buy it.

“Jämte faktura är direktbetalning via Internetbank det mest populära betalningsalternativet för konsumenter. Den upplevs som säkrare än kortbetalningar men ger förstås inte heller möjlighet att se varan innan betalningen genomförs.” (Rådmark, 2009, p. 18). So, what Rådmark is saying is that direct payment via internet banking is the most popular payment option next to invoice payment, since it is seen as safer than card payments but even so, they are still similar when it comes to not giving the opportunity to see the item before the purchase is made.

“Ett riskområde som är nästan omöjligt att bedöma för en lekman är butikens hantering av information, exempelvis dina personliga uppgifter som du ofta behöver lämna i samband med betalning. Om e-handelsbutiken inte har tillräckligt säkra system kan sådana uppgifter komma i orätta händer.” (Rådmark, 2009, p. 21). Here, Rådmark mentions that something almost impossible to know is how the online store is handling your personal information which a customer often needs to provide when making a purchase. The customers personal information may fall into the wrong hands if the online store does not have a sufficient security system.

“Results of the study suggest that personalizing the checkout process based on intrinsic cognitive characteristics could support the users in terms of usability and improve the users’ buying experience, and eventually benefit the providers since personalized tasks improve user acceptance of their services, and thus gain a competitive advantage.” (Belk, 2015 p. 529). Here, Belk mentions that personalizing the checkout to a customer’s intrinsic cognitive characteristics could improve the buying experience and the customers’ acceptance of the providers services which would benefit both parties.

“Online stores are usually available 24 hours a day and many consumers have internet access both at work and at home. So, it is convenient for them to shop online.” (Sunitha, 2018, p.14). Obviously, Sunitha holds that it is convenient for customers to shop online since online stores are mostly available around the clock and customers only need access to the internet.

“Given the lack of ability to inspect the goods before purchase, consumers are at higher risks of fraud on the part of goods than in physical store. Merchants are also risk fraudulent. Purchases can be made using stolen credit cards or reputation of the online purchases.” (Sunitha, 2018, p.14). Here, Sunitha mentions how customers are at higher risk of fraud when shopping online due to the inability to inspect the items before the purchase is made and how companies are also at risk of fraud due to purchases might have been made with a stolen credit card.

“It may be easy to compare the best price of an item online; it may not be easy to see the total cost up as additional fees such as shipping often not be visible until the final step in the checkout process.” (Sunitha, 2018, p.14). So, what Sunitha is saying is that one con of comparing prices online is that fees such as shipping are usually not visible until you are at the last step of making a purchase.

“Privacy of personal information is a significant issue for some consumers. Many consumers wish to avoid spam and telemarketing which would result from supplying contact information to an online merchant” (Sunitha, 2018, p.14). Here, Sunitha mentions the importance of how consumers personal information is handled. Consumers does not wish for their information to be used for spam and telemarketing which is a risk they take by giving out their personal information to merchants.

“E-handeln är idag en viktig och för många företag självklar säljkanal och förväntas nå ytterligare framgång framöver. Den kraftiga försäljningsutvecklingen har kommit i takt med skickligare företag, förbättrad teknik och kunnigare konsumenter som när de väl börjat handla på internet gärna fortsätter med det.” (Hedström, 2011, p.4). So, what Hedström is saying is that E-commerce is expected to achieve further success in the future. The sale development has grown on par with more skilled companies, improved technology and more knowledgeable consumers who are willing to continue shopping on the internet after they have done it once.

“Butiken måste ha ett tillräckligt stort grundsortiment för att ge ett trovärdigt intryck och för att konsumenter ska tycka att e-butiken är intressant. Därför kan det vara bra att åtminstone börja med att koncentrera sig på djup, att ha många varianter av en produktkategori och specialisera sig på den” (Hedström, 2011, p.7). Here, Hedström mentions that the online shop must have a sufficient basic assortment of products to give a credible impression and to spark interest among the consumers. Hedström suggests having many different variants of a product category and specializing in it.

“Det som avskräcker många handlare från att etablera sig på internet är en alltför stor respekt för behovet av teknikkunskaper. Idag finns det många duktiga aktörer som specialiserat sig på att erbjuda snygga, och användarvänliga, system till en relativt billig penning.” (Hedström, 2011, p.9). So, what Hedström is saying is that because of the need for technical knowledge, merchants are discouraged from establishing themselves on the internet. There are however many talented companies which specializes in making nice, user-friendly e-commerce sites for a good price.

“Säkerheten är avgörande för all e-handel och tillväxten bromsas fortfarande av konsumentens rädsla för att bli lurad. För att du ska lyckas måste du få kunden att känna sig trygg, exempelvis genom att kommunicera och visa att din butik är säker.” (Hedström, 2011, p.11). Here, Hedström mentions that security is still holding the growth of e-commerce due to the customers fear of being scammed and stress the importance of making sure that the customer feels safe on the site.

“Korta leveranstider är ett bra konkurrensmedel i vissa branscher, men inte nödvändigt i alla. I elektronikbranschen finns flera aktörer som erbjuder leveranser inom ett dygn, medan det kan vara leveranstider på flera månader i möbelbranschen.” (Hedström, 2011, p.17). So, what Hedström is saying is that while short delivery times are good in some industries, it is not necessary in all industries. In the electronics industry there are some who delivers within a day or two while in the furniture industry, delivery could take several months.

“Studiens undersökningsresultat gällande konsumenters betalningspreferenser indikerar att säkerhet är en avgörande faktor vid val av betalningsmetod vid större transaktioner, medan låga transaktionskostnader och smidighet är viktigare faktorer vid lägre belopp.” (Luuppala and Williams, 2018, p.43). Here, Luuppala and Williams mention that their study shows that security is a decisive factor when making more expensive purchases while flexibility and low transaction costs are seen as more important for cheaper purchases.

“Studiens resultat visar inga indikationer på att kön är en påverkande faktor för hur stort förtroende en individ har för tredjepartsgarantier på en e-butiks hemsida. Några tecken på att ålder är en faktor som påverkar konsumentbeteende på internet har inte heller kunnat identifieras.” (Luuppala and Williams, 2018, p.43). So, what Luuppala and Williams are saying that their study shows that gender does not seem to be an influencing factor when it comes down to how much trust there is for a third-party guarantees on an online store and age shows no signs of being a factor that influences consumer behaviour on the Internet.

3. Results and analysis

The following chapter is about presenting the results and analysis of the study. The results will be presented by three different parts: The test survey questions, the general survey questions, and the evaluation on Klarna. Eventually, an analysis will be presented after the result is presented. The participants that partook in the test will be given an ID and the answers will be displayed in tables. The test participants will be given the id **TP** + a number.

3.1 Post-test (N = 3) survey

Table 1.1 and 1.2 presents the data collected from the survey that followed after the participants finished the test. The answers were originally in Swedish but for this thesis the answers have been translated to English. A discussion will follow after the tables.

Table 1.1 The test participants answers, part 1 of 2

Question \ ID	TP1	TP2	TP3
Did you find any test step difficult to complete? If yes, explain why!	No	No	No
Explain what you think is good about the checkout page.	Easy to follow Fast and smooth	Easy page to navigate through. It had all the options that usually occurs when you shop on an online store.	Stylish, nothing superfluous but good looking and simple
Explain what you think is not so good about the checkout page.	You can show better what kind of phone number you want to receive from the customer. For example, do they need country/area code? Other than that, there are no problems.	The design was nice but the search boxes could have been on the page and when you hover your mouse over a tab it would have been better if the subcategories appeared with it without having to click on the main category.	When filling in your information, the text cursor did not appear in the box that you were filling in.
What would you rate your personal experience of using the checkout page?	5 out of 5 (Very good)	4 out of 5 (Good)	5 out of 5 (Very good)
What proportion of your shopping do you make online?	75%	75%	50%

Table 1.2 The test participants answers, part 2 of 2

Question \ ID	TP1	TP2	TP3
What payment method do you mostly use when shopping online?	Klarna (Direct payment)	Klarna (Pay in 14 days)	Credit card payment
Which payment method(s) would you prefer a website to offer?	Klarna (Direct payment)	Klarna (Pay in 14 days)	All options Other: Crypto
Why do you prefer that/those payment method(s)? Explain.	It feels safe and fast	It gives me enough time to decide if I want to keep the item I bought or not.	Many different possibilities and choices are good to have.
What delivery method do you mostly use when shopping online?	Deliver parcel to local post office	Deliver parcel to local post office	Deliver parcel to local post office
Which delivery method(s) would you prefer a website to offer?	Deliver parcel to local post office	Deliver parcel to local post office	All options except Other
What kind of platforms do you mostly use when shopping online?	Smartphone	Smartphone	Computer
Is there anything else, apart from the questions you have just answered that you would like to add or change to make your checkout experience better? If not leave this answer blank.	No	No	No
What is your gender?	Female	Male	Male
What age group do you currently belong to	20-29	20-29	20-29
In what country do you live?	Sweden	Sweden	Sweden

The test participants consist of two males and one female from Sweden, in their early 20's.

None of the participants had any problems with the test steps. TP1 mentioned that she had problems figuring out what format the phone number the page wanted and TP3 had some troubles with the text cursor not appearing in the textbox he was writing in. Other than that, everyone found the page to be simple and easy to follow and the experience rating had in total almost a perfect score.

On analysis the text cursor that was not appearing might only be a problem that occurred to TP3. The test store was tested later on and during that time the text cursor appeared as it should. This could be because the test store had a software update and fixed the text cursor problem.

Everyone buys online at least 50% of the times whereof for two of them it comes up to 75%. TP1 and TP2 both uses and prefers to use Klarna in one way or another. TP1 mentions that she thinks Klarna feels safe and TP2 mentions that you get enough time to decide if you want the item you ordered before you pay. TP3 mentions that he would prefer that online stores offered an option to pay with crypto currency, for example with Bitcoin.

TP1 and TP2 mostly uses and prefers that websites offers the delivery option to deliver parcels to their local post office. TP3 also mostly asks the store to deliver his items to his local post office and he prefers that websites offers all the options for parcel delivery.

TP1 and TP2 mostly uses their smartphone to purchase online and TP2 mostly uses his computer.

No additional improvement suggestions were mentioned.

3.2 General survey (N = 53) results

The following is a presentation of the results of the general survey. In total 53 participants responded to the survey. The participants consist of 36 females, 16 males and one participant that does not want to reveal their gender. The participants age groups range from 18-19 years old up to 50-59 years old with the majority of the participants being between 20-29 years old (75.5%). The majority of respondents is from Sweden with 40 out of 53 (75.5%) people in total. The rest of the respondents consist of 4 people from the United Kingdom, 2 people from Norway, 1 person from Ecuador, 1 person from Germany, 1 person from Italy, 1 person from Poland, 1 person from Spain and 1 person from USA. Unfortunately, 1 person's answer to what country they currently live in was not a valid answer, therefore the country of origin is unknown.

