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Customer interest in greeting cards

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Customer interest in greeting cards

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**The customer interest in greeting card
Case: Active Paper**

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The purpose of this thesis project is to research the consumer interest in greeting cards in Espoo, Finland. Therefore, this thesis can give elaborate information about customer preferences in greeting cards' features in Espoo for the case company, Active Paper, an enterprise focused on the development of bioactive paper based product. Moreover, the main objective of this thesis is to figure out the customer interest in greeting card in Espoo to provide information about consumer behavior not only for Active paper and but also for any individuals or companies excited in this subject.

The theoretical background of the thesis comprises of brief literatures of consumer behaviour theory, consumer product knowledge and customer buying process. The consumer behaviour theory consists of the black box model concentrated on the illustration of the interaction of stimuli and consumer responses and the classification of consumer buying behaviour. In addition, the consumer behaviour theory includes several factors influencing consumer decisions. The consumer product knowledge contains components of consumer product knowledge and the way consumers interpret products. Customer buying process demonstrates different stages of customer's decision making in purchasing products.

The empirical research was conducted by a quantitative approach in which prepared questionnaires gave to the target population on Internet during the January 2015. The target population was selected to illustrate the overall population in Espoo area. Questionnaire involves various aspects of greeting cards to find out recent interest level of customer in those products.

The result indicates that the most interesting greeting cards' description to people in Espoo is greeting cards with funny quotes. Among greeting card's features, inhabitants in Espoo value images of greeting cards most. The most attractive special greeting cards to inhabitants in Espoo is semi-gloss coating greeting cards. In contrast, inhabitants in Espoo do not prefer greeting cards with colored dots and see through envelopes as well as greeting cards with hidden image appear by liquid. Moreover, inhabitants in Espoo do not value brand name of greeting cards and the musical inside greeting cards.

Keywords consumer behaviour, customer preferences

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1 Introduction

Understanding consumer behaviour is considered as one of the most important task of the organization. According to Blackwell, Miniard and Engel (2006, 8), acknowledging consumer behaviour can help companies not only to improve its products but also to increase sales. Companies can centralize its business to fit consumer demand, and therefore it directly influences bottom line profits. Many successful companies base on consumer behaviors to develop its profound business procedure such as customer-centric.

Nowadays, the importance of understanding consumer behaviors becomes more significant in business. The global economics crisis made a considerable impact on consumer consumption. For example, because of several factors resulted from financial economic crisis such as the increase in job certainty and risk aversion, consumer in UK use their spending only on items which they perceive as essential products (Burt, Sparks & Teller 2010, 175). The changes in customer behavior enhances the degree of competitiveness between companies participated in the same industry. Therefore, in order to secure its profits and its competitive advantages, a company needs to investigate in figuring the change in customer behavior to adjust its business in the most efficient approach.

According to Bennett (1995), the consumer behaviour is “the dynamic interaction of affect and cognition, behaviour, and environmental events by which human beings conduct the exchange aspects of their lives”. There is a requirement of constant review in company strategy to ensure about the adaption of venture to consumer behaviour. In the international business, studying consumer behaviour for entering a new market area plays a crucial role in product implementation. Because of the differences in customer preferences, companies have to focus on learning how and why people consume. In order to succeed in adapting to continuous change in the business environment and operate globally, companies have to focus on developing its knowledge in consumer behaviour. By conducting elaborate consumer behaviour researches to comprehend the recent change in customer behaviour, company can modify its marketing and its business procedure to not only satisfy its present customer but also expand its venture in the new market. As a result, a lucrative business becomes an attainable objective.

1.1 Scope of the research

This thesis was carried out in order to examine the customer interest in greeting cards in Espoo, Finland. This thesis receives the support from the NeuroLab Laurea in finding and contacting the case company, Active Paper Company. Many fundamental components related to consumer behaviour theory were studied to act as guidelines to interpret the result from the

survey conducted on Internet. The quantitative research method analysis was used to interpret the database from the survey. Based on the finding from survey, Active Paper can improve its products to attract consumers as well as to expand its market to sell to individuals. Therefore, Active Paper's products can be made to be more suitable to customer interest in greeting cards in Espoo, Finland.

1.2 Choice of the research context

This thesis was carried based on the author's interest toward the practical aspect of studying customer behaviour in product development. The choice of the research context was decided after the consideration about the small number of consumer behaviour studies in English about consumer in Espoo, Finland. The greeting cards were chosen to be main subject to investigate customer interest in Espoo because of their popularity and Active Paper's main products.

The case company, Active Paper, is the new enterprise in Finland focused on creating interactive brand advertising. Its first products are coasters and greeting cards with special features which can be used for branding or advertising. There is a need for conducting the research of consumer behaviour to predict the level of customer receptiveness in Espoo to Active Paper Oy's idea. Moreover, the research can be used to justify the preferable features of greeting cards in Espoo. This particular objective was discussed with thesis supervisor and got accepted.

1.3 Purpose of the research

The main purpose of this research is to figure out the current customer interest in greeting cards in Espoo and customer preferences in particular greeting cards' features. The thesis was conducted to identify which kind of greeting card's attributes customer living in Espoo prefer and what influence customer preferences for those products. An analytical analysis related to consumer behaviour is demonstrated on this thesis. The aim of thesis is to produce a comprehensive analysis about consumer behaviour of people in Espoo in purchasing greeting cards so that the thesis could provide reliable data about consumer interest in greeting cards in Espoo to individuals or companies excited in this subject.

The thesis will contribute information about consumer behaviour in purchasing greeting card in Espoo to Active Paper. Therefore, the case company can explore the knowledge provided to reinforce its products and its marketing. Hence, the main question of the thesis is

“What kind of greeting cards attract consumers in Espoo, Finland?”

The thesis comprises of three sub-questions in order to provide the elaborate answer to the primary question:

“Which depictions of popular greeting cards appeal to consumers in Espoo?”

“Which features of greeting cards that consumers in Espoo value are?”

“Which special features of greeting cards consumers in Espoo interests in are?”

1.4 Limitation of the research

Even though the objective of this thesis was completed, there are a few limitations on the research. The research has a small number of respondents due to the time limit and the budget limit. Although the number of respondents was constructed based on the entire population of Espoo to ensure the sufficient accurate, the result could be more precise if the study gathered more participants. Finally, consumers can have the misunderstanding of some concept on surveys which they have not experienced in reality.

1.5 Reliability and validity

According to Aaker, Kumar and Day (1998), validity of the research is an accuracy of research measurement so that the research can illustrate the true characteristics of target population. In addition, reliability of the research refers to the consistency of the chosen assessment and research’s degree of freedom from random error. There is a correlation between reliability and validity: if a research does not have reliability, it cannot have validity (Aaker et al. 1998).

In order to test reliability of the research, there are three popular methods: testing stability, internal consistency and tests for equivalence (Marilynn & Janet 2010). Internal consistency method is considered as the most popular and practical approach to test reliability of the research. Cronbach’s alpha is a well-known statistic to calculate internal consistency. “Cronbach’s alpha is based on the mean (absolute value) inter-item correlation for all possible variable pairs. It provides a conservative estimate of reliability, and generally represents the lower bound to the reliability of a scale of items” (Walonick 2013).

Cronbach’s alpha formula (α) is

$$\frac{k}{k-1} \left(\frac{\sum_{i \neq j}^k cov(x_i, x_j)}{var(x_0)} \right) = \frac{k}{k-1} \left(1 - \frac{\sum_{j=1}^k var(x_j)}{var(x_0)} \right)$$

The higher Cronbach's alpha value, the better reliability of the research. Even though many researchers stated that Cronbach's alpha value should be greater than 0,7 to be acceptable, Cronbach's alpha value greater than 0,6 is also contemplated eligible (Malhotra & Birk 2007). The Cronbach's alpha value of this research was calculated by the Real Statistics Resource Pack of Excel. The overall Cronbach's alpha value is shown in the table 1 below. The Cronbach's alpha value is 0,710 which demonstrates that the reliability of this study is adequate since the value is greater than 0,7. (Table 1)

K	$\Sigma\text{var} / \text{var}$	A
23	0,320	0,710

Table 1. Cronbach's alpha value

There are three prominent type of validity on surveys: content validity, internal validity and external validity. Content validity refers to the comprehensive aspect of questions in survey created to find out all key subjects related to research. Internal validity refers to the focus of research objectives on research question to fulfil the aim of research. External validity refers to the reflection ability of survey sample to target population so that the survey outcome can be generalised (Mora 2011). Validity and reliability of research are influenced by the questionnaire design (Aaker et. al 1998). This survey contains a lot of questions (30 questions in total), therefore, respondents may not pay enough attention to questions, especially for last questions of survey.

Moreover, respondents may not understand fully the concept of Active Paper greeting cards since respondents may not confront any similar products before, compared to other greeting cards descriptions included in this survey. Producing innovative products with extraordinary features can differentiate a company from its competitor and rocket its revenue, however, a new product usually have an innovative technology to create its special characteristics which are difficult for consumers to comprehend. Therefore, a new product actualises a serious issue to company because the success of a products depends heavily on how a company can make consumer understand and recognise its remarkable advantages (Cooper & Elko 1995, 315). The number of respondents is quite low (n=164) compared to the overall population of Espoo area.

2 Theoretical background about consumer behaviour

The theoretical background demonstrates previous literatures from books and studies in the aspect of consumer behaviour in purchasing products or services. The aim of this theoretical background is to present essential components of consumer behaviour

This theoretical background is separated into four parts. The first section is about the basic of consumer behaviour theory which comprises of critical aspects such as the black box model and the brief information of factors influence customers. Consumer knowledge is the main subject in the second part. There are some sub-titles on the third part concentrated on the list of different kind of consumer knowledge and consumers' interpretation from knowledge to understanding. The third part is consumers' decision making process which gives the outline of the process. The last part is about the explanations of differences in consumer decision making process in addition to the overview of types of consumer buying behaviour.

2.1 Consumer behaviour theory

According to Hoyer and MacInnis (2009), consumer behaviour is a dynamic course of action which includes "the sequence of acquisition, consumption, and disposition". Stallworth (2008,9) formed the idea about consumer behaviour definition as a routine included activities related to buying, using and disposing products or services that satisfy consumers' demand. Gabbot and Hogg (1998) clarified the definition by adding that consumer behaviours' routine contains several activities and stages. This consecutive process comprises of customer perception and consumer consideration on each stage of process. Consumer behaviour studies focus on how, what, why and when customer implement the acquisition, consumption and disposition progress (Hoyer & MacInnis 2009, 30).

There are many aspects of consumer behaviour to investigate in order to understand company's target customers. The underlying fundamental of consumer behaviour should be outlined on company's strategies. The first underlying rule is that individual possesses different perception and consumer can reject products bases on their own preferences. The second golden rule is the global feature of consumer buying behaviour. Because of the permeation of global programme on media, customers become receptive to the global products. However, there are subcultures which affect the way consumer behave. Marketer needs to examine every aspects of consumer to comprehend about what consumer want similarity and what consumer desire for differences (Blackwell et al. 2006, 26). The following parts of thesis about consumer behaviour theory cover essential elements of consumer insight.

2.1.1 The importance of consumer behaviour studies

The fundamental consumer behaviour studies in modern life were emphasized on various researches. Kotler and Keller (2011,53) indicate that learning consumer behaviour is necessary for manufacturers. By comprehending the reasons for consumer selection, manufacturers can gain competitive advantages which can differentiate them from their rivals. For instances, the information attained from consumer behaviour research can help enterprise to identify

the right target consumer for their products and suitable marketing strategies to attract companies' target consumer (Koteler & Keller 2011, 54).

In addition to the effect of fundamental factors such as consumers' psychology, manufacturers and services providers have to acknowledge about the impact of external environment. Even though companies can affect consumers' decision making process by using marketing, they cannot administrate the transition of economy, politics and the development of technology (Lancaster, Massingham & Ashford 2002, 26). Therefore, companies need to conduct their consumer behaviour studies about its consumer regularly to adapt to the consumer transformation due to the change of external environment. Moreover, customers become complicated and have high expectation if their domestic companies offer high quality of products (Blackwell et al. 2006, 40).

2.1.2 Black box model

The black box model is one of the most popular models used in customer behaviour study. It demonstrates the decision process of customer in acquisition, consumption and disposition. The black box model was invented by Kurt Lewin to illustrate fundamental function of customer behaviour. The black box gives a crucial view of consumer behaviour study, therefore it can be used to help a company to analyse serial questions of "who", "what", "where", "when", "how" and "why" about its consumer (Sahaf 2008, 96). According to Sanhusen (2008, 240), there are two main kinds of stimuli in black box model: marketing stimuli and environmental stimuli. Marketing stimuli can be under control of the marketing department of a company whereas environmental stimuli cannot be managed by an enterprise. Nevertheless, the internal incentives of consumer such as personal needs and personality have influenced immensely on the process of input. As the result of it, a company has to learn about various subjects which can affect consumer behaviour so that it can attract its target customers.

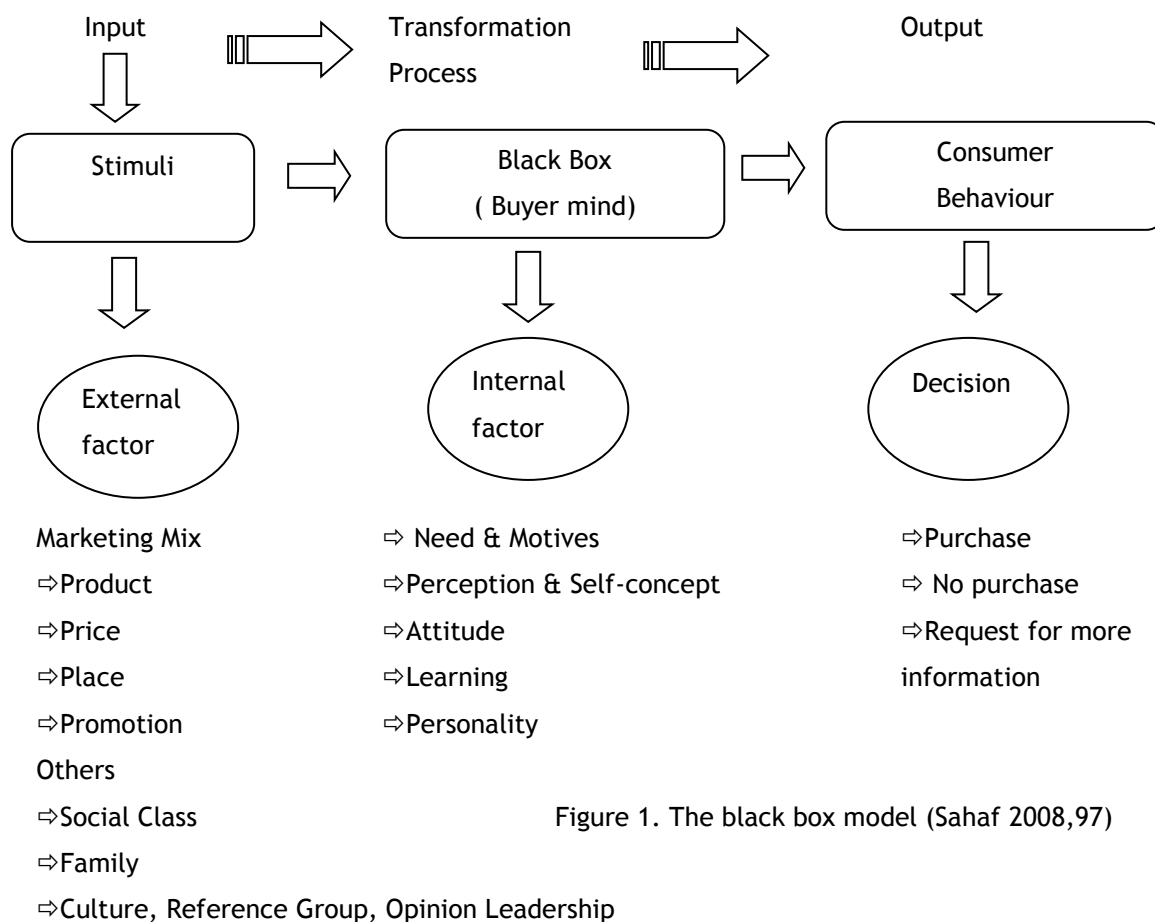


Figure 1. The black box model (Sahaf 2008,97)

2.1.3 Factors influences consumer behaviour

Factors that affected consumer behaviour can be divided into personal factors, cultural factors, psychological factors and social factors. (Kotler et al. 2013). Despite of their distinct characteristics, there are interactions between factors. Even though the majority of those factors are beyond company control, a company has to acknowledge about all of those factors on its business process.

2.1.3.1 Personal factors in consumer behaviour

Personal factors that influence consumer behaviour can be classified into five categories: age and life-cycle stage, occupation, economic situation, lifestyle and personality and self-concept (Kotler, Armstrong, Harris & Piercy 2013, 153).

Age factors belongs to subcultures since they generate the distinguish set of shared value. In a given society, a subculture group has experienced several common antecedents such as political and historical environment (Kazmi 2007, 162). Moreover, people tend to choose differ-

ent products over their lifetime because aging affects human senses. The human senses become less sharp when people get older (Kotler et al. 2013, 153).

The life-cycle plays an important role on consumer decision since the need and desire of individual depend on the family life cycle. According to Schiffman, O'Cass, Paladino and Carlson (2014, 123), the family demands are influenced by "the number of people (adult and children) in the family unit, the ages and employment status of its members, and the members' economic, social, emotional and lifestyle needs". Depending on household characteristics, budget and spending pattern diverse.

A person's economic situation and occupation has the strong effect on that person's good selection. The fluctuation in personal income and saving can change consumer buying habits temporarily. The economic downturn imposes constraints on people's spending on goods. People tend to buy products which are suitable to their occupation, especially clothes. For example, barristers have to wear legal wigs at court (Kotler et al.2013, 154).

Lifestyles are defined as "manifestations or actual pattern of behaviour" in comparison to values and personality (Hoyer & Macinnis 2009, 378). Lifestyles include customer's activities, interest and opinions which are called AIOs dimensions (Kotler et al.2013, 155). By studying consumer lifestyle, the research can depict customer's elaborate pattern of interacting in the world. Consumer's lifestyles can be shaped by the location where customers were born and raised. For example, U.S women are more price sensitive than Japanese women (Hoyer & Macinnis 2009, 379).

Personality is the exclusive psychological characteristics that can be considered as the representative element of a person. Bases on the dissimilarity of personality, an individual can react differently to the external environment (Blythe 2008, 73). Researchers found out that consumer would purchase products which they perceive as the reflection of their personality. This puzzle can be explained by a personal's personality and self-concept. The correlation between customer's possession and self-concept is the main reason behind consumers' desire to obtain products portrayed customer identities (Kotler et al. 2013, 155).

2.1.3.2 Cultural factors in consumer behaviour

According to Hofstede, culture is "the collective mental programming of the people in an environment. Culture is not a characteristic of individuals; it encompasses a number of people who were conditioned by the same education and life experience" (Mooij 2011, 33). This definition illustrates the idea that culture built a control mechanism that gives guidance how people should behave. Different cultures result in different consumer behaviour and consum-

ers' conception of products. For instances, French perceive tea as "sensuous and mystical drink" whereas British see tea as "daily drink" (Solomon, Bamossy, Askegaard & Hogg 2006, 500). There are two important components of cultural factors: subcultures and social class (Kotler et al. 2013, 146).

Subcultures are defined as a group of people who shares the same belief, value and customs. Apart from the effect of predominant culture within which subcultures are adhered, people belong to subcultures have their own behaviour norms and scripts which make them possess distinctive identities compared to the rest of predominant culture (Blythe 2008, 197). In order to create effective business strategies, managers tend to divide a large society into several subcultures to tailor products to consumer demands (Kotler et al. 2013, 146).

Nowadays, social class structure exists in every society. Social class is the representative of subcultures since the people from each class have similar behaviours and carry same beliefs. Occupation is one of the most popular indications of social class in society, especially in developed countries. In addition to occupational requirement, basic standards of dividing social class in society are the educational level and economic power (Blythe 2008, 197). A company needs to identify which social class its target customers belong to because people share the comparable buying behaviour on the same social class (Kotler et al. 2013, 147)

2.1.3.3 Psychological factors in consumer behaviour

Consumer psychology is the study about how and why consumer purchase products or services and what consequences of those interactions are. The majority of consumer psychology focuses on consumer's cognitive process affected by many psychological factors. (Jansson-Boyd 2010, 1). The psychological factors that influence consumer buying behaviour can be classified into four primary dimensions: learning, motivation, beliefs and attitudes (Kotler et al. 2013, 156).

Motivation is about the drive of person to seek the way to fulfill their needs over a period of time. The type of motives decides the level of customer's motivation. One example of this statement is Maslow's hierarchy of needs which demonstrates a series of different needs from primary needs such as eating foods to self-fulfillment such as prestigious awards received. Depending on product group and product life cycle, the motivation can vary (Wright 2006, 208).

According to Kotler et al. (2013, 63), perception is the way people "select, organise and interpret information to form a meaningful picture of the world" by using "sight, hearing, smell, touch and taste". Even though people can meet the same stimuli, they perceive it dif-

ferently because of the process of interpretation. People tend to reconstruct stimuli they received so that the knowledge support their personality and belief (Foxall 2015, 30)

Learning is when consumers modify their buying behaviour over a period of time due to their experience. Customer can be active or proactive in the learning process. For instances, a company can create the marketing campaign which contains subliminal advertising to its target consumers, so that consumers learn about its brand and products without recognizing the learning process (Solomon, Bamossy, Askegaard & Hogg 2010, 246).

A person's beliefs are affected by knowledge, faith and his or her emotion. Company's brand images are built on consumer beliefs and attitudes. A person's attitudes shape the framework for evaluation and responsiveness to the certain products or services. Consumer beliefs and attitudes are hard to adjust, so that an enterprise should modify its products to adapt to customer attitudes rather than try to fix that (Kotler et al. 2013, 158).

2.1.3.4 Social factors in consumer behaviour

Group and social network is small groups in societies. There are two main groups: reference groups and membership groups. Membership groups are groups have a direct impact on customers whereas reference groups have an indirect influence on consumer (Kotler et al. 2013, 159). In order to succeed in managing business strategies focused on consumers, it is necessary for company to identify which reference groups affect its customers and how to influence those reference groups. The process of consumer recognition of products begins when customer become aware of the existence of products or services. If consumers are interested on products or services, they will look for more information from references groups such as friends or associates (Weimann & Katz 1994, 111).

Male and female tend to have different preferences on products and services because of gender distinctiveness. However, gender distinctiveness has been shrinking due to the impact of technological developments and the change in the role between male and female. Marketers have to acknowledge about those changes to modify their products to correct target consumers. The family life-cycle and the role of consumers on the family play imperative parts on consumer decision. Depending on marital status, a person has particular demands and orientation (O'Dougherty, Haynes, Venter & O'Connor 2007, 31).

Consumers in modern societies have a new reference group on online community. On Internet, consumer can exchange information about products on various forms of social networking media such as blogs and game online. There is a growing number of product discussions on online social network (Kotler et al. 2013, 151).

On online community, reviews which were written by a person purchased products are more preferable than that of a person who has not bought products. In a study, negative reviews on online community discourage 80 percent of consumers from buying products whereas positive reviews on online community encourage approximately 87 percent of consumers to purchase products (Hoyer, MacInnis & Pieters 2013, 197).

2.2 Consumer product knowledge

It has been argued that consumer's prior knowledge on products or services is the framework for consumer decision making process (Bettmann & Park 1980). Because customers possess unequal level of product knowledge, they see products differently (Baker, Hunt & Scribner 2002, 49). In order to study consumer product knowledge, consumer's prior knowledge can be divided into knowledge content and knowledge structure. Therefore, those divisions can help to explain the connection between consumer product knowledge and consumer understanding (Hoyer & MacInnis 2009, 94).

2.2.1 Consumer's knowledge content

Hoyer (2009, 92) stated that "Knowledge content reflects the information consumers have already learned about brands, companies, product categories, stores, ads, people, how to shop, how to use products, and so on". In short, knowledge content is the information acquired from the external environment that consumers have on their memories.

A schema is one of the most important parts of knowledge content. A schema is the way human organise and interpret information obtained from the surroundings. There are various kind of schemas which are complicated to identify all. For instances, a person can have schemas for not only product categories and brands but also people and countries (Hoyer & MacInnis 2009, 95).

However, there are several characteristics of connections in schemas to recognise them. Those characteristics are favourability, uniqueness, salience and abstractness. For example, associations on schemas for food products can be found according to the term of favourability and for a luxury store can be understood according to the term of uniqueness (Hoyer & MacInnis 2009, 95).

A script is a particular type of schemas on how human conduct activities. When a person performs an activity, that person will follow the procedure on his or her memories which acquired from learning before. Since scripts are schemas that give instructions on how to carry

on activities, people can experience struggles on implementing an activity at the first time when they have no script on (Hoyer & MacInnis 2009, 99).

2.2.2 The way consumer use knowledge to understand

According to Hoyer & MacInnis (2009), consumers always classify products according to their prior knowledge. By categorizing products, customer can figure out the characteristics of products and the similarity in alternatives. Consumer's categorization has the strong effect on the level of consumer expectation on products. When customer consider products or services belong to a specific category, it is difficult to change their mindset. (Hoyer & MacInnis 2009, 100).

When consumer interpret stimulus, they can misunderstand the message from marketers because of conflicts between those message and consumer's prior knowledge or the ambiguous way of message presentation. Studies on television and print ads show a high percentage of consumers' misunderstanding. Moreover, consumers' misunderstanding can even occur on usage description (Hoyer & MacInnis 2009, 110).

There are many various factors can effect consumer understanding. Studies prove that consumer's willingness to proceeds marketing message decreases when customers have time constraint. Consumer's comprehension can vary according to individual characteristics such as age and social status. Culture has a tremendous effect on consumer comprehension. People come from low-context culture appreciate direct communication whereas people come from high-context culture value indirect communication. Consumer's comprehension of product colour may be different because of cultures (Hoyer & MacInnis 2009, 110).

In combination to consumer's prior knowledge, elements of marketing mix may influence consumer inferences about products or services. On consumer's mindset, particular brand names can associate to distinguish features such as technological sophistication. Moreover, customer can generate inferences about common traits between brand extension and the parent company (Hoyer & MacInnis 2009, 115).

Consumers tend to interpret a large package product as good value and saving. Country of product origin can have an impact on consumer preferences because of consumer's stereotype of certain countries. In addition, consumers hold particular ideas about product prices. For example, consumers perceive a pricey product as a high quality product (Hoyer & MacInnis 2009, 116).

2.3 Consumer decision making process

Depending on the type of products and services, the amount of efforts consumer dedicated to the decision making process can vary. For example, a person can spend a year on considering about buying a house whereas that person spends only few weeks to buy a new mobile phone. Nowadays, the decision making process becomes more sophisticated than that in the past because of the availability of substantial products choices (Solomon et al. 2013, 333). The standard progress of consumer decision making process comprises of five consecutive stages which are illustrated on figure 2 below. However, customer can abridge those five stages on their daily purchases (Kotler et al. 2013, 161).

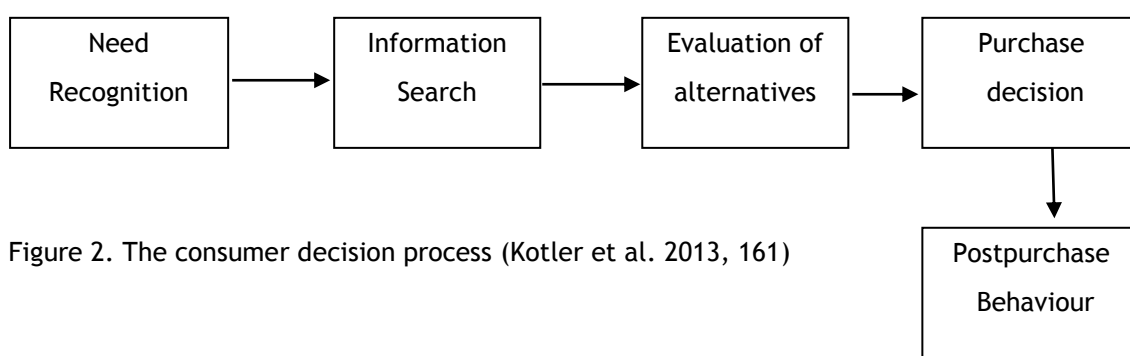


Figure 2. The consumer decision process (Kotler et al. 2013, 161)

2.3.1 Need recognition stage of consumer decision making process

Consumer decision making process begins when customers notice their needs or problems. The two main triggers are internal stimuli and external stimuli. Internal stimuli are consumer basic needs when external stimuli are motives from external environment (Kotler et al. 2013, 161). The customer acknowledgement of a considerable difference between consumer's actual state and consumer's ideal state is the main reason of the occurrence of need recognition. There are two type of problem recognition: generic recognition and selective problem recognition. The characteristic of generic recognition is "broadly defined" when secondary recognition is "narrowly defined" (Noel 2009, 136).

2.3.2 Information search stage of consumer decision making process

At this stage, customers who are interested in products will search for information of products. At the beginning, consumers look at their own memory which is called internal search. After completing internal search, consumers try to obtain information from various sources such as families or Internet (Noel 2009, 140). Even though commercial sources such as sales person or advertising offer the most comprehensive information about products, personal

sources such as friends or acquaintances are considered to be the most efficient sources (Kotler et al. 2013, 162).

According to Noel (2009), the development of technology has decreasing the time needed to collect information. By using Internet and online social network, consumer can easily find information they want. Consumer's prior knowledge has certain influences on information search. Customers who have no experiences on products tend to concentrate on popular product attributes such as brand and prices so that they do not struggle to compare those product attributes. Consumers who have expert knowledge on products choose to focus on more relevant information of products such as the product lifespan (Noel 2009, 140).

2.3.3 Evaluation of alternatives stage of consumer decision making process

After noticing their problems, consumer search for the information about which kind of products or services can solve their problems. Consumers have to choose between many alternatives at the market. The consumer's mental process of narrowing alternatives to reach their final product choice is called "alternative evaluation" (Kotler et al. 2013, 162). Alternative evaluation is affected by the information found from information search stage. Based on the combination of information obtained from prior knowledge, relatives and commercial sources, customers evaluate available options (Noel 2009, 143).

2.3.4 Purchase decision stage of consumer decision making process

Noel (2009,144) classified the factors that influence consumer purchase decision into two categories: task effects and context effects. Context effects comprise the components of environment that imprint on how customer interpret stimulus. Consumers use five human senses on the way they perceive external incentives. Task effects illustrate the difficulty of consumer purchase decision because customers have to confront constraints such as time deficiency or substantial options (Noel 2009, 145).

Framing is the most important element of context effect. People tend to make decision based on the framework they have for certain problems. For example, one study from Stanford University proved that people have an inclination to avoid losses rather than obtain gaining (Noel 2009, 146). A company can base on certain frameworks that its target consumers possess to market its products or services efficiently.

The major component of task effects is heuristics which is described as the uncomplicated formula consumer have to shorten decision making process. Customer use heuristics when they make the comparison between their available options to category exemplar. As the re-

sult of this progress, consumers prefer the option which is more similar to category exemplar. Moreover, a person makes quick decisions based on the amount of recommendations from other consumers which a person can hear (Noel 2009, 146).