The results are analysed using Chi-squared tests. A Chi square test is used to effectively test the plausibility that a null hypothesis is true by examining whether there is a statistically significant difference between the expected frequencies and the observed frequencies in one or more categories of a contingency table. (Robson and McCartan, 2016, p 426).

Considering the gender of the respondents, figure 1.1 shows that 36 out of 53 (67.9%) respondents on the survey are female and 16 out of 53 (30.2%) are male. One respondent did not want to tell what gender the respondent is.

What is your gender?	Number of Responses
Male	16 (30.2%)
Female	36 (67.9%)
I don't want to say	1 (1.9%)
Total	**53 (100.0%)**

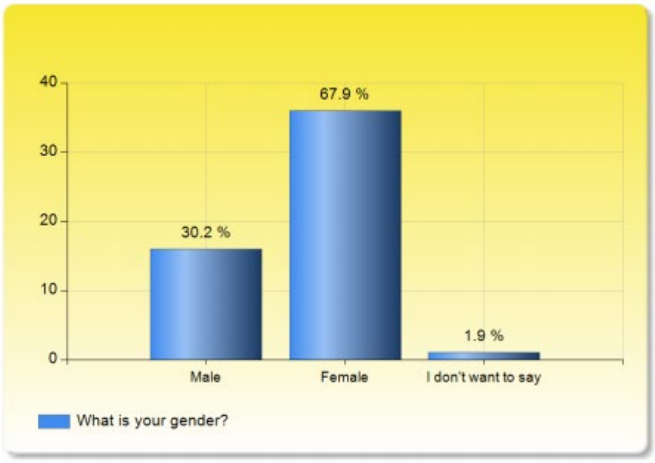

Figure 1.1 Responses to Q9: The gender of the respondents.

Considering the age groups of the respondents, figure 1.2 shows that 40 out of 53 (75.5%) are between 20 and 29 years old. 3 out of 53 respondents (5.7%) are either 18 or 19 years old. 6 out of 53 (11.3%) respondents are in their 40's, and 3 out of 53 respondents (5.7%) are in their 50's. Only one respondent (1.9%) is in their 30's.

What age group do you currently belong to?	Number of Responses
18-19	3 (5.7%)
20-29	40 (75.5%)
30-39	1 (1.9%)
40-49	6 (11.3%)
50-59	3 (5.7%)
60-69	0 (0.0%)
70+	0 (0.0%)
Total	**53 (100.0%)**

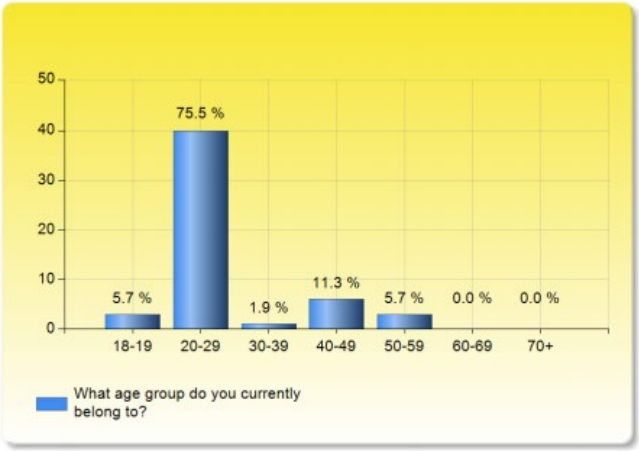

Figure 1.2 Responses to Q10: The age groups of the respondents

With regard to the country the respondents are from, figure 1.3 shows that a large majority of 40 out of 53 (75.4%) respondents live in Sweden. 4 out of 53 (7.5%) respondents live in the United Kingdom and 2 out of 53 (3.7%) live in Norway.

One respondent did not answer with a valid country name, therefore it is not included in this graph.

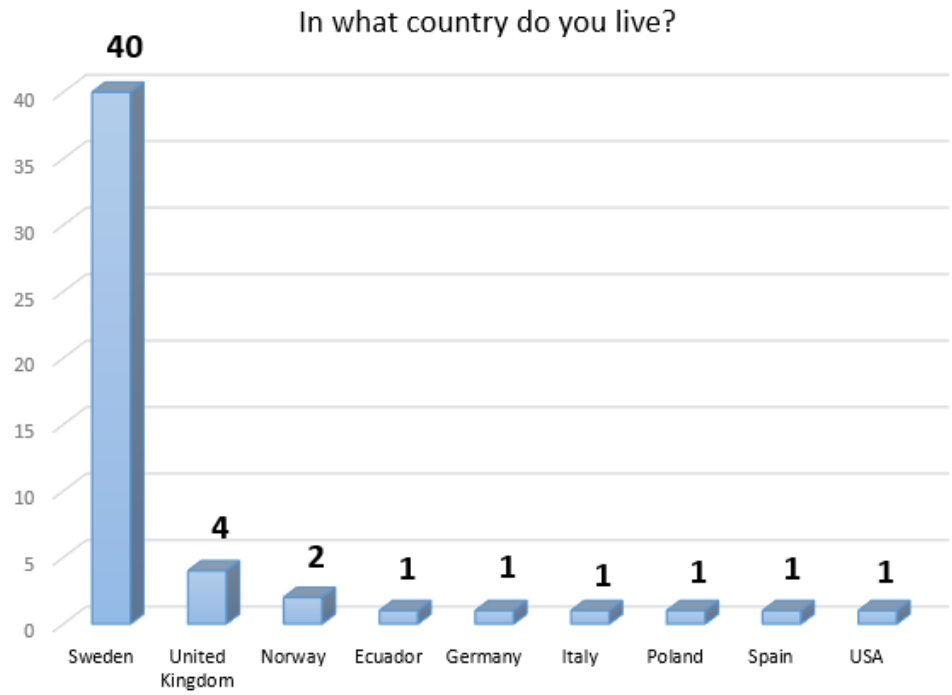

Figure 1.3 Responses to Q11: The country the respondents are from.

Considering the platform that the respondents mostly use when shopping online, figure 1.4 shows that 29 out of 53 (54.7%) mostly shops online with their smartphones. 23 out of 53 (43.4%) mostly shops online on their computer. Only one out of 53 (1.9%) mostly shops with their tablet.

On analysis of the results, 23 out of the 29 (79.3%) who answered Smartphone are female and 11 out of 23 (47.8%) who answered Computer are male. This result is statistically significant using the Chi-square test, $p < 0.05$. In other words, it is more likely that women are more likely to shop on their smartphone then men.

What kind of platform do you mostly use when shopping online?	Number of Responses
Smartphone	29 (54.7%)
Computer	23 (43.4%)
Tablet	1 (1.9%)
Other (please specify)	0 (0.0%)
Total	**53 (100.0%)**

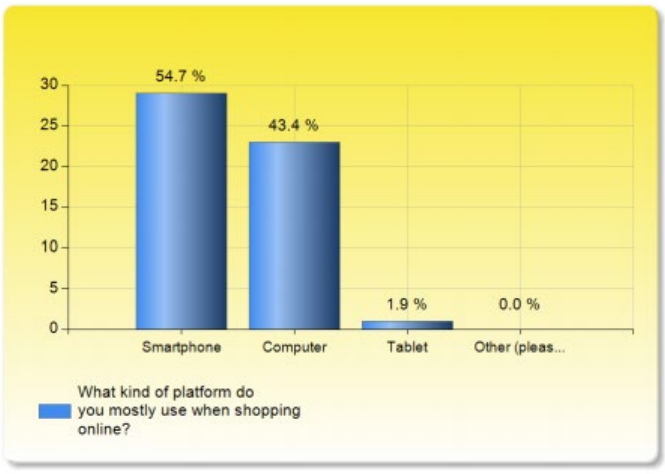

Figure 1.4 Responses to Q7: The platform respondents mostly use when shopping online.

With regard to the proportion of their shopping that the respondents do online, figure 1.5 shows that 22 out of 53 (41.5%) does not shop online a lot but they still know how online shopping works. 2 persons claims that they never shop online. 29 out of 53 (54.7%) shops from half of the shopping up to 75% of the time online, whereof 2 persons claims to shop 100% online.

What proportion of your shopping do you make online compared to shopping in stores?	Number of Responses
0%	2 (3.8%)
25%	22 (41.5%)
50%	15 (28.3%)
75%	12 (22.6%)
100%	2 (3.8%)
Total	**53 (100.0%)**

Figure 1.5 Responses to Q1 the proportion of participants shopping made online

Considering the method of payment that participants mostly use, figure 1.6 shows that over one third, 18 out of 53 (34%), use Klarna with the option to pay in 14 days. The majority appear to mostly use Klarna. Most of the non-Swedish respondents prefers to use PayPal or just Credit card payment. One mentions Debit card in the Other option.

What payment method do you mostly use when shopping online?	Number of Responses
Credit card payment	12 (22.6%)
Swish	3 (5.7%)
Invoice payment	3 (5.7%)
Klarna (Direct payment)	9 (17.0%)
Klarna (Pay in 14 days)	18 (34.0%)
Klarna (Pay is due next month)	0 (0.0%)
Klarna (Add to the part payment account)	2 (3.8%)
PayPal	5 (9.4%)
Other (please specify)	1 (1.9%)
Total	**53 (100.0%)**

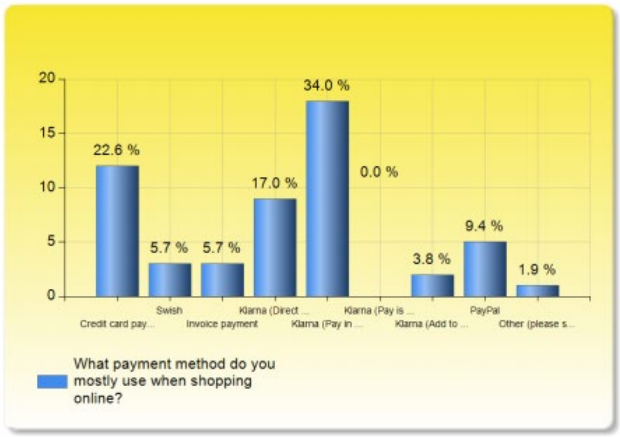

Figure 1.6 Responses to Q2: What payment methods people mostly use.