2.3.5 Postpurchase behaviour stage of consumer decision making process

Postpurchase behaviour stage is the final stage of consumer decision making process. Consumer will take part in postpurchase behaviour stage to express their satisfaction or dissatisfaction. It is critical for company to administer its interactions between its customer service departments and its consumers. Because the long-term profitable relationship between companies and consumers depends heavily on those intercommunication (Noel 2009, 147).

Keeping customer satisfaction is the principle of building successful business. If consumers are satisfied with the products, they will make repeat purchases and give positive feedbacks about products to other customers. Some satisfied customer can even become loyal customer to company's brand. On the other hand, dissatisfied customers can spread out negative comments on products and company's brand. Therefore, it can affect other consumers' decision on purchasing company's products. In order to protect its sales and its reputation, a company should have a system to keep track of consumers' complaints and learn how to improve its products (Kotler et al. 2013, 163).

Despite of consumer feeling about products or services, it is typical for consumer to experience cognitive dissonance. Cognitive dissonance is the consumer confusion that they wonder if they make the good decision or not (Kotler & Keller 2011, 163). Noel (2009, 150) stated that main reasons of the occurrence of cognitive dissonance are "multiple alternatives or when there is potential for risk in the consumption of the item". The result of consumer cognitive dissonance is that consumer can return products or find positive information to affirm their selection.

However, if consumer cannot substantiate their choice, they are less likely to have their repeat purchase with the same brand. Because of the significant effect of cognitive dissonance, marketers need to concentrate on minimizing the probability of consumer's cognitive dissonance (Noel 2009, 151).

2.4 Types of consumers' buying decision behaviour

The change of consumers' buying decision behaviour was based on the type of products purchased. The same consumer can experience different decision making process at the same time. Level of involvement and consumers' interest in products are determining elements in

types of consumers' buying decision behaviour. Compared to easy decisions with low-priced commodities, sophisticated decisions with high-value products involve more buyer consideration (Taloo 2007, 161).

There can be minor differences in the classification of consumers' buying decision behaviour of different theories. O' Guinn, Allen and Semenik (2011, 42) claimed that there are four modes which were named as extended problem solving, brand loyalty, limited problem solving and habit or variety seeking. Even though there are differences in theories, the characteristics of categories remain unchanged.

In general, there are four categories of consumers' buying decision behaviour which are illustrated on the figure below. They include: complex buying behaviour, variety seeking buying behaviour, dissonance reducing buying behaviour and habitual buying behaviour (Kotler et al. 2013).

High involvement	Low involvement	
Complex buying Behaviour	Variety seeking buying behaviour	Considerable differences between brands
Dissonance reducing buying behaviour	Habitual buying behaviour	Few differences between brands

Figure 3. Types of buying behaviour (Kotler et al. 2013)

2.4.1 Complex Buying Behaviour

Complex buying behaviour happens when consumers have to purchase products which are distinguishable. The common features of those products are risky, pricey and bought infrequently. Those products require the high-level of consumer deliberation and involvement. On complex buying behaviour, brand cognition is important since consumers see the differences in brands (Kotler et al. 2013, 159).

On complex buying behaviour, consumers usually follow the whole of consumer decision making process (Adcock, Halborg & Ross 2001, 79). After realising the need to engage on complex buying behaviour, consumer will look for product information. Because consumers perceive brand differences considerably, companies who have high-involvement products need to focus on presenting their brand's special factors and the superior aspects of their products. High-

involvement products require extensive marketing mix to affect the final brand selection (Kotler et al. 2013, 159). Consumers are seldom willing to participate on complex buying behaviour because of its time consuming and inconveniences (Adcock et al. 2001, 79).

2.4.2 Dissonance-reducing buying behaviour

The dissonance-reducing buying behaviour is nearly similar to complex buying behaviour. The only significant difference between them is that consumers who engage in dissonance-reducing buying behaviour do not place high value on brand recognition. In contrast to complex buying behaviour, consumers specify products in a given price range as the same regardless brands on dissonance-reducing buying behaviour (Kotler et al. 2013, 160).

According to Adcock et al. (2001, 82), consumers' orientation on dissonance-reducing buying behaviour is to reduce the possibility of disappointment. Instead spending time on searching information, consumers make their decision on a limited range of accessible products. Consumers on dissonance-reducing buying behaviour go shopping on the basis of a few noticeable factors. The basis of actual features obtained becomes minor. The convenience of products purchased plays a significant role on buyer decision (Kotler et al. 2013, 160).

After buying products, consumers can have the post-purchase dissonance feeling when they heard about the advantage of brands they had not purchased from. In order to increase revenue, companies should promote widely their products and focus on after-sale communication between companies and its consumers (Adcock et al. 2001, 83).

2.4.3 Habitual buying behaviour

The characteristics of habitual buying behaviour are low-consumers involvement in process and little discernible brand recognition (Kotler et al. 2013, 160). The range of products consumers bought is simply the outcome of consumer habit (Adcock et al. 2001, 83). The low-involvement products are cheap commodities in normal life. Even though consumers' consistency on keeping buying same brands can be misunderstood as the result of brand royalty, consumer habit is the main sector leading to consumer purchase decision (Kotler et al. 2013, 160).

Because of particular feature of habitual buying behaviour, consumers do not conduct normal decision making process. They buy a brand due to brand familiarity which is the result from massive advertising on media such as television and newspapers. The brand familiarity learning is considered to be a passive learning since consumer may not aware of that process and may not be deliberate to learn. Hence, consumer can easily switch to purchase another

brands since they do not have significant opinion of brands. The price promotion is necessary in marketing for low-involvement products (Kotler et al. 2013, 160).

2.4.4 Variety-seeking buying behaviour

Adcock et al. (2001, 83) argued that variety-seeking buying behaviour is an alternative adapted by consumers to habitual buying behaviour. Variety-seeking buying behaviour is defined as “consumer buying behaviour characterised by low consumer involvement but significant perceived brand differences” (Kotler et al. 2013, 160). Consumers engage on variety-seeking buying behaviour when they purchase products which have no considerable preferences from themselves or their relatives (Adcock et al. 2001, 83).

A brand switching is a common behaviour among consumers on variety-buying behaviour. After buying products, consumers evaluate benefits and disadvantages of products. However, instead of choosing the same brand on the next purchase, consumers select another brand brands for trying. Seeking variety of products is the main motivation for switching brands on variety-buying behaviour (Kotler et al. 2013, 160).

Although usually consumers do not have variety-buying behaviour on expensive products, the wealth of the individual can decide if consumers want to adapt variety-buying behaviour on that kind of products (Adcock et al. 2001, 83). There are differences on marketing strategy between leading companies and small companies which have products related to consumers' variety-buying behaviour. The domination of products brands on various places such as supermarket is the main marketing strategy of leading companies whereas the focus on providing promotions to decrease price of products for consumers is the fundamental marketing strategy of small companies. (Kotler et al. 2013, 160).

3 Case company: Active Paper

The Active Paper was established in 2013. The Active Paper is a startup which was located in Tampere, Finland. The Active Paper focuses on offering products to enhance the interaction between consumers and companies. The Active Paper was built by the cooperation between Mr. Risto Lehtimäki, Dr. David Fyfe, Mr. Tomi Erho and the participation of VTT Ventures Ltd.

Active Paper has been engaging in various startup activities. Active Paper was a participant at Slush event and many pitching competitions such as Midnight Pitch Fest 2013. Active Paper was ranked as fifth in the top growing trend of startups ranking according to online marketing activities and achievements in March 2015 (Startup100 2015). Active Paper's the percentage

of change is 54% in March. Active Paper has a significant increase in Index rank which is the measurement of marketing performances monthly (Startup100 2015).

Active Paper's first products are innovative coasters, greeting cards and stickers which allow companies to promote themselves at various environments such as schools and events. Active Paper has been developing its technology to produce the second generation of its products in convenient tools for customers to manage their own well-being and their surroundings. Active Paper's technology is new and has not been popular in the world. Active Paper's products were tested in Los Angeles and received positive comments from participants.

4 Current situation of greeting cards and Active Paper's greeting cards description

Greeting card is traditionally known as the folded thick paper which comprises of an image and a written message. It is considered to be sent to relatives or friends on special occasions (Cambridge Dictionaries Online 2015). The custom of exchange greeting cards comes from the early of China and Egypt. In 1400s, people started to send greeting cards to their loved one or relatives in Europe (Greeting Card Association 2014).

The customer habit of sending greeting cards varies in countries. In USA, the greeting cards market is large with the amount of greeting cards sold each year is nearly 6,5 billion (Greeting Card Association 2014). In France, exchanging greeting cards is not popular because French does not consider it as their mainstream manner. On the other hand, Holland has a robust greeting cards market which favour on cheap deals (Progressive Greetings Worldwide 2010). In Finland, people see sending greeting cards is part of their culture. Even though Finland experienced the influence of global economic downturn in 2010, the revenue of the big greeting cards publisher such as Karto did not fall (Progressive Greeting Worldwide 2010).

Greeting card is an important tool to maintain relationship. People send greeting cards to each other to remain close friendships (Dindia, Timmerman, Langan, Sahlstein & Quandt 2004, 589). Furthermore, failing on exchanging greeting cards on special occasion is considered to be a sign of relationship abandonment (Guerrero, Anderson & Afifi 2010, 212). Although there are a large number of studies focused on greeting cards, there are an insufficient number of studies concentrated on the role of greeting cards on business communication between companies and their consumers. It could result from the fact that companies tend to send more promotional gifts than greeting cards to their consumers (Guerrero et al. 2010, 216).

Active Paper's goal is to build an effective interactive tool between enterprises and their consumers. Active Paper differentiates its products from normal greeting cards with its tech-

nology. Active Paper produces innovative greeting cards which illustrate an interactive display on papers. Active Paper's products do not require energy consumption such as batteries. They consist of hidden messages and hidden images which can expose by applying liquid on. In addition to figure out what customers' interests in greeting cards in Espoo are, this thesis was conducted to measure customers' response to Active Paper's greeting cards.

The concept of greeting cards used in surveys followed the traditional definition which was listed at the beginning of this section. Particular greeting cards descriptions used on surveys such as "greeting cards with black and white photography" were created from popular greeting cards and the Active Paper's greeting cards. The list of essential features of greeting cards obtained from observation was used on surveys. Categories of special elements of greeting cards were researched on Internet to create question on surveys.

5 Research approach and methodology

Quantitative research is considered to belong to "statistical studies" or "empirical studies" (Newman & Benz 1998, 10). Quantitative research is more traditional and popular than qualitative research among social and business studies because of its conveniences. Quantitative method is the process of collecting and interpreting quantitative data which comprises of the establishment of experimental design and the implementation of statistical analyses (Newman & Benz 1998, 19).

Quantitative data is raw information collected from quantitative research. There are various types of quantitative data such as numerical data and descriptive data. These data needs quantitative analysis techniques to explain underlying meanings. Quantitative analysis techniques vary from simple diagrams to complex statistics comparisons. Nowadays, the development of technology helps to decrease the difficulty of quantitative analysis process by offering analysis software programs such as Excel and SPSS (Saunders, Lewis & Thornhill 2009, 414).

The quantitative data on this thesis are ranked data, dichotomous data and numerical data. Dichotomous data and ranked data belong to categorical data. Dichotomous data are data which can be classified only into two categories. Ranked data are score information on rating scale of participants' answers. Numerical data are data which can be calculated in quantity (Saunders et al. 2009, 418). On this thesis, the quantitative analysis was conducted by-hand and by using Excel program.

The hypothesis testing is the core of the quantitative research (Kerlinger 1964, 53). Salsburg (2001, 113) stated that the hypothesis-testing is one of the most popular statistic tool con-

ducted to analyse results collected from quantitative method. Even though the hypothesis-testing has the limitation that it could not offer the flawless answer to problem, it proposes the competent answer compared to other analysis tools (Martin & Krista 2012, 30). This thesis uses the cross tabulation and chi square to test hypothesis about relationship between variables. In addition to those method, Cramer's V was used to test how strong relationship between variables is.

The quantitative data was demonstrated on this thesis by using contingency table and bar charts which inferred from survey result. Cross-tabulation was presented on table, which "is the simplest way of summarizing data for individual variables so that specific values can be read" (Saunders et al. 2009, 429). Because table provides bad visual for presenting the difference between the highest and lowest value, bar charts are more useful to illustrate categorical data (Saunders et al. 2009, 431). Since main objective of this thesis is to present the difference of customer interest in various aspects of greeting cards, bar chart was chosen as the main method to represent data results, along with contingency table. On this thesis, bar charts can be seen in the first section of the attractiveness of greeting cards' different appearances part, in the first section of respondents' interest in greeting cards' attributes part and in the first section of respondent's interest in special features of greeting cards part. By using bar charts on this thesis, readers can understand easily about the ranking of customers' interest in components on each part.

5.1 Cross tabulation with chi square test and Cramer's V

Cross tabulation is an efficient method to conduct complex analysis. Cross tabulation allows researchers to include more than two variables in analysis and have sampling errors. Moreover, by using cross tabulation, researchers can easily make inferences "from apparent associations in samples to actual associations in actual associations in the population" (Sapsford 2007, 167). Trobia (2008, 144) stated that data on cross tabulation are usually presented in percentages and arranged in row and column of tables. Data on row of table are regarded as dependent variables whereas data on column of table are regarded as interdependent variables (Trobia 2008, 144).

According to Trobia (2008, 96), "The chi square (χ^2) is a test of significance for categorical variables. Significance tests let the researcher know what the probability is that a given sample estimate actually mirrors the entire population". Model-fitting is the essential attribute of chi square concerns about the aspect of table if there were no relationship between variable (hypothesis). The assessment of differences between expected values and observed values will be conducted based on cross-tabulations (Sapsford 2007, 169).

$$X^2 = \sum \frac{(o - e)^2}{e}$$

The chi square formula is

In the formula, *o* is the representative of observed frequencies and *e* is the representative of expected frequencies. After obtaining chi square results, the degree of freedom needs to be determined by “multiplying the number of the rows minus 1 by the number of the columns minus 1” (Trobia 2008, 96). By using chi square result, the degree of freedom and chi square distribution table, p-value can be figured out. P-value is used to check if validity of hypothesis. The interpretation of p-value is that if p-value is smaller than 0,05 the hypothesis can be rejected, otherwise the hypothesis is valid (Rumsey 2013).

Even though the chi square can determine that there is a correlation between variables, it does not show how strong the relationship is. Therefore, Cramer’s V was conducted on this research. The interpretation of Cramer’s V result is that if Cramer’s V value is smaller than 0,05 there is no relationship. If Cramer’s V value is equal or higher than 0,30, there is a strong relationship. If Cramer’s V value is from 0,20 to 0,29, there is an adequate relationship. If Cramer’s V value if from 0,10 to 0,19 ,there is a weak relationship (Osborn 2006).

5.2 Survey

Survey have been broadly used as a research method in many different studies According to Rea & Parker (2005, 3), “ through reports presented by newspapers, magazines, television, and radios, the concept of considering information derived from a relatively small number of people to be an accurate representation of a significantly larger number of people has become a familiar one”. The survey method is suitable for amassing information about respondents’ facts, respondents’ behaviours as well as respondent’s attitudes toward specific problems. (Rea & Parket 2005, 6).

Compared to other methods to investigate the whole population, surveys have many different advantages. Surveys have the low-cost requirement and short time requirement. A reasonable result can be generated from data collected from well-structured surveys. Because of the replicability aspect of surveys, surveys can be used widely at various locations (Rea & Parker 2005, 7).

This aim of this thesis is to identify the consumers’ interest in greeting cards in Espoo, Finland. The survey method was selected as an appropriate tool to research the population in Espoo, Finland. The survey method allows researchers to make generalization bases on the quantitative data collected from representative groups. Therefore, this thesis can generate

inference from its participants to understand about what customers' interest in greeting cards in Espoo are. Moreover, because of using survey method, this thesis can be completed on time frame and has affordable budget.