With regard to the payment method(s) that the participants would prefer to use, figure 1.7 shows that 12 out of 53 (22.6%) only has Swish as a preference. As shown in figure 1.7.1, 27 people in total has Swish as a preferred payment method. Since the question was a multichoice question, many of the different combinations presented in figure 1.3 only has 1 or 2 responses. 5 out of 53 (9.4%) only has credit card as their preferred payment method.

As shown in figure 1.7.1, the total amount of respondents that chose Klarna (Pay in 14 days) in any combination is 19 times followed by Klarna (Direct payment) with a total of 14 times.

One respondent who answered Other only, prefers to use Debit Card as a payment option. Another respondent who answered Other only, prefers to use GPay (Google Pay) as a payment option.

On analysis, PayPal only, Credit card only and Cc (Credit card) plus PayPal was preferred only by non-Scandinavian respondents with a total of 10 out of 53 (18.8%) of the responses.

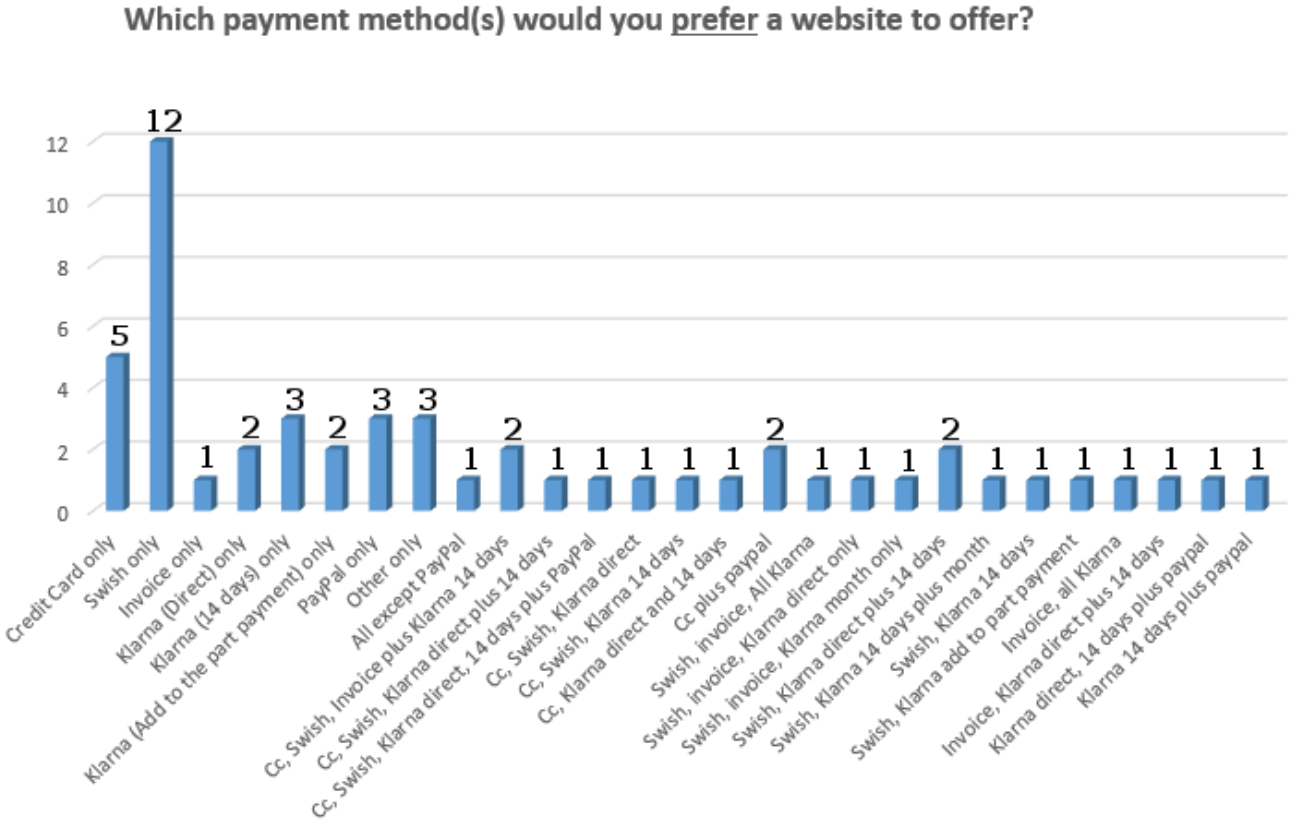

Figure 1.7 Responses to Q3: The respondents preferred payment method. (Cc=Credit card) (All Klarna = All Klarna options)

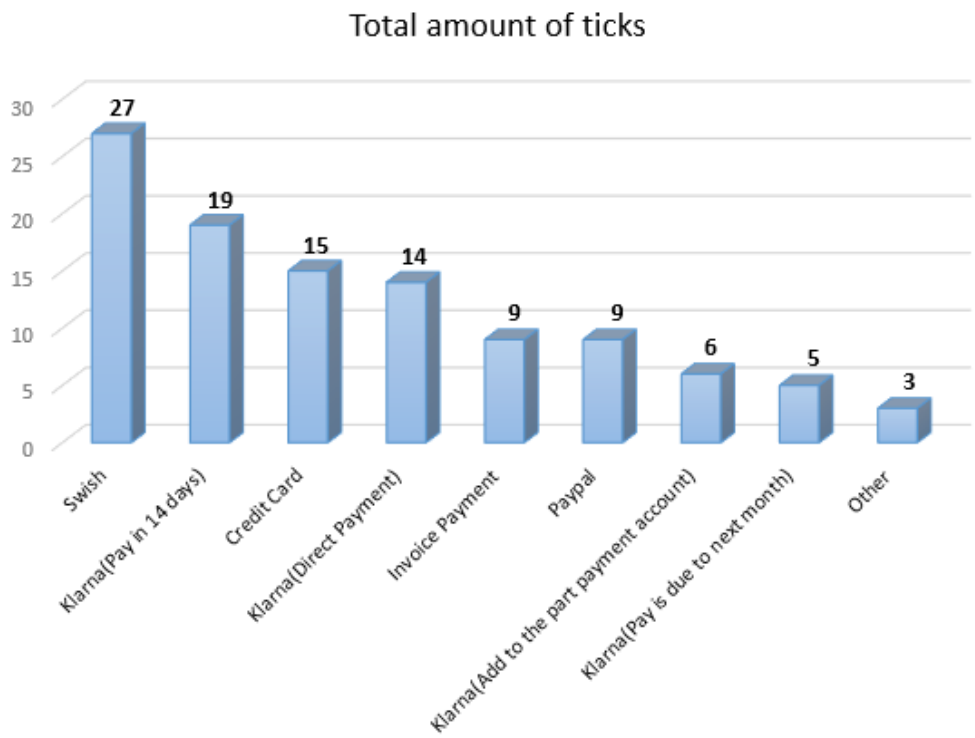

Figure 1.7.1 The total amount that the respondents has chosen a certain payment method, regardless of combination.

With regard to question 4, about why the respondents prefer that/those payment method(s), the respondents that chose Swish explained that they think it is "quick, smooth, and easy to use ". One respondent explained that "you do not have to look for the wallet when you pay with Swish" and one explained that "it is nice not needing to input the digits from the credit card every time you pay for something". One respondent that chose Credit card, Klarna Direct and Swish said that she "hates not to pay for her items immediately".

On analysis, only respondents from Sweden and Norway preferred Swish, mostly due to Swish not existing outside of Sweden and Norway having their own version of Swish called "Vipps".

The respondents that prefers Credit card only explains that they feel it is simple to use, and it feels safer to have more control over your personal economy. One respondent explains that it is easier because she has her card saved on her laptop. One respondent says that above all he does not want anything to do with Klarna. Reason for this is unknown. One respondent that prefers Swish only explained that she does not really trust Klarna. Reason for this is also unknown.

The respondents that prefers Klarna (Direct) only, explains that it feels easy and smooth to use and one respondent mentions that she thinks it is a serious payment method. The respondents that prefers either Klarna (14 days) or Klarna (Add to the part payment) explains that it is nice because you get the items you ordered before you pay for them. One respondent who prefers Swish, invoice payment and all Klarna options explains that the possibility to pay later makes it easier to shop. One respondent who prefers Klarna (Add to the part payment account) only, explains that it is flexible to collect all payments in one place.

On analysis using the Chi-square test, there appears to be a statistically significant difference between gender. It appears that women have a stronger preference on Klarna (14 days) then men, $p < 0.05$. No other statistically significant difference was found based on age or gender. There was not enough difference on the country of the participant to do an analysis on country differences.

Most of the explanations on why the respondents to choose to pay later seems to be due to the ability to get the product before the customer pay for them. Much like testing the clothes the customer is interested in, so the customer know they fit, before making the purchase.

Some respondents that chose both a direct payment option and a pay later option explains that it is good to have both options available depending on your financial situation. One respondent who prefers Credit card, Swish, Invoice payment and Klarna (14 days) explains that "she wants both the possibility to use her credit card to make use of the insurance connected to her card and invoice to assure that she receives the correct product before she pays".

The respondents that prefers PayPal explains that it is easy to use and it is safe. One respondent that prefers PayPal only explains that "his credit card details are not directly exposed on the website". One respondent who prefers credit card and PayPal explains that "PayPal is more secure with buyers' protections. If she trusts the site, credit card is ok as well, but she will never pay with credit card otherwise".
On analysis it seems that most of the respondents that prefer PayPal, regardless of combination, are from outside of Scandinavia. PayPal seems to be a secure way of paying since you do not expose your credit card information when making a purchase through PayPal.

The respondent that prefers Debit card explains that "not everyone has a credit card".
The respondent that prefers GPay explains that "it is easier to use".

Considering the method of delivery that participants mostly use, as shown in figure 1.8, 30 out of 53 (56.6%) mostly asks the website to deliver the parcel(s) to their local post office and 18 out of 53 (34%) mostly asks the website to deliver the parcel(s) to their home address.

One respondent who answered Other, mostly uses "Early Bird delivery" as a delivery method, and another respondent who answered Other says "It depends how big the parcel is."

What delivery method do you mostly use when shopping online?	Number of Responses
Deliver to home address	18 (34.0%)
Deliver to different address	3 (5.7%)
Deliver parcel to local post office	30 (56.6%)
Other (please specify)	2 (3.8%)
Total	**53 (100.0%)**

Figure 1.8 Responses to Q5: What delivery method people mostly use.

With regard to the delivery method(s) that the participants would prefer to use, figure 1.9 shows that 24 out of 53 (45%) only prefers that the website offers home delivery. 10 out of 53 (18.8%) only prefers that the website delivers the parcel to their local post office. 7 out of 53 (13.2%) prefers that both home delivery and delivery to local post office are available.

On analysis there is a statistically significant difference between genders on this question. Using the Chi-square test, it appears that women are more inclined to prefer delivery to their home address while men seem to prefer the local post office, $p < 0.05$.

Figure 1.9.1 shows that in total, regardless of combination, 40 people prefers to have Home delivery as a delivery option. And 23 people prefers to have the parcel(s) shipped to the customer's local post office.

One respondent who prefers other, mentions "Particular Contact points"
Another respondent who prefers other, mentions "Delivery to a post office of your choice".

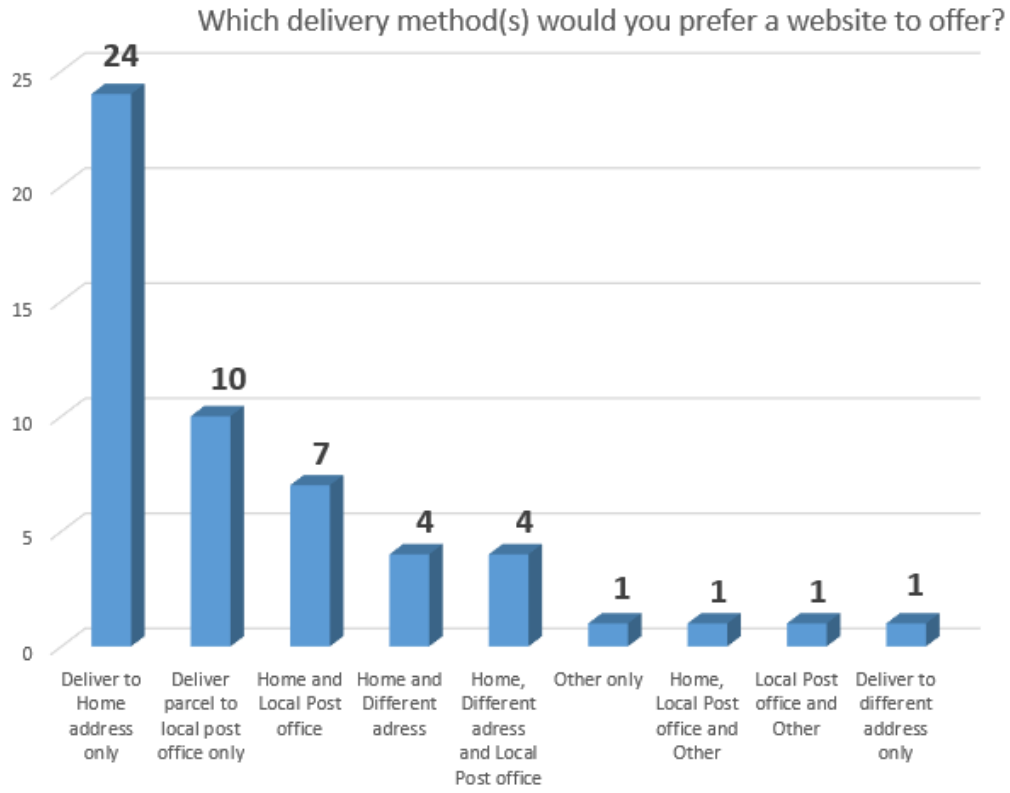

Figure 1.9 Responses to Q6: The peoples preferred delivery method.

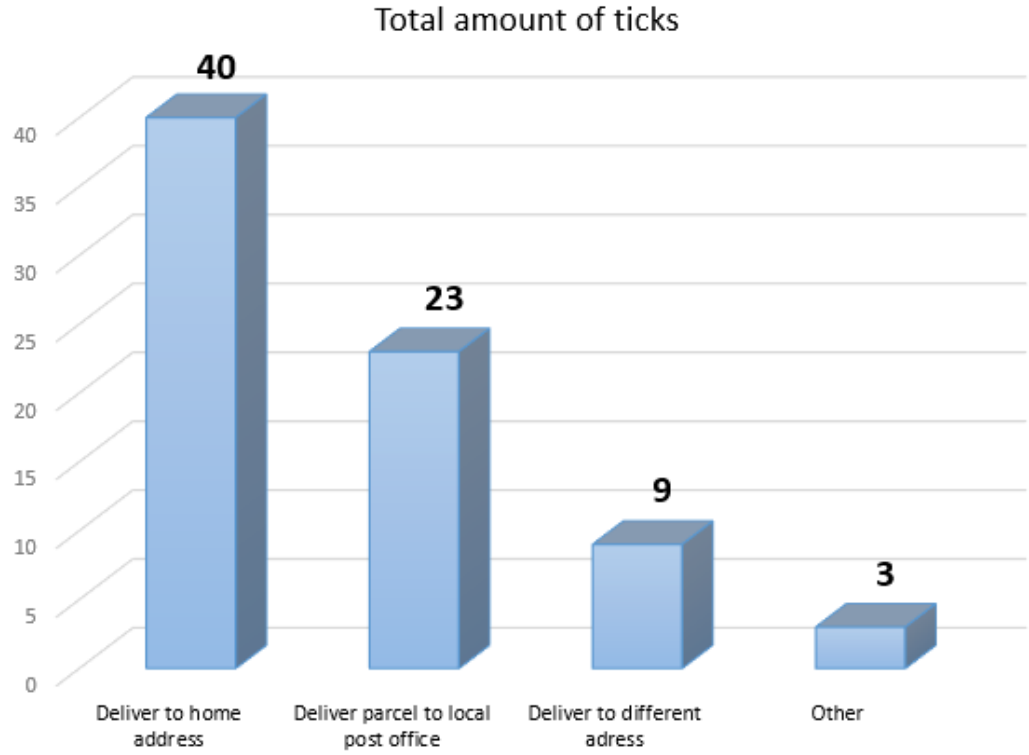

Figure 1.9.1 The total amount that the respondents has chosen a certain delivery method, regardless of combination.

With regard to question 8 asking if there is anything else apart from the existing questions that were just answered, that the respondent would like to add or change to make the respondent's checkout experience better, only one respondent gave a relevant answer. The respondent that answered on this question explained that "the user interface design should be well thought out".

3.3 Evaluation of Klarna

Below follows information about the services Obseum offers, the services Klarna offers and comparing them to each other. Since they are two different companies with two different kinds of services, the comparison is only on what Klarna offers that might be useful for Obseum to have if they did not already have it.

3.3.1 Inspection on Obseum

The data about Obseum has been obtained from their website. The Obseum website was inspected on the 15th of August 2020.

Obseum offers their customers an E-commerce platform to their customers. The platform has four different configurations. which in this study is given the names Obseum 1 to Obseum 4, Obseum 1 is the cheapest configuration and has the least amount of functionality included. Obseum 4 is the most expensive but has the most amount of functionality included. All configuration can be custom made depending on needs.

All functionality available are categorized depending on their use. The categories chosen for this study are: Basic service, Administration, Products, Order, Customers, Shopping cart, Web design / CMS, Storage and shipping, International e-commerce, and Payments. See Appendix G for the complete tables.

Obseums e-commerce platform is delivered with full responsiveness in all configurations.

- Obseum 1

Obseum 1 is the "standard" configuration with an advanced solution at a simple price. This configuration is for the smaller company with high ambition. The functionality that is included are:

Basic service includes:

- Daily backups on database contents
- Support from Obseum from 8am to 5pm
- A GDPR-compatible platform
- An encrypted password database

Administration includes:

- A function for setting up authorization rules for system administrators
- Web-based administration tools
- An easy-to-use tool for creating and distributing newsletters via email

Products includes:

- The ability to present a list of best-selling products
- no built-in restrictions regarding the number of products in the store
- Unlimited number of product categories and brands
- A search function and a function for customer to save a wish list with products from the Internet store.

Order includes:

- A function which in real time gives you a geographical overview of incoming orders and
- Functions to search and view orders, see order history and statistics.

Customers includes:

- A customer database
- A customer profile with "My Page"
- The ability to restrict access for a specific customer or customer group

Shopping Cart includes:

- Discount and additional sales functions at checkout
- Age limit control
- A quick checkout

Web design / CMS includes:

- A blog function
- HTML templates that can easily be modified.

Storage and shipping: include.

- Product recommendations for free shipping at checkout
- Package tracking

International e-commerce includes:

- Support for handling different shipping methods in different countries
- Support for multiple currencies

- Support for Swedish language version.

Payments include:

- Collector Checkout,
- Klarna Checkout,
- Credit check via Creditsafe
- PayPal - Card and bank payment
- PayEx - Card and bank payment
- Payson - Card and bank payment
- Qliro One (Checkout)
- Resurs Bank
- Svea Checkout

- Obseum 2

Obseum 2 is the configuration for the established companies that want to grow. It is the so called “Optimal solution for expanding companies”.

Obseum 2 include all functionality that Obseum 1 has and in addition Obseum 2 includes:

Administration includes:

- A function for advanced price calculations based on variables such as net price, TB, margin, etc.

Products includes:

- A function to let the customer give a rating and write a review about the product. The administrator can delete unwanted posts. Reviews / Ratings are presented in the product view

Order includes:

- The ability to offer repurchasing / returning of an order

Customers includes:

- The ability to offer discounts / discount groups for customers

International e-commerce includes:

- Support for English language version

- Obseum 3

Obseum 3 is the configuration for medium-sized and large companies and organizations that are ready to make full use of the potential of Obseums e-commerce platform.

Obseum 3 include all functionality that Obseum 2 has and in addition Obseum 3 includes:

Administration includes:

- A function to generate and manage your own invoicing directly in the system.

Products includes:

- A filtering functionality, to allow your visitors to filter out articles by properties, article groups, brands, and price.

Customers includes:

- A loyalty program which is available for Obseum customers

International e-commerce includes:

- Support for Norwegian language version
- Support for Danish language version.

- Obseum 4

Obseum 4 is the configuration "for e-commerce giants with really high demands on performance and speed". It is targeted for e-retailers with a really high volume of traffic and requirements for market-leading performance.

Obseum 4 include all functionality that Obseum 3 has and in addition Obseum 4 includes, Obseums own product engine which provides lightning-fast product listing, market-leading filtering, and excellent search functionality. All product data is lifted out to dedicated servers with smooth scalability and possible redundancy.

3.3.2 Inspection on Klarna

The data about Klarna has been obtained from their website. The Klarna website was inspected on the 5th of June 2020.

Klarna offers their customers four different, so called checkout solutions for their checkout:

- Klarna Checkout

Klarna Checkout is the most used checkout solution in Sweden. It is a so-called complete solution that offers a system that remembers returning customers, so they don't have to put in their personal information again, they offer to display the delivery choices, the online store offers in their own interface and all their payment options is included in the solution. Everything is customizable for the customer's needs (Klarna Checkout, 2020).