5.3 Questionnaire outline and questionnaire conduction

This research has five main subjects which were divided into 30 questions. That subjects are personal background of respondents, respondents' rating on features of greeting cards, frequencies of card purchase of respondents, respondents' rating on special features of greeting cards, respondents' rating on popular greeting cards descriptions. Questionnaires were created based on goals of this thesis which are to figure out consumer's interest in greeting cards in Espoo and to help Active Paper to understand its market in Espoo and its opportunity in selling for final customers.

5.4 Participant's background information

Bases on statistics of the Pocket Statistics Espoo report (2014), there are five subpopulation used: gender, age, region, education, employment. Those subpopulations describe the characteristics of population in Espoo, Finland. The percentage of participants on each sub population is in proportionate to the percentage of those factors on the Pocket Statistics Espoo report (2014). Table 2 below shows the background of participants in surveys in statistics. The total number of participants is 164.

It can be seen from Table 2 that the percentage of female respondents was 50,6% (n= 83) when the percentage of male respondents was 49,4% (n=81). According to Pocket Statistics Espoo (2014), 50,6% of population in Espoo was women and 49,4% of population in Espoo was men. The majority of respondents has the age between 25 and 64 years old with 55,0% (n=90) . The second largest age group is from 0 to 14 years old with 19,4% (n=32) when the age group of between 15 to 24 years old and 65 to over years old are equal (n=21). Those statistics is similar to the fraction of population in Espoo from Pocket Statistics Espoo (2014) with 55,0% of population was between 25 and 64 years old, 19,4% of population was younger than 15 years old, 12,8% of population was from 15 to 25 years old and 12,8% of population was older than 64 years old.

Most of participants live in Suur-Leppävaara with 25,13% (n= 41) and the fewest number of participants live in Suur-Kauklahti with only 3,03% (n=5). Those percentages of respondents corresponded to the percentage of population in particular area of Espoo from Pocket Statistics Espoo (Table 2). In employment section, the percentage of employed respondents is highest with 43,1 % (n=70) and the percentage of unemployed respondents is lowest with 5,2%

(n=9). The percentage of respondents who are students and the percentage of respondents who are pensioners are 7,6% and 24,2% respectively. Those percentages of respondents resemble the percentages of population on Pocket Statistics Espoo (2014) (Table 2).

29,7% of respondents has upper secondary education (n=49), 44,4% of respondents has university degree or equivalents (n=73), 25,9% of respondents has basic education (n=42). This is equal to percentage of population in Pocket Statistics Espoo (2014) which consisted of 44% of population has university degree, 29,7% of population has upper secondary education and 25,9% of population has basic education made Espoo ranked second in educational level in Finland (Table 2).

This thesis's sub population was created based on statistics information from Pocket Statistics Espoo 2014 report. The Pocket Statistics Espoo report (2014) is a document published by the city of Espoo which can be viewed online on the city of Espoo's official website. The Pocket Statistics Espoo 2014 report provides diverse data in Espoo such as demographics and economy (The city of Espoo 2015). In January 2015, surveys were conducted by posting online on social networks and forums in Finland as well as sending to friends who live in Espoo area. The chosen social networks were Facebook since it is the most popular social network in Finland. 82% of Internet user in Finland uses Facebook on a daily basis whereas 8% of Internet user in Finland uses Twitter every day (Bennett 2014). Moreover, according to statistics Finland (2013), 100% of people who live in Finland and are younger than 34 years use Internet often, in addition, approximately 70% of population who are from 35 to 74 years old use Internet often. Therefore, using social networks and forum is effective to reach more people.

In addition to be posted on various popular groups belongs to Finland on Facebook and forums, the survey was sent to friends who live in Espoo area. Those friends also sent emails to their acquaintances. The sample size was settled at 280 people live in Espoo area and satisfy planned stratum. However, the final sample size was 164 people (approximately 59% of an intended sample size). The response rate of people on social networks and forum was high (approximately 86%) and the response rate of people on email was moderate (approximately 43%). There was no survey returned with any question unanswered.

Background Information	Number	Percentage	Percentage from Pocket Statistics 2014 Espoo
Gender			
Male	81	49,4%	49,4%
Female	83	50,6%	50,6%
Regions			
Espoo			
+ Suur-Leppävaara	41	25,13%	25,13%
+ Suur-Espoonlahti	34	20,5 %	20,5 %
+ Suur-Tapiola	28	17,25 %	17,25 %
+ Vanha-Espoo	25	15,29%	15,29%
+ Suur-Matinkylä	24	14,4 %	14,4 %
+ Pohjois- Espoo	7	4,4 %	4,4 %
+ Suur-Kauklahti	5	3,03 %	3,03 %
Age			
0-14	32	19,4%	19,4%
15-24	21	12,8%	12,8%
25-64	90	55,0%	55,0%
65 over	21	12,8%	12,8%
Education			
Upper secondary education	49	29,7%	29,7%
University Degree or equivalent	73	44,4%	44,4%
Basic education	42	25,9%	25,9%
Employment			
Employed	70	43,1%	43,1%
Unemployed	9	5,2%	5,2%
Students	12	7,6%	7,6%
Pensioners	40	24,2%	24,2%
Others	33	19,5%	19,5%

Table 2. Respondents' background information

6 Empirical study

This section of thesis discussed about the research conducted which includes questionnaires outline and survey data analysis of greeting cards results. Data collected from surveys are illustrated by table and bar charts. In order to analyse data, answers choices from surveys were grouped together. It is necessary to combine the number of response categories, especially on Likert-type to create the valid cross-tabulation. Collapsing similar responses together on Likert-type to narrow the answers into fewer categories is fundamental when only few responses were received in some categories (Hyman & Sierra 2010).

On questions related to participants' background information (from question 1 to question 5), there were four available options for respondents to answer the question "what is the highest education you have completed?". Those four options are: "primary school and secondary school", "high school or equivalent", "vocational school", "university or equivalent". In Finland, there is a nine-year education for children from seven years old which is regarded as obligatory and basic education (Opetus- ja kulttuuriministeriö 2015). After basic education, student can choose to go either to vocational education or upper secondary school. They also can select to take part in additional voluntary basic education (Opetus- ja kulttuuriministeriö 2015). In order to analyse and illustrate data from surveys in comparable to information from Pocket statistics 2014 in Espoo, those four options were classified into three categories: "basic education", "upper secondary education" and "university or equivalent". "The upper secondary education" category consists of "vocational education options" and "high school or equivalent".

On questions related to participants' background information (from question 1 to question 5), there were five available options for respondents to answer the question about their employment status. Those five options are: "employment", "unemployment", "students", "pensioners and others". On data analysis, those five options were grouped to two categories which are "people who have full time jobs" and "people who do not have full time jobs". The reason for collapsing responses of "employment", "unemployment", "students", "pensioner and others" into "people who have full time jobs" and "people who do not have full time jobs" is the insufficient of responses in unemployed and student categories to cross-tabulation. The chi-square calculation cannot work on cross-tabulation which comprises of variable smaller than 1 and "more than 20% of the expected frequencies smaller than 5" (Michael 2010). The number of respondents who classified themselves as unemployed (n=9) and student (n=12) was so small to be put into cross-tabulation since they make some cell of cross-tabulation in some question empty or smaller than 5.

On surveys questionnaires, from question 8 to question 16, question 26 to question 30, there were five options for respondents to express their opinions on subjects listed: "much interesting", "interesting", "neutral", "not interesting", "not interesting at all". On data analysis, those options were grouped into three categories which are "interesting", "neutral", "not interesting". Because the deficiency of responses number on some of "much interesting" and "not interesting at all" categories for cross tabulation analysis, it is fundamental to group "much interesting" and "interesting" into "interesting" category, "not interesting" and "not interesting at all" into "not interesting" category so that the number of responses becomes acceptable for chi-square calculation on cross-tabulation. For example, for question about the relationship respondents' rating on greeting cards with hidden image and respondents' age groups, the number of respondents who are younger than 15 rated "much interesting" for

this greeting cards only 4 respondents and the number of respondents who are from 65 and over rated “not interesting at all” for this greeting cards only 3 respondents.

On survey questionnaires, from question 17 to question 25, there were five options for selection: “much important”, “important”, “neutral”, “not important”, “not important at all”. On data analysis, those options were grouped into three categories which are “important”, “neutral”, “not important”. The reason for collapsing responses of “much important”, “important”, “neutral”, “not important” and “not important at all” into “important”, “neutral” and “not important” is the insufficient of responses in “much important” and “not important at all” categories to cross-tabulation analysis. For instances, the cross-tabulation between the respondents’ rating on image feature and respondents’ gender has only 2 female respondents rate for “not important at all” and the cross tabulation between respondents’ rating on brand name and respondents’ education level has only 2 respondents who have upper secondary degree classified brand name as “much important”.

6.1 General information

The survey consists of five main questions to figure out the customer interest in greeting cards in Espoo. Out of five main questions, there are two questions focused on finding out the frequencies of buying and receiving greeting cards by people in Espoo. The next question on greeting cards section emphasizes on finding the attractiveness level of different greeting card’s appearances to consumer in Espoo by offering many popular appearance options. In addition, there is a question to justify the interest level of customer in Espoo in different greeting card’s components. The last question in greeting card section is about the customer preferences in Espoo in special features of greeting cards.

There are two questions on surveys to ensure that respondents know about what greeting cards are. They are “how often do you buy greeting cards?” and “have you ever received greeting cards (from companies, relatives etc.)?”. If a participant answers “No” to both questions, he or she can be leave out. Even though there are about 48 answers “No” to the question “how often do you buying greeting cards” from 164 respondents, they all answer “Yes” to the question “have you ever received greeting cards (from companies, friends etc.)?”. Thus, they are qualified to answer questions about greeting cards.

6.2 The frequency of greeting card purchase

The hypothesis is that there is no relationship between gender and the frequency of respondents’ greeting card purchases. The chi-square result of the frequency of greeting cards purchase and gender can be seen from table 3. The chi-square is used to test the relationship

between those variables. The chi-square result is 17,274 with 4 degree of freedom and the p-value generated is 0,0017 (Table 3). The null hypothesis was rejected because $p < 0,05$. The Cramer's V point is 0,3245 which illustrates that there is a strong relationship between gender and the frequency of respondents' greeting card purchases.

Variable	Value	Df	p-value
Pearson Chi-square	17,274	4	0,0017
Nominal Cramer's V	0,3245		0,0017
N of valid cases	164		

Table 3. Chi-square and Cramer's V value of the frequency of greeting cards purchase

Table 4 below illustrates answers for the first question of greeting cards section "how often do you buy greeting?". The most frequency of respondents' greeting card purchases is 1 to 3 times per year (n= 54) when the lowest frequency of respondents' greeting card purchases is about once time per month (n=16).

			Female	Male	Total
Times a year buying greeting cards	1-3 times a year	Count	21	33	54
		% within times a year	38,9%	61,1%	100%
		% within gender	25,3%	40,7%	32,9%
		% of total	12,8%	20,12%	32,9%
	4-7 times a year	Count	14	6	20
		% within times a year	70%	30%	100%
		% within gender	16,87%	7,4%	12,2%
		% within total	8,54%	3,66%	12,2%
	8 times and over a year	Count	21	5	26
		% within times a year	80,8%	19,2%	100%
		% within gender	25,3%	6,2%	15,8%
		% within total	12,8%	3,05	15,8%
	Once a month	Count	7	9	16
		% within times a year	43,75%	56,25%	100%
		% within gender	8,43%	11,1%	9,75%
		% within total	4,27%	5,49%	9,75%
Not buying greeting cards	Count	20	28	48	
	% within times a year	41,6%	58,3%	100%	
	% within gender	24,1%	34,6%	29,35%	
	% within total	12,19%	17,1%	29,35%	
Total		Count	83	81	164
		% within times a year	50,6%	49,4%	100%
		% within gender	100%	100%	100%
		% within total	50,6%	49,4%	100%

Table 4. Cross-tabulation between the frequency of greeting cards purchase and respondents' gender

It can be seen from table 4 is that the most frequency of male respondents' greeting card purchases was about 1 to 3 times per year with 40,7% of total male respondents (n= 33). Female respondents tend to buy more greeting cards over 3 times a year (n=42) than male respondents buy (n=20). Among total respondents bought greeting cards 1 to 3 times a year, 38,9% of respondents was female (n=21) when 61,1% of respondents was male (n=33). Among total respondents bought greeting cards 8 times and over a year, the percentage of female respondents was 80,8% (n=21) which was significantly higher than 19,2% of their counterparts (n=5). However, female respondents did not buy greeting cards once time per month a lot with only 8,43% of total female respondents (n=7) when male respondents bought greeting cards once time per months account for 11,1% of total male respondents (n=9).

The frequency of female respondents bought greeting cards about 1 to 3 times a year (n=21) is equal to the frequency of female respondents bough greeting cards 8 times and over a year (n=21). Among total respondents who did not buy greeting cards, the percentage of male respondents was 58,3% (n=28) while the percentage of female respondents was 41,6% (n=20). (Table 4)

6.3 The attractiveness of greeting card's different appearance

The bar chart on figure 4 below shows the differences of respondents' interest between popular greeting card descriptions listed on surveys. It can be seen from the chart is that respondents like the greeting cards with funny quotes the most (n=101). Greeting cards with simple design ranked as the second most attractive greeting cards to respondents (n=96). Both greeting cards with literary quotes and greeting cards with black and white photography ranked as the third most attractive greeting cards to respondents with 91 people interest in.

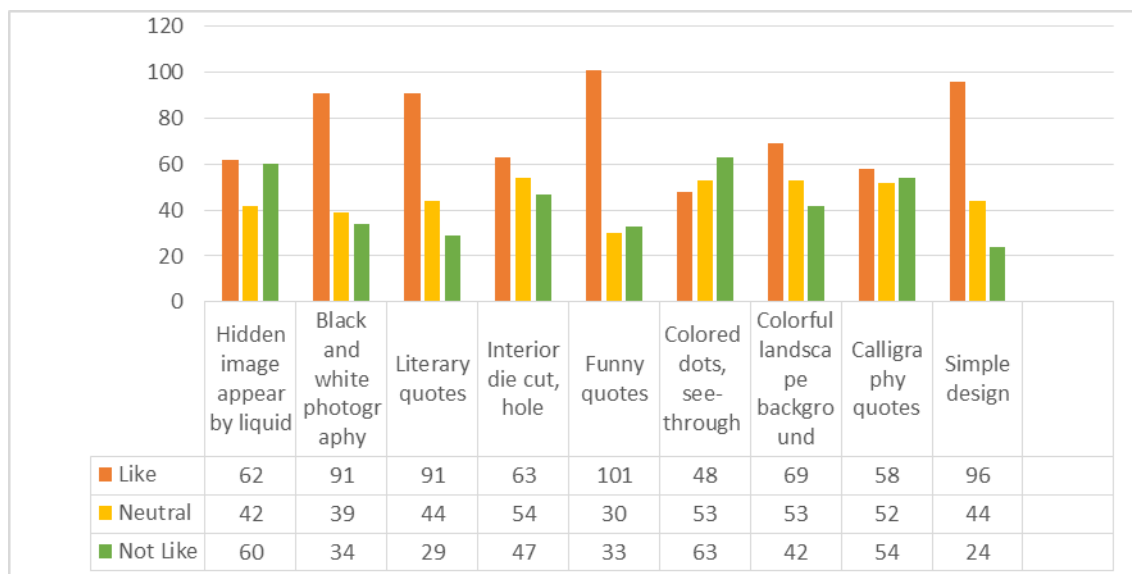


Figure 4. Consumers interest in different greeting cards descriptions (Data collected from survey result)

The number of respondents are interested in greeting cards with hidden images appeared by applying liquid, greeting cards with interior die cut and hole, greeting cards with colourful landscape background were 62, 63 and 69 respectively. Greeting cards with colored dots and see-through envelopes attracted the fewest number of respondents ($n=48$). On surveys, 58 respondents answered that they are interested in greeting cards with calligraphy quotes. Nevertheless, only 54 respondents said that they do not like greeting cards with calligraphy quotes while 60 respondents answered that they do not like greeting cards with hidden images. Greeting cards with colored dots and see through envelope received the most negative answers from respondents with 63 people. Respondents tend to have neutral feeling the most to greeting cards with interior die cut and hole ($n=54$).