- Instant Shopping

Instant shopping offers a faster checkout, with the same flexibility as a traditional online checkout with an Express Checkout button (Klarna Instant shopping, 2020). The Express Checkout button appears on every product that the online store is marketing (see Figure 2.1). The button takes the customer to the checkout which has all information is already prefilled (see Figure 2.2). Everything can be changed if the prefilled information does not match with what the customer wants.

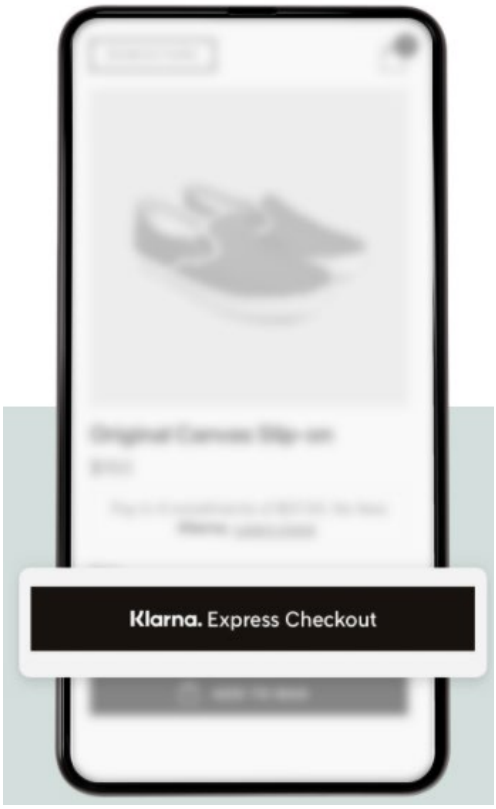

Figure 2.1: Express Checkout button

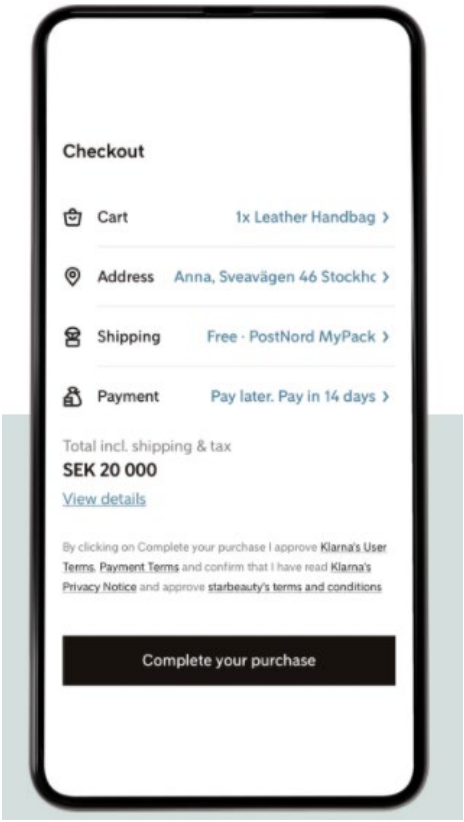

Figure 2.2 The checkout page with all the information prefilled

- In-Store app

Klarna In-Store app offers a payment option which cashiers can use in their physical stores as an alternative to paying with cash or card. (Klarna In-Store, 2020). The cashier gets a Klarna QR-code which the customer then scans to get to a link to a Klarna checkout. (see Figure 2.3). If the customer does not have a QR-code scanner, the cashier is also able to send the link to the customers phone as a text message (see Figure 2.4).

Figure 2.3 An example of a QR-code which the customer scans. Below is a button for sending the link as a text message to the customer.

Figure 2.4 An example of a text message that the customer receives as an alternative to get to the checkout page.

- Point of sale

Klarna Point of sale offers an alternative to the traditional cash register with their app. (Klarna Point of sale, 2020). When the cashier has installed the app, the cashier can then add the items that is available in their store and what each item cost (see Figure 2.5). When a customer wants to checkout, the cashier selects the items that the customer wants to purchase and then sends a payment link via QR-code, text message or email (see Figure 2.6). The payment link takes the customer to a Klarna checkout.

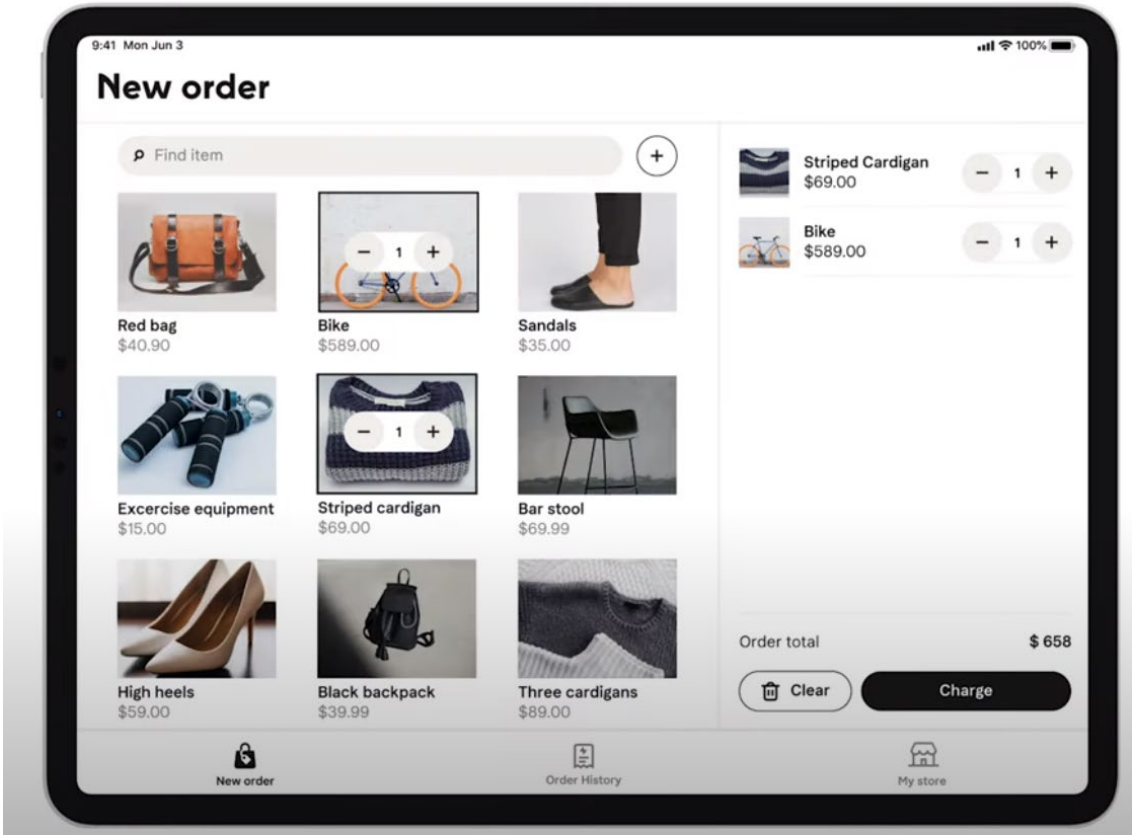

Figure 2.5 A screenshot of the app. In this example the customer wants to buy a Striped Cardigan and a Bike.

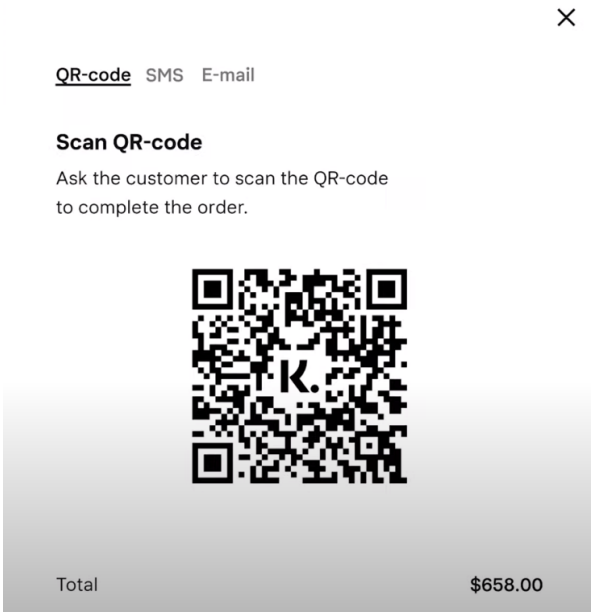

Figure 2.6 The window where the cashier selects how to the payment link is going to be sent.

Apart from the four checkout solutions, Klarna also offers:

- Klarna Card

The Klarna Card is a physical card a customer can order to use like a credit card (see Figure 2.7). When the customers use the card, the purchase is stored on the customer's Klarna account. (Klarna Klarnakortet, 2020) With the Klarna app, the customer can decide how he/she wants to pay for the purchase/purchases (cf. Figure 2.8). The card cannot be used to withdraw money from an ATM.

Figure 2.7 An example of one of the designs available for a Klarna Card.

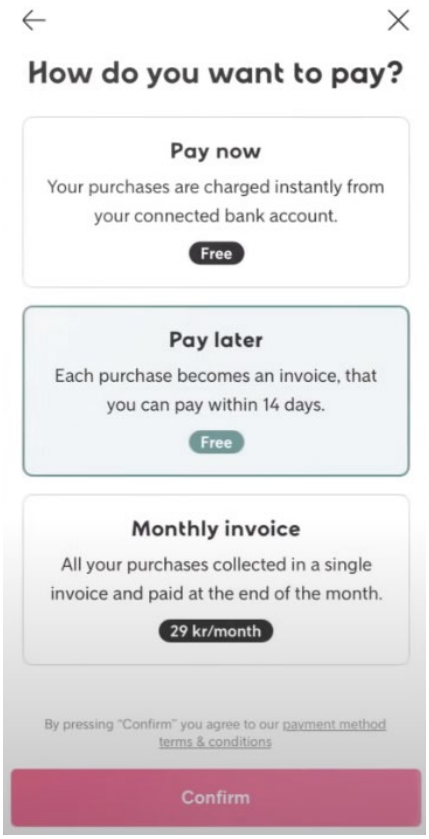

Figure 2.8 The app page where customers chooses how they want to pay for the purchase/purchases (Klarna, 2018).

3.3.3 Comparison of Klarna and Obseum

Klarna offers the customer the opportunity to create an account that is saved and used for later purchases, so the customer does not need to fill it in every time a purchase is made. Appendix F shows an example on a Klarna checkout page with the personal information already saved. As seen on Appendix E, Obseum does not offer customers the opportunity to setup an account. Of course, the store may have a system for customer accounts that is independent of Obseum or other checkout systems.

Klarna offers the customer multiple safe payment options, both direct payment and pay later. The example on Appendix F shows all Klarna's available options for that online store, the available options may vary depending on what Klarna program the store has signed up for. Obseums available payment options depend on the online store's choice of payment providers. This means also that the security varies depending on payment providers available, but most of the time, the payment providers are trustworthy. As seen on the test-store on Appendix E, the only option is Postförskott, which means Payment/Cash on delivery. Payment/Cash on delivery means that the customer pay for his/her items in the local post office when the items are being collected.

Finally, it could be argued that Klarna is well known around Europe and that can play a huge part in how people see Klarna and how trustworthy Klarna seem. Most of Obseums customers are Swedish companies, and although they have some international customers, they are mostly known in Sweden

Both Klarna and Obseum satisfy all of Nielsen's ten usability heuristics for user interface design, namely Visibility of system status, Match between system and the real world, User control and freedom, Consistency and standards, Error prevention, Recognition rather than recall, Flexibility and efficiency of use, Aesthetic and minimalist design, Help users recognize, diagnose, and recover from errors and Help and documentation. (Nielsen, 1994)

3.4 Limitations that occurred during the study

On the 11 March 2020, COVID-19, more commonly known as the Coronavirus, was declared as a pandemic. Because of this the methodology proposed, on how to perform the test store test has to be redone.

The solution is to use software that allows the test participant and the test leader to communicate online and that allows the test participant to share their computer screen. This is so that the test leader is able to see what the test participant is currently doing throughout the test.

Since the test survey and the second survey is already online, those parts of the plan remain unchanged.

3.4.2 Limitations of the test survey

It would have been better to include more than 3 participants in the system evaluation. However, with the advent of the Corona virus pandemic, social distancing during the system evaluation could not be maintained and testing was suspended. Subsequently access to the test online system was withdrawn and it was not possible to resume testing.

Participants were observed while undertaking the evaluation with the online system. When the participants were completing the system evaluation survey, they were alone and may have misinterpreted some of the questions.

3.4.3 Limitations of the Evaluation of Obseum

It would have been more accurate if more questions were asked to Obseum about the services, they offer in terms of payment options and providers, and how many international customers they currently have.

The communication with Obseum could have been better due to the presented information on what Obseum can and cannot offer is not confirmed by Obseum.

3.5 Future study

A future study could focus on having more variety on the country of origin for the respondents, to get more responses from other countries than Sweden. It could also focus on having more participants for the usability tests to make the results more accurate. Another focus could be on what the respondents usually buy online, and that might give more reason to why the respondents use certain payment methods.

4. Conclusion

Bellow follows the conclusion on what answers this study gave to the research questions.

4.1 What is required for an optimal online checkout experience?

Regarding the literature and to the results on the general survey, optimizing the website to be mobile friendly with as few steps required possible is a requirement for optimizing the checkout experience (Kayley, 2018), especially when the target group is towards women (see Section 3.2). Even though only one respondent explained that the user interface should be well designed, it should clearly be something to take into consideration. It must also be remembered that almost 50% of male users use their computer for online shopping.

If there is a wish to reach customers outside of Scandinavia, PayPal is a good idea to have as a payment option/provider because the respondents who prefers it state that it is a secure system. The respondents who prefers PayPal are not from Scandinavia.

Payment/cash on delivery is not recommended due to the high price (Rådmark, 2009, p. 32-33).

Regarding the results on the general survey, having home delivery as a standard delivery option is highly recommended. the option to deliver it to a local post office should also be taken into consideration to optimize the checkout experience, even though it is not the most preferred choice. The reason why men prefer the local post office and women prefer home delivery is not explained or is not fully explained in this study and what needs further investigation. It is also advised to have a delivery option that allows the customer to get the product from one of the company's physical stores. (Hedström, 2011, p.11).

Trust is clearly a big factor for the customers according to both the literature and the general survey results. It is therefore strongly recommended to have strict security regulations to ensure that the customer's disclosed information is kept behind closed doors (Özgüven, 2011, p. 996). According to the general survey results having multiple payment options/providers is a good thing to have since not everyone trusts companies to handle their credit card information. Since not everyone trusts Klarna and there is a suspicion that more people do not like Klarna, having it as the only payment option/provider is not recommended for optimizing the checkout experience.

4.2 What makes Klarna a popular payment provider?

Considering the evaluation and the survey results, one of the reasons of Klarna's popularity is because it offers the customer options to pay for the item(s) later. Many respondents say that it is because they want to see the item(s) before they pay for it/them since one downside to online shopping is that you only see pictures of the item. Many times, it might not matter but for items like clothing, the ability to test if a pair of pants fit you before you pay for it is very handy. One reason could be that the customers financial situation does not allow the customer to purchase the item immediately due to the customer not having enough money, but within 14 days the customer will have enough money to pay for the item(s).

One reason for Klarna's popularity is for its simplicity, for example Klarna saves a customer's personal information so he/she does not have to put the personal information in every time the customer shops with Klarna as a payment provider. Many online stores offer the customer to create an account on that site to save the personal information there as long as you are logged in. This however limits the customer to only one online store while with Klarna, the customer does not have to put in personal information as long as the online store offers Klarna as a payment provider.

Two more reasons for Klarna's popularity is for the payment page's clean look and for the security Klarna offers. (see Appendix F) It makes you understand what every payment method means with very little text which makes the payment page less cluttered. Klarna is proud and emphasises telling the customer about their payment protection, "Klarna's buyer protection", with a link to show the customer what it means.

4.3 What does Klarna have that Obseum does not?

As mentioned in the comparison (chapter 3.3.3), Klarna and Obseum are not the same type of company. Regarding the evaluation however, there are services that Klarna offers that Obseum could also offer in their checkout system.

One thing Klarna has that Obseum could offer the customer is an option to create an account to be saved and used for later purchases. Obseum could offer a "Obseum" account to save the customers personal information to use in all the checkout systems with which Obseum is partnered.

Klarna offers the customer multiple safe payment options both direct payment and pay later. Obseums available payment options depend on the online store's choice of payment options/providers. If Obseum were to make more payment options as a standard, there might not be a need for Klarna.

Klarna is well known and trusted around Europe while Obseums is mostly known in Sweden. A way that Obseum might become better known and more trusted would be to increase the number of international customers. If the services provided were comparable to Klarna it would then be easier to gain customers in Sweden.

4.4 Limitations of the general survey

Since neither Klarna nor Obseum work outside of Europe as of when this thesis is published, it would have been better to reduce the target group to only Europeans, since non-Europeans probably does not know what Klarna is.

Although most people have at least 25% experience with online shopping 2 people mentioned that they have 0% experience with online shopping (Appendix A, question 1). With hindsight, options of 5, 10, 15, 20% of shopping should have been included for question 1.

Another flaw with the general survey is that Question 3 and 4 (Appendix A) could have been one and the same. Instead of being separate questions, Question 3 could have had an obligatory comment box telling the respondent to motivate his/her answer. Since they are separate questions, crosschecking the answers to Question 3 and to Question 4 took considerable time because it was not so easy to connect the answers for each respondent.

A potential flaw that was discovered late was the missing payment option "Debit card". However, the 'Other' option was included, and respondents indicated that some may have ticked Credit Card instead.

Another flaw that were discovered late is that Question 3 and 6 (Appendix A) could have been questions where the participants order the answers depending on which they prefer the most instead of having them being multichoice questions, where there are no real answer to what the participants prefer most if they ticked in more than one answer.

4.5 Key findings and recommendations

This study has shown that, despite the limitations, there are important lessons to be learned from this thesis:

Result: Surprisingly, many customers use smartphones more frequently than a computer when shopping online.

Recommendation: Mobile friendly versions of an online store should be prioritized for development.

Result: Customers are cautious when shopping online.

Recommendation: The results show that trust is a big factor for customers. Make sure the online store is strictly secure and that customers are informed that the online store is a safe environment.

Result: Most customers want the option to pay later.

Recommendation: Variation on payment options should be considered. An option to pay later should be added for optimizing the checkout experience.

Result: Most Swedish customers prefer Swish as a payment option.

Recommendation: Swish should be considered as a payment option in Swedish online stores.

Result: Male customers prefer delivery to a local post office and women customers prefer home delivery.

Recommendation: Home delivery and delivery to local post office should be among the standard delivery methods.

4.6 Final thoughts

This study has encountered both expected and unexpected results which has made this study so much more interesting to perform. The fact that women are more likely to shop online with their smartphone was not exactly clear to predict without looking more into it, while the fact that mobile friendly online stores should be prioritized when working with e-commerce is more predictable. It is exciting to see how online stores will evolve, through design, functionality, and how the future for different payment options and delivery options will look like. Only time will tell.

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Annex

Appendix A

The following questions are the general survey questions in English and their options that is used in this study.

1. What proportion of your shopping do you make online?

   0%
   25%
   50%
   75%
   100%

2. What payment method do you mostly use when shopping online?

   Credit card payment
   Swish
   Invoice payment
   Klarna (Direct payment)
   Klarna (Pay in 14 days)
   Klarna (Pay is due next month)
   Klarna (Add to the part payment account)
   PayPal
   Other

3. Which payment method(s) would you prefer a website to offer?

   Credit card payment
   Swish
   Invoice payment
   Klarna (Direct payment)
   Klarna (Pay in 14 days)
   Klarna (Pay is due next month)
   Klarna (Add to the part payment account)
   PayPal
   Other

4. Why do you prefer that/those payment method(s)?

   //Open answer

5. What delivery method do you mostly use when shopping online?

   Deliver to different address
   Deliver to home address
   Deliver parcel to local post terminal
   Other

6. Which delivery method(s) would you prefer a website to offer?

   Deliver to different address
   Deliver to home address
   Deliver parcel to local post office
   Other

7. What kind of platforms do you mostly use when shopping online?

   Smartphone
   Computer
   Tablet
   Other

8. Is there anything else apart from the questions you have just answered that you would like to add or change to make your checkout experience better? If not leave this answer blank.

   //Open answer

9. What is your gender?

   Male
   Female
   I do not want to say

10. What age group do you currently belong to

    18-19
    20-29
    30-39
    40-49
    50-59
    60-69
    70+

11. In what country do you live?

    //Open answer

Appendix B

The following questions are the test survey questions in English. The test survey is similar to the general survey shown in Appendix A, except it has questions added, about the test, before the general survey. These questions are:

1. Did you find any test step difficult to complete? If yes, explain why!

   No
   Yes (Please specify!)