Apart from counting frequencies of respondents' answers on each greeting card' descriptions from surveys to make the figure above, the cross-tabulation was used to check if there is relationship between respondents' answers and respondents' backgrounds. Findings were demonstrated on tables below.

At the beginning, there was a hypothesis that there is no relationship between respondents' rating on greeting cards with hidden images and respondents' age groups. However, the chi-square test result is 13,1 with 6 degree of freedom (table 5). Because the p-value from that chi-square test result is 0,0415, it is eligible to reject the hypothesis. The Cramer' V result is 0,1998 which indicates that the relationship is weak between respondents' rating on greeting cards with hidden image and respondents' age groups

Variable	Value	Df	p-value
Pearson Chi-square	13,1	6	0,0415
Nominal Cramer's V	0,1998		0,0415
N of valid cases	164		

Table 5. Chi-square and Cramer's value of respondents' rating on greeting cards with hidden image and respondents' age groups.

Overall, it is evident from table 6 that respondents who have the age range from 0 to 14 tend to have disinterest in greeting cards with hidden images appear by applying liquid on. The number of respondents who are from 0 to 14 was 28,4% of total number of respondent have disinterest and 53,13% of total number of respondents in the same range of ages (n=17).

			0-14	15 - 24	25-64	65 Over	Total
Respondents' rating on "Hidden images appear by applying liquid on"	Interesting	Count	9	6	40	7	62
		% within rating	14,5%	9,7%	64,5%	11,3%	100%
		% within age groups	28,13	28,6%	44,4%	33,3%	37,8%
		% of total	5,5%	3,66%	24,4%	4,27%	37,8%
	Neutral	Count	6	10	18	8	42
		% within rating	14,3%	23,8%	42,9%	19%	100%
		% within age groups	18,75%	47,6%	20%	38,1%	25,6%
		% of total	3,66%	6,10%	11%	4,9%	25,6%
	Not Interesting	Count	17	5	32	6	60
		% within rating	28,4%	8,3%	53,3%	10%	100%
		% within age groups	53,13%	23,8%	35,5%	28,6%	36,6%
		% of total	10,4%	3,05%	19,5%	3,66%	36,6%
Total	Count	32	21	90	21	164	
	% within rating	19,4%	12,8%	55%	12,8%	100%	
	% within age groups	100%	100%	100%	100%	100%	
	% of total	19,4%	12,8%	55%	12,8%	100%	

Table 6. Cross tabulation between respondents' rating on greeting cards with hidden image and respondents' age groups.

Respondents who have the age range from 25 to 64 have the tendency to have interest or neutral opinions on greeting cards with hidden images appeared by applying liquid on (Table 6) . The percentage of respondents from 25 to 64 was 64,5% of total respondents who have interest and was 44,4% of total respondents in the same range of ages (n=40). The percentage of respondents from 25 to 64 was 42,9% of total respondents who have neutral opinions and was 20% of total respondents in the same range of ages (n=18).

Respondents who have the age range from 15 to 24 years old tend to have neutral interest in greeting cards with hidden images appear by applying liquid on (Table 6). The percentage of

respondents from 15 to 24 years old was 23,8% of the total respondents have neutral interest and 47,6% of total respondents in the same range of ages (n=10).

Respondents who are older than 64 years old tend to have interest or neutral attitude towards greeting cards with hidden images appeared by applying liquid on (Table 6). The percentage of respondents who are older than 64 years old and have interest in greeting cards with those greeting cards accounted for 33,3 % of total respondents in the same range of ages (n=7). The percentage of respondents who are older than 64 years old and have neutral attitude towards greeting cards with hidden images appeared by applying liquid on was 38,1% of total respondents in the same range of ages (n=8).

The hypothesis is there is no correlation between respondents' rating on black and white photography of greeting cards and respondents' gender. However, the chi-square result is 9,91 with 2 degree of freedom. The p-value is 0,0437 and the Cramer's V value is 0,1957 (Table 7). Because $p < 0,05$, the hypothesis was rejected. The Cramer's V value show that there is a weak relationship between two variables on table 8

Variable	Value	Df	p-value
Pearson Chi-square	9,91	2	0,0437
Nominal Cramer's V	0,1957		0,0437
N of valid cases	164		

Table 7. Chi square and Cramer's V value of respondents' rating on greeting cards with black and white photography and respondents' gender

It can be seen from table 8 that both male respondents and female respondents tend to have interest in greeting cards with black and white photography. Male respondents who are interested in greeting cards with black and white photography was 50,6% of total male respondents (n=41) when female respondents who are interested in those greeting cards was 60,2% of total female respondents (n=50).

Respondents' rating on "Black and white photography"			Female	Male	Total
			Interesting	Count	50
	% within rating	54,9%	45,1%	100%	
	% within gender	60,2%	50,6%	55,5%	
	% of total	30,5%	25%	55,5%	
Neutral	Count	13	26	39	
	% within rating	33,3%	66,6%	100%	
	% within gender	15,6%	32,10%	23,7%	
	% of total	7,9%	15,9%	23,7%	
Not Interesting	Count	20	14	34	
	% within rating	58,8%	41,2%	100%	
	% within gender	24,10%	17,3%	20,8%	
	% of total	12,20%	8,54%	20,8%	
Total	Count	83	81	164	
	% within rating	50,6%	49,4%	100%	
	% within gender	100%	100%	100%	
	% of total	50,6%	49,4%	100%	

Table 8. Cross-tabulation between respondents' rating on greeting cards with black and white photography and respondents' gender.

Male respondents have an inclination to feel neutral to greeting cards with black and white photography (Table 8). The percentage of male respondents was 66,6% of total respondents who have neutral opinions and 32,10% of total male respondents (n= 26). Female respondents feel more disinterested in black and white photography than male respondents. The percentage of female respondent was 58,8% of total respondents who are not interested and 24,10% of total female respondents (n=20).

The chi square test was executed to check the hypothesis that there is no relationship between respondents' ratings of greeting cards with interior die cut, hole for bookmark and respondents' employment status. The chi square outcome is 6,01 with 2 degree of freedom (Table 9). The p-value is 0,0485, therefore, the hypothesis was refused. Because the Cramer's value from those two variables is 0,1914 , the relationship between two variables is weak.

Variable	Value	Df	p-value
Pearson Chi-square	9,91	2	0,0437
Nominal Cramer's V	0,1957		0,0437
N of valid cases	164		

Table 9. Chi square and Cramer's V of respondents' ratings of greeting cards with interior die cut, hole for bookmark and respondents' employment status.

The percentage of respondents who do not have full time jobs feel greeting cards with interior die cut and hole for bookmark interesting was 66,7% of total respondents who are interested (n= 42) compared to 33,3% of respondents who have full-time jobs (n=21). In addition, the percentage of respondents who do not have full time jobs and have interest in greeting cards with interior die cut and hole for bookmark accounted for 44,7% of total respondents who do not have full time job (n=42). Therefore, respondents who do not have full time jobs are more interested in greeting cards with interior or die cut and hole for bookmark than respondents who have full time jobs (Table 10).

			Respondents who have full-time jobs	Respondents who do not have full time jobs	Total
Respondents' rating on "Interior die cut and hole for bookmark"	Interesting	Count	21	42	63
		% within rating	33,3%	66,7%	100%
		% within job status	30%	44,7%	38,4%
		% of total	12,8%	25,6%	38,4%
	Neutral	Count	30	24	54
		% within rating	55,5%	44,5%	100%
		% within job status	42,86%	25,53%	38,4%
		% of total	18,3%	14,6%	32,9%
	Not Interesting	Count	19	28	47
		% within rating	40,4%	59,6%	100%
		% within job status	27,14%	29,8%	38,4%
		% of total	11,6%	17,1%	28,7%
Total	Count	70	94	164	
	% within rating	43,1%	56,9%	100%	
	% within job status	100%	100%	100%	
	% of total	43,1%	56,9%	100%	

Table 10. Cross tabulation between respondents' ratings of greeting cards with interior die cut, hole for bookmark and respondents' employment status.

Respondents who have full time jobs have an inclination to have neutral attitude towards greeting cards with interior die cut and hole (Table 10). The percentage of respondents who have full time jobs accounted for 55,5% of total respondents who have neutral opinions and 42,86% of total respondents who have full time jobs (n=30).

Among total respondents who have disinterest in greeting cards with interior die cut and hole for bookmark, the difference between the percentage of respondents who do not have full time jobs and the percentage of respondents who have full time jobs is not significant (Table 10). It is due to the fact that the percentage of respondents who do not have full time jobs and have disinterest in greeting cards with interior die cut and hole for bookmark was 27,14%

of total respondents who do not have full time jobs (n=19) while the percentage of respondents who have full time jobs was 29,18% of total respondents who have full time jobs (n=28).

The hypothesis was that there is no relationship between respondents' rating of greeting cards with funny quotes and respondents' gender. The chi-square value is 7,58 with 2 degree of freedom (Table 11). The p-value is 0,0226 which shows that the differences in respondents' gender can result in differences in respondents' views of greeting cards with funny quotes. The Cramer's V value is 0,3387 which exposes that the relationship between two variables is strong.

Variable	Value	Df	p-value
Pearson Chi-square	7,58	2	0,0226
Nominal Cramer's V	0,3387		0,0226
N of valid cases	164		

Table 11. Chi square and Cramer's V of respondents' rating of greeting cards with funny quotes and respondents' gender.

From an overall perspectives, the majority of both female and male respondents are attracted by greeting cards with funny quotes (Table 12). The percentage of female respondents who are interested in greeting cards with funny quotes was 55,42% of total female respondents (n=46) and the percentage of male respondents who are interested in greeting cards with funny quotes was 67,9% of total male respondents (n=55). Among total respondents who are interested in greeting cards with funny quotes, the percentage of male respondents was 54,5% (n= 55) when the percentage of female respondents was only 45,5% (n=46).

Compared to male respondents, female respondents tend to have neutral attitude towards greeting cards with funny quotes (Table 12). Among total respondents who have neutral attitude towards greeting cards with funny quotes, the percentage of female respondents was 73,3 % (n=22), more than double the responses of neutral attitude of 26,7% of male respondents (n=8). Moreover, the percentage of female respondents who have neutral opinions on greeting cards with funny quotes was 26,5% of total female respondents (n=22) while the percentage of male respondents who have neutral opinions on those cards was 9,9% of total male respondents (n=8). The percentage of male respondents who said that they have no interest in greeting with funny quotes was 54,5%(n=15) while the percentage of female respondents was 45,5% (n=18).

			Female	Male	Total
Respondents' rating on "Funny quotes"	Interesting	Count	46	55	101
		% within rating	45,5%	54,5%	100%
		% within gender	55,42%	67,9%	61,6%
		% of total	28,05%	33,5%	61,6%
	Neutral	Count	22	8	30
		% within rating	73,3%	26,7%	100%
		% within gender	26,5%	9,9%	18,3%
		% of total	13,4%	4,88%	18,3%
	Not Interesting	Count	15	18	33
		% within rating	45,5%	54,5%	100%
		% within gender	18,07%	22,2%	20,1%
		% of total	9,15%	11%	20,1%
Total		Count	83	81	164
		% within rating	50,6%	49,4%	100%
		% within gender	100%	100%	100%
		% of total	50,6%	49,4%	100%

Table 12. Cross tabulation between the respondents' rating of greeting cards with funny quotes and respondents' gender

The hypothesis is that there is no correlation between respondents' rating on greeting cards with colourful landscape background and respondents' gender. The chi square value between two variables is 11,2 with 2 degree of freedom (Table 13). The p-value results from the chi square test calculation is 0,0039 which shows that the relationship between two variables on table 14 is valid. The Cramer's V value is 0,2598, therefore, there is a moderate relationship between two variables.

Variable	Value	Df	p-value
Pearson Chi-square	11,2	2	0,0039
Nominal Cramer's V	0,2598		0,0039
N of valid cases	164		

Table 13. Chi square and Cramer's V of respondents' rating on greeting cards with colourful landscape background and respondents' gender

Compared to male respondents, female respondents tend to be more interested and neutral in greeting cards with colourful landscape background (Table 14). Among total respondents who have interest in greeting cards with colourful landscape background, the percentage of female respondents who are interested was 59,4% (n=41) while the percentage of their counterpart was 40,6% (n=28). Among total respondents who have neutral attitude towards greeting cards with colourful landscape background, the percentage of female respondents was

56,6% (n=30) when the percentage of male respondents was 43,4% (n=23). In addition, the percentage of female respondents who have interest in greeting cards with colourful landscape background was 49,4% of total female respondents (n=41) while the percentage of female respondents who have neutral opinions on greeting cards with colourful landscape background was 36,1% of total female respondents (n=30).

			Female	Male	Total
Respondents' rating on "Colourful landscape background"	Interesting	Count	41	28	69
		% within rating	59,4%	40,6%	100%
		% within gender	49,4%	34,6%	42%
		% of total	25%	17,1%	42%
	Neutral	Count	30	23	53
		% within rating	56,6%	43,4%	100%
		% within gender	36,1%	28,4%	32,3%
		% of total	18,3%	14,02%	32,3%
	Not Interesting	Count	12	30	42
		% within rating	28,6%	71,4%	100%
		% within gender	14,46%	37,04%	25,7%
		% of total	7,3%	18,3%	25,7%
Total	Count	83	81	164	
	% within rating	50,6%	49,4%	100%	
	% within gender	100%	100%	100%	
	% of total	50,6%	49,4%	100%	

Table 14. Cross tabulation between respondents' rating on greeting cards with colourful landscape background and respondents' gender

Male respondents have a tendency that they do not like greeting cards with colourful backgrounds (Table 14). On total respondents who have disinterest in greeting cards with colourful background, the percentage of male respondents was 71,4 % (n=30), more than double 28,6% of female respondents (n= 12). Moreover, the percentage of male respondents who do not like greeting cards with colourful background was 37,04% of total male respondents (n=30).

The hypothesis was that there is no correlation between respondents' rating on greeting cards with calligraphy quotes and respondents' gender. The chi square value is 7,74 with 2 degree of freedom (Table 15). The p-value is 0,0209 which rejects the hypothesis that there is no relationship. Because the Cramer's V value is 0,2172, it can be concluded that respondents' gender affects fairly respondents' rating on greeting cards with calligraphy quotes.

Variable	Value	Df	p-value
Pearson Chi-square	7,74	2	0,0209
Nominal Cramer's V	0,2172		0,0209
N of valid cases	164		

Table 15. Chi square and Cramer's V of respondents' rating on greeting cards with calligraphy quotes and respondents' gender.

Overall, compared to male respondents, female respondents see greeting cards with calligraphy quotes more interesting or neutral (Table 16). Among total respondents who are interested in greeting cards with calligraphy quotes, the percentage of female respondents was 56,9% (n=33) while the percentage of male respondents was 43,1% (n=25). 59,6% of respondents who have neutral attitude towards greeting cards with calligraphy quotes was female (n= 31) while 40,3% of respondents was male (n=21). In addition, the percentage of female respondents who have interest in greeting cards with calligraphy quotes was 39,8% of total female respondents (n=33) and the percentage of female respondents who have neutral opinions in those greeting cards was 37,3% of total female respondents (n=31).

Respondents' rating on "Calligraphy quotes"			Female	Male	Total
			Interesting	Count	33
	% within rating	56,9%	43,1%	100%	
	% within gender	39,8%	30,9%	35,4%	
	% of total	20,1%	15,24%	35,4%	
	Neutral	Count	31	21	52
	% within rating	59,6%	40,3%	100%	
	% within gender	37,3%	25,9%	31,7%	
	% of total	18,9%	12,8%	31,7%	
	Not Interesting	Count	19	35	54
	% within rating	35,2%	64,8%	100%	
	% within gender	22,9%	43,2%	32,9%	
	% of total	11,6%	21,3%	32,9%	
	Total	Count	83	81	164
	% within rating	50,6%	49,4%	100%	
	% within gender	100%	100%	100%	
	% of total	50,6%	49,4%	100%	

Table 16. Cross tabulation between respondents' rating on greeting cards with calligraphy quotes and respondents' gender.

Among total respondents who are not interested in greeting cards with calligraphy quotes, the percentage of male was 64,8% (n= 35) while the percentage of female was 35,2% (n=19) (Table 16). Furthermore, the percentage of male who are not interested in greeting cards with calligraphy quotes accounted for 43,2% of total male respondents. Therefore, in contrast to

female respondents, male respondents have a tendency to dislike greeting cards with calligraphy quotes (Table 15).

After completing cross tabulation analysis for each minor question on section about respondents' rating on greeting cards' description, respondents' choices on question 10, question 13 and question 16 do not have any relationship to respondents' background information listed. The question 10 is about respondents' rating on literary quotes, the question 13 is about respondents' rating on colored dots and see through envelopes and the question 16 is about simple design. The cross tabulation and chi-square test were conducted check the hypothesis that there is no relationship between respondents' answers and respondents' background information listed. The p-value is higher than 0,05 which indicates that the hypothesis is correct.

6.4 Respondents' interest in different greeting card's attributes

Figure 5 below depicts the overall respondents' rating on features of greeting cards. The top three important features of greeting cards are greeting cards' quality, greeting cards' image and greeting cards' cost. The most important feature of greeting cards is image with 126 responses. Among most important features, respondents rated greeting cards' quality the second with 124 responses and they rated greeting cards' cost the third with 108 responses.

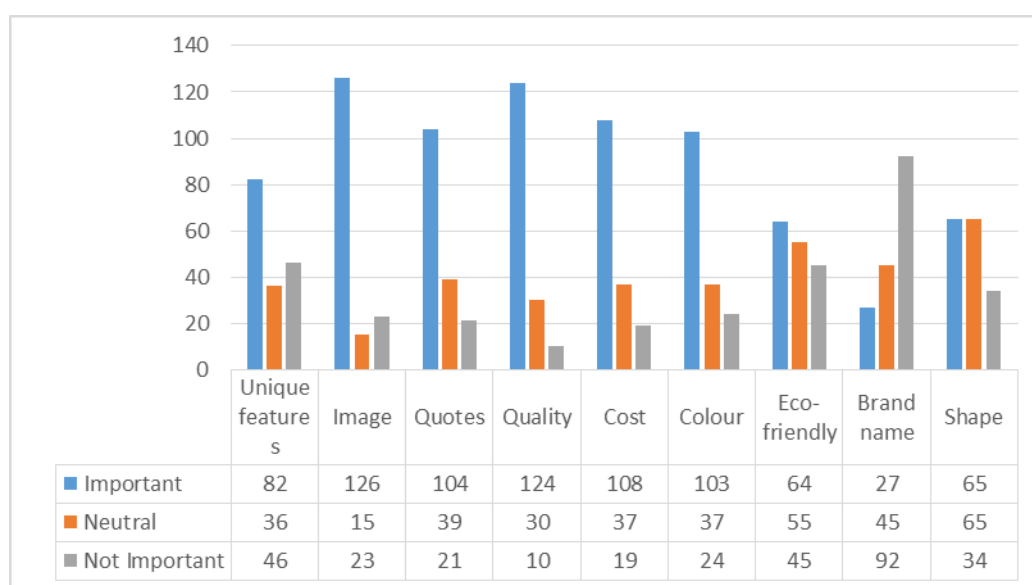


Figure 5. Respondents' rating on how much they value features of greeting cards (Data collected from survey result)

The quotes feature of greeting cards and the colour features of greeting cards were rated as important by 104 respondents and 103 respondents respectively. The unique feature of greeting cards was considered as important by 82 respondents. The number of respondents who see ecofriendly important (64 responses) was slightly higher than the number of respondents who see shape important. The brand name is the least important feature to respondents with only 27 responses.

In a group of greeting cards' features, image was also a feature which only a few number of respondents perceived neutral with 15 answers. The cost feature of greeting cards was perceived to be as moderate as the colour feature of greeting cards with 37 responses. Among greeting cards' features, respondents had the neutral attitude toward the shape feature of greeting cards the most with 65 responses. Brand name was contemplated as the most unimportant features of greeting cards with 92 responses whereas quality was seen as the least unimportant feature of greeting cards with 10 responses.

The following information is the result from cross tabulation between respondents' answers to each features of greeting cards and respondents' background information to see if there is a relationship.

The hypothesis is that there is no connection between respondents' rating on unique feature of greeting cards and respondents' educational level. The chi square is 9,82 with 4 degree of freedom (Table 17). The p-value generated from chi-square is 0,0436 which shows that the relationship between respondents' rating on unique feature of greeting cards and respondents' educational level is valid. The Cramer's V is 0,173 which indicates that the connection between two variables is weak.

Variable	Value	Df	p-value
Pearson Chi-square	9,82	4	0,0436
Nominal Cramer's V	0,173		0,0436
N of valid cases	164		

Table 17. Chi square and Cramer's V of respondents' rating on unique feature and respondents' education level

The majority of all three educational groups value unique features of greeting cards since 44,9% of total respondents who have upper secondary degree (n=22), 54,8% of total respondents who have university degree or equivalent (n=40), 47,6% of total respondents who have basic education (n=20) see unique features of greeting cards as an important feature (Table 18).

Respondents' rating on unique features			Upper secondary Education	University or Equivalent	Basic Education	Total
			Important	Count	22	40
	% within rating	26,8%	48,8%	24,4%	100%	
	% within education	44,9%	54,8%	47,6%	50%	
	% of total	13,41%	24,4%	12,2%	50%	
Neutral	Count	8	21	7	36	
	% within rating	22,2%	58,3%	19,5%	100%	
	% within education	16,3%	28,8%	16,6%	22%	
	% of total	4,88%	12,8%	4,3%	22%	
Not Important	Count	19	12	15	46	
	% within rating	41,3%	26,1%	32,6%	100%	
	% within education	38,7%	16,4%	35,7%	28%	
	% of total	11,6%	7,3%	9,15%	28%	
Total	Count	49	73	42	164	
	% within rating	29,7%	44,4%	25,9%	100%	
	% within education	100%	100%	100%	100%	
	% of total	29,7%	44,4%	25,9%	100%	

Table 18. Cross tabulation between respondents' rating on unique feature and respondents' education level

Respondents who have university degree or equivalent tend to value unique features of greeting cards more than other groups of respondents (Table 18). Among total respondents who see unique features as important features, the percentage of respondent who have university degree was 48,8%(n=40) when the percentage of respondents who have upper secondary degree and the percentage of respondents who have basic education were 26,8% (n=22) and 24,4% (n=20) respectively.

Respondents who have university degree or equivalent also have more neutral attitude towards unique features of greeting cards than other groups of respondents (Table 18). Among total respondents who perceive the value of unique features of greeting cards as neutral, the percentage of respondents who have university degree is 58,3% (n=21), more than double 22,2% of respondents who have upper secondary education (n=8) and more than triple 19,5% of respondents who have basic education (n=7)

Among three groups, the percentage of respondents who have upper secondary education see unique features as unimportant features accounted for 41,3% of total respondents who do not prefer unique features of greeting cards (n=19) while the percentage of respondents who have basic education was 32,6% (n=15) (Table 18).

The hypothesis is that there is no correlation between respondents' rating on image feature and respondents' gender. The chi square result is 6,42 with 2 degree of freedom (Table 19). The p-value is 0,039 which rejected the hypothesis. Because the Cramer' V value is 0,1983, it can be concluded that the relationship between respondents' answers and respondents' gender is weak.

Variable	Value	Df	p-value
Pearson Chi-square	6,42	2	0,039
Nominal Cramer's V	0,1983		0,039
N of valid cases	164		

Table 19. Chi square and Cramer's V of respondents' rating on image feature and respondents' gender

In general, the majority of female respondents and male respondents have a tendency to perceive images as important feature of greeting cards (Table 20). Among total respondents who value image of greeting cards, 54,7% of them was female (n=69) while 45,3% of them was male (n=57).

			Female	Male	Total
Respondents' rating on image feature	Important	Count	69	57	126
		%within rating	54,7%	45,3%	100%
		%within gender	83,13%	70,3%	76,8%
		% of total	42,07%	34,75%	76,8%
	Neutral	Count	8	7	15
		%within rating	53,3%	46,7%	100%
		%within gender	9,64%	8,64%	9,15%
		% of total	4,9%	4,27%	9,15%
	Not Important	Count	6	17	23
		%within rating	26%	74%	100%
		%within gender	7,23%	20,9%	14,05%
		% of total	3,66%	10,4%	14,05%
Total	Count	83	81	164	
	%within rating	50,6%	49,4%	100%	
	%within gender	100%	100%	100%	
	% of total	50,6%	49,4%	100%	

Table 20. Cross tabulation between respondents' rating on image feature and respondents' gender

There is no significant difference between female and male respondents on having neutral attitude towards image features of greeting cards (Table 20) since the percentage of female respondents was 53,3% (n=8) and the percentage of male respondents was 46,7% (n=7). Fur-

thermore, compared to female respondents, male respondents tend to undermine the value of image of greeting cards (Table 20). Among total respondents who see image as unimportant feature of greeting cards, the percentage of male respondents was 74% (n=17), almost triple 26% of female respondents (n=6)

The hypothesis is that there is no relationship between respondents' rating on cost and respondents' employment status. The chi square is 9,38 with 2 degree of freedom that generates 0,0092 value of p-value (Table 21). The p-value is significantly smaller than 0,05 which indicates that the correlation between two variable above does not happen by chances. The Cramer's V is 0,2392 which implies that the connection between two variables is moderate.

Variable	Value	Df	p-value
Pearson Chi-square	9,38	2	0,0092
Nominal Cramer's V	0,2392		0,0092
N of valid cases	164		

Table 21. Chi square and Cramer's V of respondents' rating on cost and respondents' employment status

Overall, the majority of both respondents who have full time jobs and respondents who do not have full time jobs care about cost of greeting cards with 34,3% (n=37) and 65,7% (n=71) respectively (Table 22). Respondents who do not have full time jobs are more concerned about the cost of greeting cards than respondents who have full time jobs (Table 22). The percentage of respondents who do not have full time jobs see cost as an important feature of their choice on greeting cards accounted for 75,53% of total respondents who do not have full time jobs (n=71) while the percentage of respondents who have full time jobs was 52,86% of total respondents who have full time jobs (n=37).

Respondents who have full time jobs tend to undermine the cost of greeting cards (Table 22). Among total respondents who see cost as an unimportant attribute, 63,2 % was respondents who have full time job (n=12) while 36,8% was respondents who have no full time job (n=7).

Respondents' rating on "Cost"			People who have full time jobs	People who do not have full time jobs	Total
			Important	Count	37
	%within rating	34,3%	65,7%	100%	
	%within job status	52,86%	75,53%	65,8%	
	% of total	22,56%	43,3%	65,8%	
Neutral	Count	21	16	37	
	%within rating	56,76%	43,24%	100%	
	%within job status	30%	17,02%	22,6%	
	% of total	12,8%	9,76%	22,6%	
Not Important	Count	12	7	19	
	%within rating	63,2%	36,8%	100%	
	%within job status	17,1%	7,45%	11,6%	
	% of total	7,32%	4,27%	11,6%	
Total	Count	70	94	164	
	%within rating	43,1%	56,9%	100%	
	%within job status	100%	100%	100%	
	% of total	43,1%	56,9%	100%	

Table 22. Cross tabulation between respondents' rating on cost and respondents' employment status

Among total respondents who have neutral opinions on cost of greeting cards, 56,76% was respondents who have full time jobs (n=21) when 43,24% was respondents who do not have full time jobs (n=16). In addition, the percentage of respondents who have full time jobs and have neutral attitude towards cost of greeting cards was 30% of total respondents who have full time jobs (n=21).

The hypothesis is that there is no relationship between respondents' rating on colour of greeting cards and respondents' gender. The chi-square is 11,66 with 2 degree of freedom (Table 23). The p-value is 0,0029 which ensure the relationship between two variables. The Cramer's V is 0,2666 which determines that the respondents' gender affects moderately respondents' rating on colour features of greeting cards.

Variable	Value	Df	p-value
Pearson Chi-square	11,66	2	0,0029
Nominal Cramer's V	0,2666		0,0029
N of valid cases	164		

Table 23. Chi square and Cramer's V value of respondents' rating on colour feature and respondents' gender

The majority of male respondents and female respondents stated that they see colour as an important feature of greeting cards (Table 24). Among total respondents who value colour of greeting cards, the percentage of male respondents was 47,6% (n= 49) while the percentage of female respondents was 52,4% (n=54). The percentage of male respondents who value colour of greeting cards was 60,5% of total male respondents (n=49) and the percentage of female respondents who value colour of greeting cards was 65,06% of total female respondents. (n=54).

			Female	Male	Total
			Respondents' rating on colour features	Important	Count
%within rating	52,4%	47,6%			100%
%within gender	65,06%	60,5%			62,8%
% of total	32,9%	29,9%			62,8%
Neutral	Count	24		13	37
	%within rating	64,8%		35,2%	100%
	%within gender	28,9%		16,05%	22,6%
	% of total	14,6%		7,92%	22,6%
Not important	Count	5		19	24
	%within rating	20,8%		79,2%	100%
	%within gender	6,02%		23,46%	14,6%
	% of total	3,05%		11,6%	14,6%
Total	Count	83	81	164	
	%within rating	50,6%	49,4%	100%	
	%within gender	100%	100%	100%	
	% of total	50,6%	49,4%	100%	

Table 24. Cross tabulation between respondents' rating on colour feature and respondents' gender

Compared to male respondents, female respondents have a tendency to place high or moderate value for colour of greeting cards (Table 24). The percentage of female respondents was 64,8% of total respondents who have neutral attitude towards colour of greeting cards (n=24), nearly double 35,2% of their counterpart (n=13). In contrast to female respondents' inclination on rating neutral for colour of greeting cards, male respondents tend to see it as an unimportant feature (Table 24). The percentage of male respondents accounted for 79,2% of total respondents who undermine the role of colour of greeting cards (n=19) while the percentage of female respondents was 20,8% (n=5). The percentage of male respondents who do not value colour of greeting cards was 23,46% of total male respondents (n=19).

The hypothesis was that respondents' educational level does not affect respondents' rating on brand name of greeting cards. The chi-square is 10,29 with 4 degree of freedom (Table 25). The p-value is 0,0358, therefore, the null hypothesis can be refused. The Cramer'V is 0,1771

which shows that the correlation between respondents' educational level and respondents' rating on brand name of greeting cards is weak.

Variable	Value	Df	p-value
Pearson Chi-square	10,29	4	0,0358
Nominal Cramer's V	0,1771		0,0358
N of valid cases	164		

Table 25. Chi square and Cramer's Value of respondents' rating on brand name and respondents' education level

Respondents who have university degree tend to see brand names more important than respondents from other education groups (Table 26). The percentage of respondents who have university degree accounted for 59,2% of total respondents who value brand name of greeting cards (n= 16) while 22,2 % was the percentage of respondents who have upper secondary education (n=6) and 18,5 % was the percentage of respondents who have basic education (n=5).

57,7% of the respondents who have university degree see brand name feature neutral (n=26) when less than a third of respondents who have upper secondary education (n= 9) and less than a third of respondents who have basic education (n=10) think brand name is important with 20% and 22,3% respectively (Table 26).