2. Explain what you think is good about the checkout page.

   //Open answer

3. Explain what you think is not so good about the checkout page

   //Open answer

4. What would you rate your personal experience of using the checkout page?

   1-5
   1= Very bad
   5= Very good

Appendix C

Test steps

The test steps for the test store is found below:

1. *Go into the DJ-Utrustning section*
2. *Choose a DJ mixer of your choice and add it into the cart.*
3. *Go to the checkout.*
4. *Proceed to checkout as you would do if this was a real scenario and submit your order.*

After the test has concluded, the test participant is asked to fill out a test survey.

Appendix D

The following is the text that was shown before the test-steps were commenced and before the respondents was taken to the survey. Here the participant is informed of how the personal information is going to be used and what the study was about.

Consent form

Hi!

Thank you for your participation and for your contribution to my bachelor thesis study.

This study is about your personal view on what an optimal checkout system is, both functionally and visually. This will take around 2-3 minutes to complete

By choosing to participate in this study, you consent to Karlstad University processing your requested personal data in accordance to GDPR and the information provided. We assure you that we will not publish any individual's information. We will ask you your gender, your age and the country you currently live in.

Your participation is completely voluntary, and you can withdraw it any time without having any reason to do so.

Contact Information:

Student: Nils Langaard
Email: ncl1@.live.se

Supervisor: Bridget Kane
Email: bridget.kane@kau.se

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Appendix E

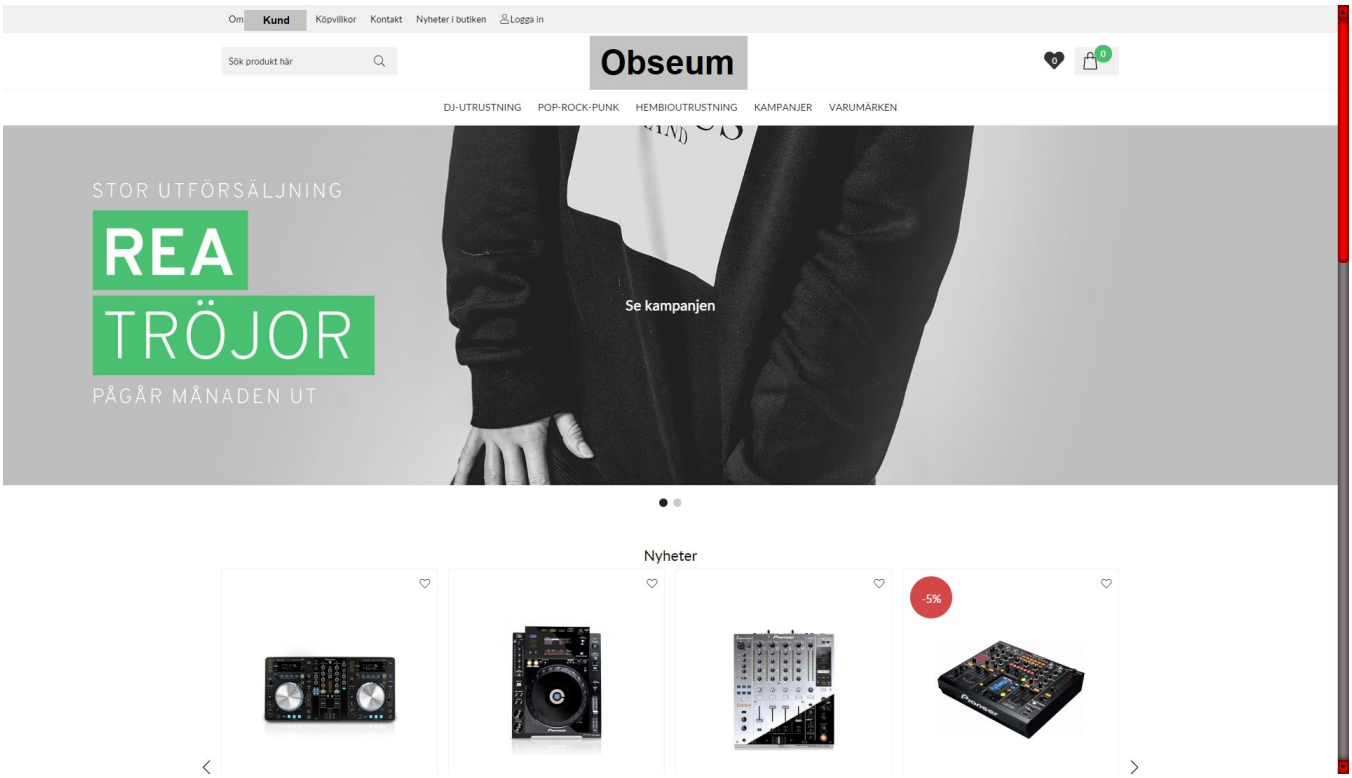

Figure 2.1 Test store homepage

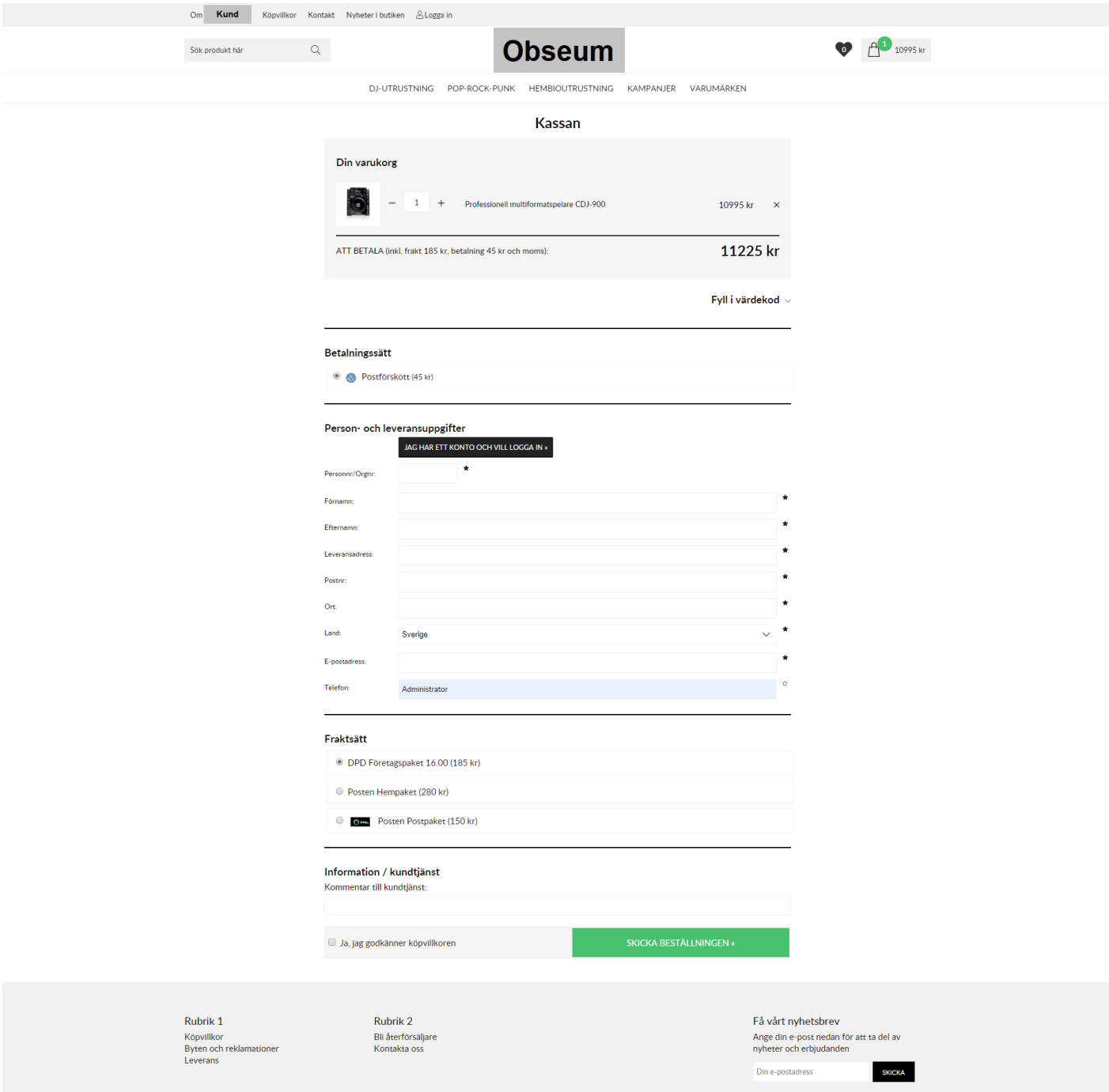

Figure 2.2 Test store checkout page

Appendix F

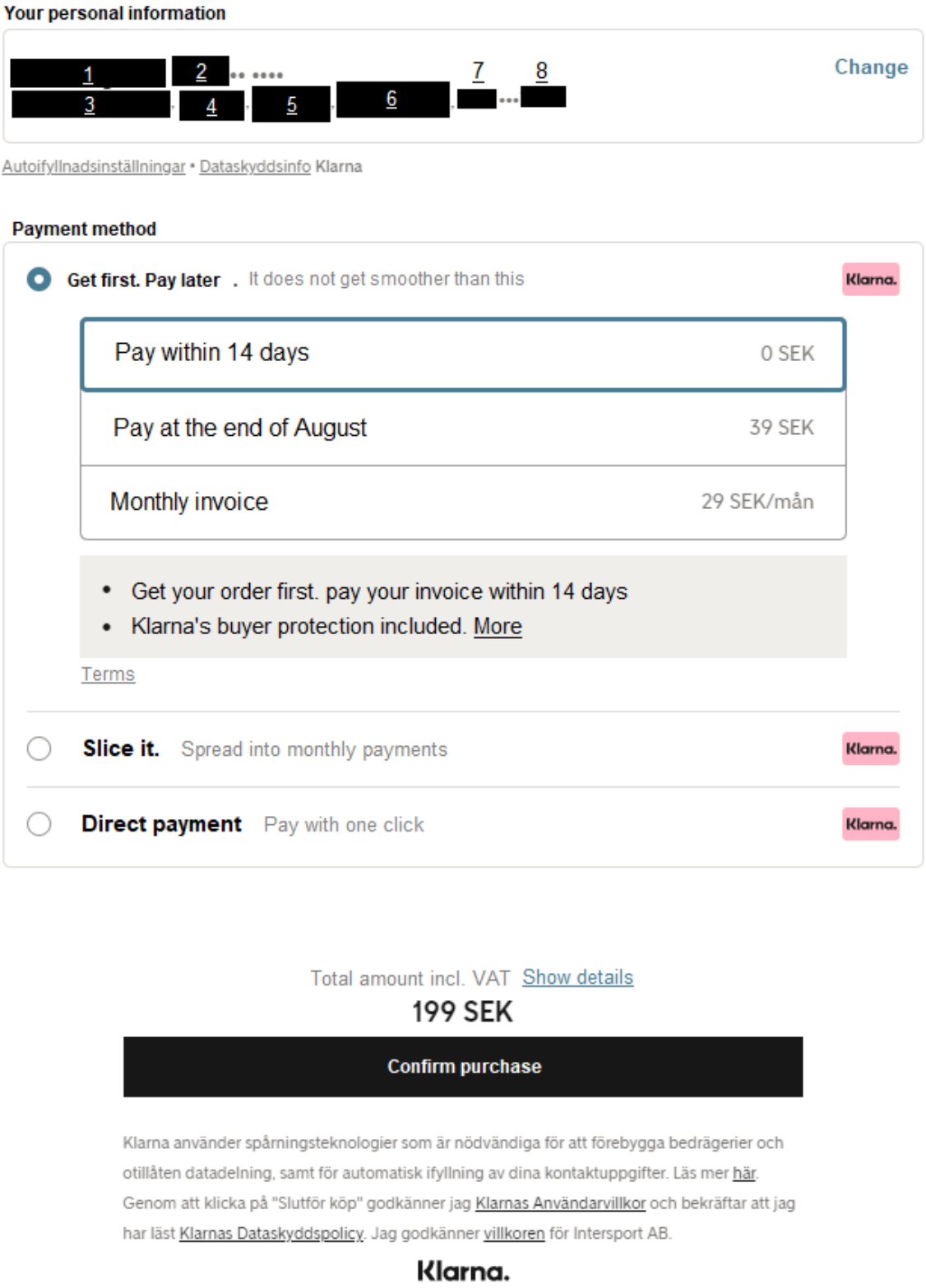

Figure 2.3 Example on Klarnas payment page. (Important parts translated to English) Number explanations bellow. Personal information censored due to privacy reasons.

Explanation:

1. = Name and surname
2. = First 4 numbers on social security number
3. = Address
4. = Zip-code
5. = City
6. = E-mail
7. = First 3 numbers on mobile number
8. = Last 3 numbers on mobile number

Appendix G

Below follow the complete functionality tables, showing what functionality is included in what Obseum configuration.

\+ = included in configuration
\- = Not included in configuration and must be bought separately if wanted.

Table 2.1 Basic service functionality

Basic Service	**Obseum 1**	**Obseum 2**	**Obseum 3**	**Obseum 4**
Daily backups	+	+	+	+
FAQ and help system	+	+	+	+
Free software updates	+	+	+	
Support - Mon-Fri 08.00 - 17.00	+	+	+	+
Encrypted password database	+	+	+	+
FTP access to relevant information	+	+	+	+
A GDPR-compatible platform	+	+	+	+
Headless compatible platform	+	+	+	+
24-hour on-call service (SLA)	-	-	-	-
SSL Certificate	-	-	-	-

Table 2.2 Administration functionality

Administration	**Obseum 1**	**Obseum 2**	**Obseum 3**	**Obseum 4**
Multiple user levels / authorization matrix	+	+	+	+
Web-based administration tools	+	+	+	+
Statistics and reports	+	+	+	+
Newsletter service	+	+	+	+

Super search	+	+	+	+
Explorers	+	+	+	+
Import and export	+	+	+	+
Customizable template-based prints	+	+	+	+
Price calculation module	-	+	+	+
Billing	-	-	+	+

Table 2.3 Products functionality

Products	**Obseum 1**	**Obseum 2**	**Obseum 3**	**Obseum 4**
Dynamic product descriptions for variant articles	+	+	+	+
Lists of best-selling products	+	+	+	+
Live search function with relevance-sorted results	+	+	+	+
Unlimited number of products	+	+	+	+
Unlimited number of product categories and brands	+	+	+	+
Different classes for goods- and shipping methods	+	+	+	+
Product views with fields for text, images, files and more	+	+	+	+
Scheduled publication	+	+	+	+
Import and export	+	+	+	+
Search function	+	+	+	+

Optional sorting of items per group	+	+	+	+
Variant articles	+	+	+	+
WYSIWYG product presentation editor	+	+	+	+
Wish list / My favorites	+	+	+	+
Ratings / reviews / reviews per article	-	+	+	+
SET items (package items)	-	+	+	+
Staffed prices (quantity discounts)	-	+	+	+
ÅF module	-	+	+	+
Filtering functionality	-	-	+	+
Subscription management	-	-	-	-
Obseum Recommendation Manager	-	-	-	-
Digital products	-	-	-	-
Link blog posts to products	-	-	-	-

Table 2.4 Order functionality

Order	**Obseum 1**	**Obseum 2**	**Obseum 3**	**Obseum 4**
Automatic supplier order placement	+	+	+	+
Goods search	+	+	+	+
Order confirmation with print function	+	+	+	+
Order map	+	+	+	+
Create order report	+	+	+	+

Quick order form in store / web admin	+	+	+	+