There is a minor differences between respondents from different education groups on undermining the role of brand names of greeting cards (Table 26). The percentage of respondents who have university was 33,7% of total respondents who do not value brand names of greeting cards (n=31) when 37% was the percentage of respondents who have upper secondary education (n=34) and 29,3% was the percentage of respondents who have basic education (n=27). The majority of respondents do not value brand name of greeting cards with 56,2 % of total respondents (n= 92).

Respondents' rating on brand name features	Important	Count	Upper Secondary Education	University Or equivalent	Basic Education	Total
		%within rating	6	16	5	27
		%within education	22,2%	59,2%	18,5%	100%
		% of total	12,24%	21,9%	11,9%	16,4%
Neutral	Count	9	26	10	45	
	%within rating	20%	57,7%	22,3%	100%	
	%within education	18,37%	35,6%	23,8%	27,4%	
	% of total	5,49%	15,85%	6,09%	27,4%	
Not Important	Count	34	31	27	92	
	%within rating	37%	33,7%	29,3%	100%	
	%within education	69,4%	42,5%	64,3%	56,2%	
	% of total	20,73%	18,9%	16,5%	56,2%	
Total	Count	49	73	42	164	
	%within rating	29,7%	44,4%	25,9%	100%	
	%within education	100%	100%	100%	100%	
	% of total	29,7%	44,4%	25,9%	100%	

Table 26. Cross tabulation between respondents' rating on brand name and respondents' education level

The hypothesis is that there is no correlation between respondents' rating on Eco-friendly aspect of greeting cards and respondents' age groups. The chi square is 13,03 with 6 degree of freedom (Table 27). The p-value is 0,0426 which shows there is a relationship between two variables. The Cramer's V is 0,1993 from which it can be concluded that the relationship between respondents' age group and respondents' rating on Eco-friendly is weak.

Variable	Value	Df	p-value
Pearson Chi-square	13,03	6	0,0426
Nominal Cramer's V	0,1993		0,0426
N of valid cases	164		

Table 27. Chi square and Cramer's V value of respondents' rating on Eco-friendly feature of greeting cards and respondents' age group.

According to table 28, over a third of respondents who are from 25 to 64 years old (n=39) believe that eco-friendly aspect of greeting card is important (60,9%) when less than one third of respondents who are younger than 15 years old (n=6) see eco-friendly aspect of greeting cards important (9,4%). Among total respondents who perceive eco-friendly aspect of greeting cards important, the percentage of respondents who are from 15 to 24 years old was 14,1% (n=9) while the percentage of respondents who are older than 64 was 15,6% (n=10).

			0-14	15 - 24	25-64	65 Over	Total
Respondents' rating on Eco-friendly features	Important	Count	6	9	39	10	64
		%within rating	9,4%	14,1%	60,9%	15,6%	100%
		%within age groups	18,75%	42,8%	43,3%	47,6%	39,4%
		% of total	3,66%	5,49%	23,8%	6,09%	39,4%
	Neutral	Count	11	5	34	5	55
		%within rating	20%	9,1%	61,8%	9,1%	100%
		%within age groups	34,4%	23,8%	37,7%	23,8%	33,5%
		% of total	6,7%	3,05%	20,73%	3,05%	33,5%
	Not Important	Count	15	7	17	6	45
		%within rating	33,5%	15,5%	37,7%	13,3%	100%
		%within age groups	46,9%	33,3%	18,89%	28,6%	27,1%
		% of total	9,1%	4,27%	10,36%	3,66%	27,1%
Total		Count	32	21	90	21	164
		%within rating	19,4%	12,8%	55%	12,8%	100%
		%within age groups	100%	100%	100%	100%	100%
		% of total	19,4%	12,8%	55%	12,8%	100%

Table 28. Cross tabulation between respondents' rating on Eco-friendly feature of greeting cards and respondents' age group.

Among total respondents who see eco-friendly aspect of greeting cards neutral, the number of respondents who are from 15 to 24 year olds (n=5) was equal to the percentage of respondents who are older than 64 (n=5). Respondents who are from 25 to 64 years old perceive eco-friendly feature of greeting cards as an important aspect accounted for 61,8% of total respondents who have the same opinion (n=34) (Table 27). Nearly a half of respondents who are younger than 15 years old (n=15) see eco-friendly aspect of greeting cards unimportant while less than one-fourth of respondents who are in the age range from 25 to 64 years old (n=17) and approximately a third of respondents who are from 15 to 24 (n=7) as well as respondents who are older than 64 (n=6) perceive eco-friendly feature of greeting cards unimportant. It can be seen from table 27 that the majority of respondents who are younger than 14 years old see eco-friendly aspect of greeting cards as unimportant feature with 46,9% of total respondents who are younger than 14 years old (n=15).

In addition to the cross tabulation, the chi square test was used to test the relationship between respondents' answers on question 19, 20 and 25. The question 19 is about the respondents' rating on quotes of greeting cards when the question 20 is about the respondents' rating on quality of greeting cards. The question 25 is about the respondents' rating on shape of greeting cards. Even though those questions were tested, there are no relationship between respondents' answers to those questions and respondents' background information listed on surveys. The p-value found out is always larger than 0,05 value.

6.5 Respondent's interest in special features of greeting cards

The figure 6 demonstrates information about respondents' rating on special features of greeting cards. It is evident from the bar chart that the most interesting special features of greeting cards to respondents is semi-gloss coating greeting cards with 78 respondents while the most uninteresting special features of greeting cards to respondents is musical inside with 77 respondents.

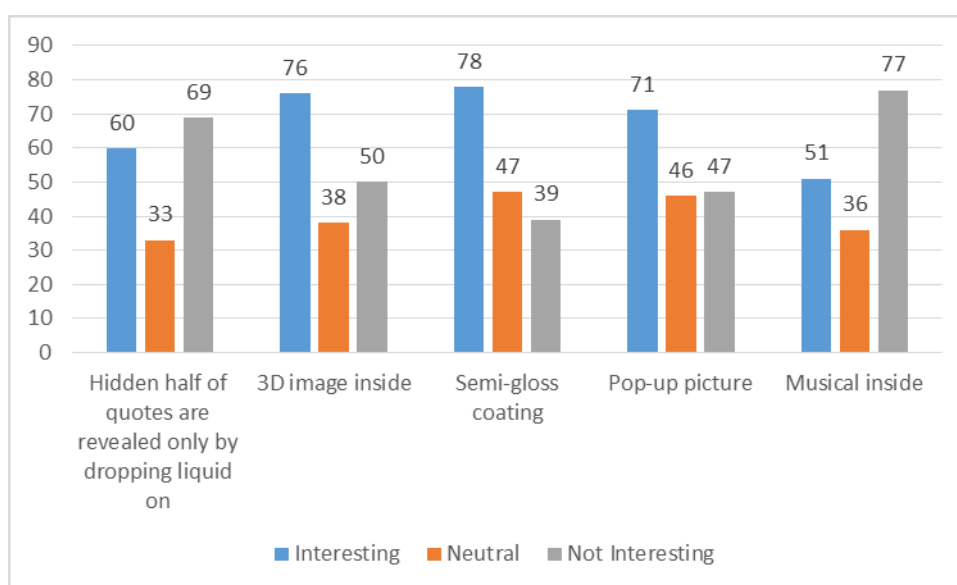


Figure 6. Respondents' rating on special features of greeting cards (Data collected from survey results)

Among most interesting special features of greeting cards, respondents rated 3D image inside the second with 76 responses and they rated pop-up image the third with 71 responses. Only 60 respondents are interested in greeting cards contains hidden half of quotes revealed by dropping liquid on while 51 respondents are interested in musical inside greeting cards.

Semi-gloss coating greeting cards received the most neutral responses from respondents with 47 responses. The number of neutral responses on pop-up image greeting cards was approximately equal to the number of neutral responses on semi-gloss coating (46 responses). There is a minor difference in respondents' neutral attitudes towards greeting cards contain hidden half of quotes revealed by dropping liquid on, 3D image inside and musical inside. The number of neutral responses on greeting cards contain hidden half of quotes revealed by dropping liquid on, 3D image inside greeting cards and musical inside greeting cards were 33 responses, 38 responses and 36 responses respectively.

69 respondents did not feel greeting cards contains hidden half of quotes appeared by dropping liquid on interesting while 50 respondents think 3D image inside greeting cards uninteresting and 47 respondents have disinterest in pop-up image greeting cards.

The hypothesis is that there is no correlation between respondents' rating on greeting cards contains hidden half of quotes revealed by applying liquid on and respondents' age groups. The chi square is 18,9 with 6 degree of freedom (Table 29). The p-value is 0,0043 which shows that the correlation between two variable did not happen by chances. The Cramer' V is 0,2415 which demonstrates a moderate relationship.

Variable	Value	Df	p-value
Pearson Chi-square	18,9	6	0,043
Nominal Cramer's V	0,2415		0,043
N of valid cases	164		

Table 29. Chi square and Cramer's V of respondents' rating on greeting cards contains hidden half of quotes revealed by applying liquid on and respondents' age group

Among total respondents who interested in those greeting cards, the percentage of respondents who are from 25 to 64 was 53,3 % (n=32) while the percentage of respondents who are younger than 15 and the percentage of respondents who are from 15 to 24 were 23,4 % (n=14) and 13,3% (n= 8) respectively (Table 30). Over half of respondents who are from 25 to 64 years old (n=49) have disinterest in greeting cards contains hidden half of quotes revealed by applying liquid on while less than a third of respondents who are in the age range from 15 to 24 years old (n=5) and less than a third of respondents who are younger than 15 (n=8) and a third of respondents who are older than 64 years old (n=7) are not interested in.

Respondents who are younger than 15 years old tend to be interested in or neutral to greeting cards contains hidden half of quotes revealed by applying liquid on (Table 30). The percentage of respondents who are younger than 15 years old and have interest in greeting cards contains hidden half of quotes revealed by applying liquid on was 43,75% of total respondents in the same range of age (n=14) and the percentage of respondents who are younger than 15 years old and have neutral attitudes towards those greeting cards accounted to 31,25% of total respondents in the same range of age (n=10).

			0-14	15 - 24	25-64	65 Over	Total
Respondents' rating on "Hidden half of quotes revealed only by applying liquid on"	Interesting	Count	14	8	32	6	60
		%within rating	23,4%	13,3%	53,3%	10%	100%
		%within age groups	43,75%	38,09%	35,5%	28,57%	36,6%
		% of total	8,54%	4,88%	19,5%	3,66%	36,6%
	Neutral	Count	10	6	9	8	33
		%within rating	30,3%	18,2%	27,3%	24,2%	100%
		%within age groups	31,25%	28,6%	10%	38,09%	20,1%
		% of total	6,09%	3,66%	5,49%	4,88%	20,1%
	Not Interesting	Count	8	5	49	7	69
		%within rating	11,6%	7,2%	71%	10,2%	100%
		%within age groups	25%	23,8%	54,4%	33,3%	43,3%
		% of total	4,88%	3,05%	29,88%	4,27%	43,3%
Total		Count	32	21	90	21	164
		%within rating	19,4%	12,8%	55%	12,8%	100%
		%within age groups	100%	100%	100%	100%	100%
		% of total	19,4%	12,8%	55%	12,8%	100%

Table 30. Cross tabulation between respondents' rating on greeting cards contains hidden half of quotes revealed by applying liquid on and respondents' age group.

Respondents who are from 15 to 24 years old also have a tendency to be interested in or neutral to greeting cards contains hidden half of quotes revealed by applying liquid on (Table 30). The percentage of respondents who are from 15 to 24 years old and have interest in greeting cards contains hidden half of quotes revealed by applying liquid on was 38,09% of total respondents in the same range of age (n=8) and the percentage of respondents who are from 15 to 24 years old and have neutral attitudes towards those greeting cards accounted to 28,06% of total respondents in the same range of age (n=6).

The hypothesis was that there is no relationship between respondents' rating on semi-gloss coating greeting cards and respondents' educational level. The chi square is 24,24 with 4 degree of freedom (Table 31). The p-value is 0,000075 which rejected the hypothesis. The Cramer's V is 0,2719 which shows that the level of relationship is moderately high.

Variable	Value	Df	p-value
Pearson Chi-square	24,24	4	0,000075
Nominal Cramer's V	0,2719		0,000075
N of valid cases	164		

Table 31. Chi square and Cramer's V value of respondents' rating on semi-gloss coating greeting cards and respondents' education level

It can be seen from the table 32 that the majority of respondents who have university degree and respondents who have upper secondary education are interested in semi-gloss coating. Among total respondents who are interested in semi-gloss coating greeting cards, over half of respondents who have university degree or equivalent (n=41) are interested in semi-gloss coating greeting cards when nearly half of respondents who have upper secondary education (n=23) are attracted to semi-gloss coating greeting cards. The percentage of respondents who have university or equivalent and have interest in semi-gloss coating greeting cards was 56,16% of total respondents who have the same degree (n=41) while the percentage of respondents who have upper secondary education and have interest in those greeting cards was 46,94% of total respondents who have the same degree (n=23).

Respondents' rating on semi-gloss coating			Upper secondary Education	University Degree or equivalent	Basic Education	Total
			Interesting	Count	23	41
	%within rating	29,5%	52,6%	17,9%	100%	
	%within age groups	46,94%	56,16%	33,3%	47,6%	
	% of total	14,02%	25%	8,54%	47,6%	
Neutral	Count	15	9	23	47	
	%within rating	31,9%	19,1%	49%	100%	
	%within age groups	30,6%	12,33%	54,76%	28,7%	
	% of total	9,15%	5,5%	14,02%	28,7%	
Not Interesting	Count	11	23	5	39	
	%within rating	28,2%	59%	12,8%	100%	
	%within age groups	22,45%	31,51%	11,9%	23,7%	
	% of total	6,7%	14,02%	3,05%	23,7%	
Total	Count	49	73	42	164	
	%within rating	29,7%	44,4%	25,9%	100%	
	%within age groups	100%	100%	100%	100%	
	% of total	29,7%	44,4%	25,9%	100%	

Table 32. Cross tabulation between respondents' rating on semi-gloss coating greeting cards and respondents' education level

In contrast, respondents who have basic education tend to have neutral attitudes towards semi-gloss coating greeting cards (Table 32). The percentage of respondents who have basic education accounts for 49% of total respondents who have neutral attitudes towards semi-gloss coating greeting cards (n=23), which was significantly higher than 19,1% of respondents who have university degree (n=9) and 31,9% of respondents who have upper secondary education (n=15). The percentage of respondents who have basic education and feel neutral to semi-gloss coating greeting cards accounted to 54,76% of total respondents who have the same education (n=23). 59% of total respondents who are not interested in semi-gloss coating

greeting cards was respondents who have university degree (n=23) while 12,8% of total respondents was respondents who have basic education (n=5)

The hypothesis was that there is no correlation between respondents' rating on pop-up image greeting cards and respondents' age groups. The chi square is 10,03 with 4 degree of freedom (Table 33). The p-value is 0,0399 which demonstrates that the correlation between respondents' rating on pop-up image greeting cards and respondents' age group did not happen by chance. The Cramer's V is 0,1749, therefore, it can be concluded that there is a weak relationship between two variables.

Variable	Value	Df	p-value
Pearson Chi-square	10,03	4	0,0399
Nominal Cramer's V	0,1749		0,0399
N of valid cases	164		

Table 33. Chi square and Cramer's V value of respondents' rating on pop-up image greeting cards and respondents' age group.

In general, the majority of respondents who are from 25 to 64 years old are interested in pop-up image (Table 34). 70,4% of total respondents who are interested in pop-up images greeting cards was respondents who are from 25 to 64 years (n=50), which is significantly higher than 12,7% of respondents who are younger than 15 (n=9), 7,04% of respondents who are from 15 to 24 years old (n=5) and 9,85% of respondents who are 65 and over years old (n=7). The percentage of respondents who are from 25 to 64 years old and have interest in pop-up image accounted to 55,5% of total respondents in the same range of age (n=50).

Among total respondents who have neutral attitude towards pop-up image greeting cards, over half of respondents who are 65 and over years old (n=8), over half of respondents who are younger than 15 years old (n=11), over half of respondents who are from 15 to 24 years old (n=9) said they are neutral to pop-up image greeting cards when less than a third of respondents who are from 25 to 64 years old have neutral attitude towards pop-up image greeting cards (n=18) (Table 34).

Respondents' rating on pop-up image			0-14	15 - 24	25-64	65 Over	Total
			Interesting	Count	9	5	50
	%within rating	12,71%	7,04%	70,4%	9,85%	100%	
	%within age groups	28,13%	23,8%	55,5%	33,3%	43,3%	
	% of total	5,49%	3,05%	30,49%	4,27%	43,3%	
Neutral	Count	11	9	18	8	46	
	%within rating	23,9%	19,6%	39,1%	17,4%	100%	
	%within age groups	34,37%	42,86%	20%	38,10%	28%	
	% of total	6,7%	5,49%	10,97%	4,88%	28%	
Not Interesting	Count	12	7	22	6	47	
	%within rating	25,5%	14,9%	46,8%	12,8%	100%	
	%within age groups	37,5%	33,3%	24,4%	28,57%	28,7%	
	% of total	7,32%	4,27%	13,41%	3,66%	28,7%	
Total	Count	32	21	90	21	164	
	%within rating	19,4%	12,8%	55%	12,8%	100%	
	%within age groups	100%	100%	100%	100%	100%	
	% of total	19,4%	12,8%	55%	12,8%	100%	

Table 34. Cross tabulation between respondents' rating on pop-up image greeting cards and respondents' age group.

46,8% of total respondents who have no interest in pop-up image greeting cards was respondents who are from 25 to 64 years old (n=22), 25,5% of total respondents who have no interest in pop-up image greeting cards was respondents who are younger than 15 (n=12) when 14,9% of total respondents who are not interested in pop-up image greeting cards was respondents who are from 15 to 24 years old (n= 7) and 12,8% of total respondents who are not interested in pop-up image greeting cards was respondents who are from 65 and over years old (n=6) (Table 34).

After completing cross tabulation analysis for each minor question on section about respondents' rating on special feature of greeting cards, respondents' choices on question 27 and question 30 do not have any relationship to respondents' background information listed. The question 27 is about respondents' rating on 3D image inside greeting cards. The question 30 is about respondents' rating on musical inside greeting cards. The cross tabulation and chi-square test were conducted check the hypothesis that there is no relationship between respondents' answers and respondents' background information listed. The p-value is higher than 0,05 which indicates that the hypothesis is correct.

7 Conclusion

This research data revealed that the most common frequency of greeting cards purchase is one to three times a year (Table 3 & Table 4). Even though people who are living in Espoo

usually receive greeting cards, there are many people do not buy greeting card. Despite of the fact that traditional greeting cards are considered to be more meaningful than ecards, the availability of substantial free ecards on Internet has been the main reason for a drop in sales of traditional greeting cards for a long time (Xia 2011).

According to this research, women in Espoo buy greeting cards more frequently than men in Espoo (Table 3 & Table 4). Women in Espoo tend to buy greeting cards over 3 times a year (Table 3 & Table 4). Those differences in greeting cards purchase are common in many countries. In America, 80% of greeting cards purchase belongs to women when 10% of greeting cards purchase belongs to men (Greeting Card Association 2004). Those differences can be explained as the result of the fact that women tends to focus on maintaining relationships and has more recipients than men (West 2009).

Overall, people live in Espoo prefer greeting cards with funny quotes to greeting cards with other popular features (Figure 4). Apart from greeting cards with funny quotes, people live in Espoo are more interested in greeting cards with simple design, greeting cards with literary quotes, greeting cards with black and white photography than greeting cards with hidden image appear by liquid on, greeting cards with interior die cut and hole for bookmark, greeting cards with colored dots and see-through envelope, greeting cards with colourful landscape background, greeting cards with calligraphy quotes (Figure 4). People live in Espoo have a low interest in greeting cards with colored dot and see through envelopes and greeting cards with hidden image appear by liquid (Figure 4).

Inhabitants' ratings on greeting cards with black and white photography, greeting cards with colourful landscape background and greeting cards with funny quotes are affected by gender (Table 7 & Table 11 & Table 13). Women in Espoo are more interested in greeting cards with black and white photography than men in Espoo and the gap between them is small (n=50 and n=41) (Table 8). Women in Espoo are also more interested in greeting cards with colourful landscape background than men in Espoo and the gap between them is significant (n= 41 and n=28)(Table 14). It can be explained by the result from the research at CUNY's Brooklyn and Hunter Colleges which showed that women are more responsive to colour than men while men are more perceptive to small details (Live Science 2012).

Men in Espoo are more interested in greeting cards with funny quotes than women in Espoo and women in Espoo feels more neutral to greeting cards with funny quotes (Table 11& Table 12). Compared to women in Espoo, men in Espoo tend to have disinterest in greeting cards with calligraphy quotes. Women in Espoo are more likely to have either interest in or neutral attitude towards greeting cards with calligraphy quotes. (Table 15 & Table 16)

Inhabitants in Espoo who are younger than 15 years old tend not to like greeting cards with hidden images appear by applying liquid on (Table 5 & Table 6). Inhabitants in Espoo who are from 15 to 24 years old and over 64 years old tend have a tendency to have neutral attitude towards greeting cards with hidden images appear by applying liquid on. Inhabitants in Espoo who are from 25 to 64 years old are more interested in greeting cards with hidden images appear by applying liquid on than other age groups (Table 5 & Table 6).

Inhabitants in Espoo who do not have full time jobs are more interested in greeting cards with interior die cut and hole for bookmark more than inhabitants in Espoo who have full time jobs (Table 9 & Table 10). Overall, people in Espoo have a tendency to have either interest in or neutral attitudes towards greeting cards with interior die cut and hole for book mark (Table 10). In 2012, director of the Finnish Publishers' Association stated that "Books still have a strong position in Finnish society, and 77% of the population buys at least one book a year"(Aydtt 2012). In addition, European still prefer printed book to ebook since European value printed book as a culture object and high taxes impose on ebook in Europe (Millar 2012). Therefore, it can be understandable why people in Espoo have an inclination to have either interest in or neutral attitudes towards greeting cards with interior die cut and hole for bookmark since they are useful for reading books.

Inhabitants in Espoo tend to have either strong interest in or neutral attitudes towards greeting cards with simple design (Figure 4). It could be the outcome from Finnish strong preferences for simple design for a long time. Finnish strong preferences for simple design can be recognised from many famous Finnish products such as Marimekko's clothes and Aalto's architecture and from products of young designers such as Jukka Korpipete (Symington & Dunford 2009, 51).

This research data found that inhabitants in Espoo see image of greeting cards as the most important feature of greeting cards (Figure 5). Quality of greeting cards ranked as the second most important features of greeting cards when cost of greeting cards ranked third. Apart from those features of greeting cards, inhabitants in Espoo also perceive unique features, quotes, colour as important features of greeting cards. Inhabitants in Espoo consider brand name of greeting cards is the least important features of greeting cards when they tend to feel neutral to eco-friendly and shape aspect of greeting cards (Figure 5).

Even though the majority of men and the majority of women in Espoo are both value images of greeting cards, women in Espoo tend to see images of greeting cards as important or neutral more than men in Espoo (Table 19 & Table 20). On the other hand, men in Espoo perceive images of greeting cards more unimportant than women in Espoo (Table 19 & Table 20). The reason behind this difference could be the sensitivity of women brain to image. In 2015, a

research from University of Basel showed that female brain is more sensitive to images than male brain. Compare to male brain, female brain is more emotionally stimulated by either positive or negative images (Izadi 2015). Women in Espoo have a tendency to perceive colour as important or neutral features of greeting cards while men in Espoo see colour more unimportant features than women in Espoo (Table 23 & Table 24).

Despite the fact that the majority of people on all three education groups on this research which are university or equivalent, basic education and upper secondary education have a tendency to see brand name as unimportant features, people live in Espoo who have university or equivalent tend to see brands name important or neutral more than other two education groups (Table 25 & Table 26). In other words, inhabitants in Espoo who have basic education and upper secondary education perceive brand names more unimportant than inhabitants in Espoo who have university or equivalent perceive (Table 25 & Table 26). Inhabitants in Espoo who have university or equivalent also see unique features more important or neutral than inhabitants in Espoo who have basic education and upper secondary education see (Table 17 & Table 18)

Inhabitants in Espoo who have no full time jobs perceive cost of greeting cards more important than inhabitants in Espoo who have full time jobs (Table 21 & Table 22). In other words, inhabitants in Espoo who have full time jobs see cost of greeting cards more unimportant or neutral than inhabitants in Espoo have no full time jobs (Table 21 & Table 22). It could be the result from the fact that inhabitants in Espoo who have no full time jobs are more price sensitive than inhabitants in Espoo who have full time jobs since normally inhabitants in Espoo who have no full time jobs have less money than. Consumers who have lower fixed income than others usually concentrate on cost of products. The change in product price can affect profoundly on their purchasing decisions (Rajagopal & Castaño 2009, 231).

Inhabitants in Espoo who belong to 15 to 24 years old age group, 25 to 64 years old age group and older than 64 years old age group see eco-friendly more important than inhabitants in Espoo who are younger than 15 years old. People in Espoo who are younger than 15 years old tend to perceive eco-friendly feature of greeting cards as either neutral or unimportant (Table 27 & Table 28).

The most attractive special feature of greeting cards to inhabitants in Espoo is semi-gloss coating greeting cards. Apart from semi-gloss coating greeting cards, inhabitants in Espoo prefer 3D image inside greeting cards and pop up image greeting cards. The musical inside greeting cards is considered as the least interesting special feature of greeting cards by inhabitants in Espoo. Greeting cards with hidden half of quotes are revealed by dropping liquid on do not receive many positive responses from inhabitants in Espoo (Figure 6).

Inhabitants in Espoo who are younger than 65 years old are more interested in greeting cards with hidden half of quotes revealed by applying liquid on than inhabitants in Espoo who are older than 64 years old. Inhabitants in Espoo who are older than 64 years old tend to have disinterest in or neutral attitude towards greeting cards with hidden half of quotes revealed by applying liquid on when inhabitants who are younger than 15 years olds have a tendency to have interest in or neutral attitude towards greeting cards with hidden half of quotes revealed by applying liquid on (Table 29 & Table 30).

Inhabitants in Espoo who are from 25 to 64 years old are more interested in pop-up image greeting cards than other age groups. Inhabitants in Espoo who are from 15 to 24 years old and inhabitants in Espoo who are older than 64 years old tend to feel neutral to pop-up image greeting cards. Inhabitants in Espoo who are younger than 14 years old have an inclination to not be interested in pop up image greeting cards (Table 33 & Table 34).

Inhabitants in Espoo who have university degree or equivalent and inhabitants in Espoo who have upper secondary education are more interested in semi-coating greeting cards than inhabitants in Espoo who have basic education. Inhabitants in Espoo who have basic education tend to feel neutral to semi-coating greeting cards (Table 31 & Table 32).

It is stated in the theory of consumer behaviour section that there are four main factors affect consumer behaviour. They are personal factors, cultural factors, psychological factors and social factors (Kotler et al. 2013). The effect of age aspect of personal factors can be recognized on the difference of consumer choice on the research. Consumers from different age groups in Espoo have different preferences on greeting cards with hidden images appeared by dropping liquid on, consumers' perception of eco-friendly feature of greeting cards and greeting cards with hidden quotes appeared by dropping liquid on.

Moreover, on the research, the economic situation aspect of personal factors can be seen from the difference of consumer choice on greeting cards with interior die cut and hole for bookmark and consumer's perception of cost of greeting cards based on the difference of employment status. On culture factors, the effect of sub-culture can be seen in the difference of consumer choice on consumers' perception of unique feature of greeting cards, consumers' perception of brand name of greeting cards and consumers' preference of semi-coating greeting cards based on the difference of educational level. On this research, the most influential element to consumers' choice of greeting cards is consumers' gender, which belongs to social factors. Even though there is a steady change in role between men and women, gender distinctiveness is still significant (O' Dougherty et al. 2007, 31).

On the theory of consumer behaviour, consumers' prior knowledge of product is imperative since it provides the framework for consumer decision making process (Bettmann & Park 1980). On this research, the importance of consumer's prior knowledge can be seen from the choice of consumer on Active Paper's greeting cards. Consumers scored both special features of Active Paper' greeting cards relatively low compared to other greeting card's description or other greeting cards' special features. According to black box model (figure 1), consumers' knowledge can be improved by using effective marketing mix which included products, places, price and promotion.

The consumer decision making process was shown in figure 3. There are five important steps of consumer decision making process: need recognition, information search, evaluation of alternatives, purchase decision and post-purchase behaviour (Kotler et al. 2013, 161). However, consumer can skip steps on consumer decision making process based on the brand recognition and consumer involvement (figure 4) (Kotler et al. 2013). Since greeting card is a low cost product with little customer involvement, consumers can either engage in habitual buying behaviour or variety-seeking behaviour.

This research shows information about customer interest in greeting cards in Espoo, Finland, Espoo is only a part of Uusimaa region in Finland. An additional research could be required if there is a need in the future to investigate customer interest in greeting cards in either the whole Finland or Uusimaa area. In addition, this research lacked of some of its respondents' background information such as respondents' ethnicity. Further research in the future can include more respondents' background information so that the relationship between customers' interest and customers' background information can be examined more comprehensive. Moreover, this research is quantitative research so that it can possess the limitation of quantitative research which could be scrutinized for further research.

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Appendixes

Appendix 1

Greeting Cards survey in English

1. Gender: Male Female
2. Age: 0 - 14 15-24 25 - 64 65 and over

3. What is the highest education that you have completed?

- Primary School + Secondary School High School or equivalent
- Vocational School University degree or equivalent

4. Which region do you live in Finland?

- Uusimaa (see a question below) Kymenlaakso Kanta-Häme
- Päijät-Häme Etelä-Karjala Varsinais-Suomi Satakunta Others

If you live in Uusimaa, please indicate which area you live in?

- Espoo (see a question below) Helsinki Vantaa Karkkila
- Kauniainen Hyvinkää Others

If you live in Espoo, please state which area you live in?

- Suur-Leppävaara Suur-Espoonlahti Suur-Tapiola
- Vanha-Espoo Suur-Matinkylä Pohjois-Espoo Suur-Kauklahti

5. Employment Status

- Employed Unemployed Student Pensioners Others

6. How often do you buy greeting cards?

- I don't buy greeting cards Once time a month
- 1 - 3 times a year 4 - 7 times a year Over 8 times a year

7. Have you ever received greeting cards (from companies, friends etc.) ?

- Yes No

What description of greeting cards appearances appealing to you ?

Please rate (1. Much interesting, 2. Interesting, 3. Neutral, 4. Not Interesting, 5. Not Interesting at all)

	1	2	3	4	5
8. Hidden Image appear by applying liquid into greeting cards	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Black and white photography	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Literary quotes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Interior die cut, hole for bookmark	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Funny quotes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Colored dots, see-through envelopes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. Colorful landscape background	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. Calligraphy quotes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16. Simple design	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Please rate (1 : Much important 2: Important , 3: Neutral, 4: Not Important, 5: Not Important at all) on the following attributes how interesting you see those features in greeting cards

	1	2	3	4	5
17. Unique features	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18. Image	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
19. Quotes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20. Quality	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
21. Cost	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
22. Color	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
23. Eco-friendly	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
24. Brand name	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
25. Shape	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Please rate (1: Much interesting, 2: Interesting, 3: Neural, 4: Not Interesting, 5: Not Interesting at all) on how much you like these special features of greeting cards

	1	2	3	4	5
26. Hidden half of quotes are revealed only by dropping liquid on	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
27. 3D Image inside	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
28. Semi-gloss coating	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
29. Pop-up picture	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
30. Musical inside	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>