Search and view orders, see order history and statistics	+	+	+	+
Additional order	+	+	+	+
RMS Plus - Return and complaint handling	-	+	+	+
Repurchase / return order	-	+	+	+
Multi-channel management	-	-	-	-
RMS Advanced - Return and complaint handling	-	-	-	-

Table 2.5 Customers functionality

Customers	**Obseum 1**	**Obseum 2**	**Obseum 3**	**Obseum 4**
Management of (B2B) and (B2C) in the same system	+	+	+	+
Customer database	+	+	+	+
Customer Profile with "My Page"	+	+	+	+
Opportunity to restrict access for a specific customer or customer group	+	+	+	+
Newsletter	+	+	+	+
Unlimited number of customers	+	+	+	+
Import and export	+	+	+	+
Size guides	+	+	+	+
Discounts / discount groups for customers	-	+	+	+

Loyalty program - Askås CLM Read more	-	-	+	+

Table 2.6 Shopping Cart functionality

Shopping Cart	**Obseum 1**	**Obseum 2**	**Obseum 3**	**Obseum 4**
Order form	+	+	+	+
Integrated with campaign modules	+	+	+	+
Discount and additional sales functions at checkout	+	+	+	+
Cash register	+	+	+	+
Shopping cart	+	+	+	+
Age limit control	+	+	+	+

Table 2.7 Web design / CMS functionality

Web design / CMS	**Obseum 1**	**Obseum 2**	**Obseum 3**	**Obseum 4**
Blog function	+	+	+	+
HTML templates that can be easily modified	+	+	+	+
Opportunity for unique visual profile in addition to template	+	+	+	+
Websites / information pages / CMS	+	+	+	+
WYSIWYG web page editor	+	+	+	+
Headless - Frontend via external CMS	-	-	-	-
Time management of campaigns and content - DCM	-	-	-	-

Table 2.8 Storage and shipping functionality

Storage and shipping	**Obseum 1**	**Obseum 2**	**Obseum 3**	**Obseum 4**
Customized shipping price calculations	+	+	+	+
Dynamic shipping classes	+	+	+	+
Stock balance management	+	+	+	+
Inventory statistics	+	+	+	+
Manual export of customer / order data to Pacsoft / Unifaun	+	+	+	+
Product recommendations for free shipping at checkout	+	+	+	+
Package tracking	+	+	+	+
Printing of delivery note	+	+	+	+
Partial delivery - Partial invoicing	-	-	-	-
Multi-layer support	-	-	-	-
Find Store module - Obseum Store Locator	-	-	-	-
Instabox Pre-Booking Read more	-	-	-	-
Integration with Budbee	-	-	-	-
Integration with Airmee	-	-	-	-
Integration with BEST	-	-	-	-
Integration with Pacsoft Online	-	-	-	-

Integration with Unifaun Online (XML-Posting)	-	-	-	-
Tagging of shipping method	-	-	-	-
Optional delivery point - Postnord / DHL / Bring / Schenker	-	-	-	-
Optional drop-off point - UPS	-	-	-	-
Ordering points	-	-	-	-

Table 2.9 International e-commerce functionality

International e-commerce	**Obseum 1**	**Obseum 2**	**Obseum 3**	**Obseum 4**
Support for multiple currencies	+	+	+	+
Support for custom prices in other currencies	+	+	+	+
Support for handling various VAT rates	+	+	+	+
Support for handling different shipping methods in different countries	+	+	+	+
Support for Swedish language version	+	+	+	+
Support for English language version (Multi Market Manager)	-	+	+	+
Support for Norwegian language version (Multi Market Manager)	-	-	+	+
Support for Danish language version (Multi Market Manager)	-	-	+	+

Support for Finnish language version (Multi Market Manager)	-	-	-	-
Support for French language version (Multi Market Manager)	-	-	-	-
Support for Italian language version (Multi Market Manager)	-	-	-	-
Support for Dutch language version (Multi Market Manager)	-	-	-	-
Support for Polish language version (Multi Market Manager)	-	-	-	-
Support for Portuguese language version (Multi Market Manager)	-	-	-	-
Support for Slovak language version (Multi Market Manager)	-	-	-	-
Support for Spanish language version (Multi Market Manager)	-	-	-	-
Support for Czech language version (Multi Market Manager)	-	-	-	-
Support for German language version (Multi Market Manager)	-	-	-	-
Multi-domain support (multishop)	-	-	-	-
Global Character Set Support	Not available	Not available	+	+

Table 2.10 Payment functionality

Payments	Obseum 1	Obseum 2	Obseum 3	Obseum 4
Arvato Afterpay - Invoice and installment payments	+	+	+	+
Billmate - Invoice and installment payments	+	+	+	+
Collector Checkout	+	+	+	+
Ecster - Invoice and installment payments	+	+	+	+
Ecster Pay (Checkout)	+	+	+	+
Klarna - Invoice and partial payments	+	+	+	+
Klarna Checkout (KCO)	+	+	+	+
Credit check via Bisnode	+	+	+	+
Credit check via Creditsafe	+	+	+	+
Maksuturva - Invoice and partial payments	+	+	+	+
Nets - Card and bank payment	+	+	+	+
Nets Easy (Checkout)	+	+	+	+
PayEx - Card and bank payment	+	+	+	+
PayPal - Card and bank payment	+	+	+	+
Payson - Card and bank payment	+	+	+	+
Qliro - Invoice and installment payments	+	+	+	+
Qliro One (Checkout)	+	+	+	+
Resurs Bank - Invoice and installment payments	+	+	+	+

Resurs Checkout	+	+	+	+
Svea Checkout	+	+	+	+
Svea Webpay - Invoice and installment payments	-	-	-	-
Trustly - Bank payment	-	-	-	-
Payment via Swish	-	-	-	-
Tagging of payment methods	-	-	-	-