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Consumer motivation to shop groceries online - a focus group study

Rubina Pradhan

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Author:	Rubina Pradhan
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Supervisor (Arcada):	Niklas Eriksson
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Abstract:

The main purpose of this study is to explore Finnish consumers' motivations to shop groceries online. The Covid-19 pandemic has pushed many consumers to buy groceries online, which has resulted in an increased adoption of online grocery services in Finland. The theoretical framework discusses previous studies on the topic and the MOA (Motivators Opportunities Abilities) model, which is used as a research lens in this study. A qualitative method, semi-structured focus group interviews, is used in this study to collect data. The data are analyzed through thematic analysis, where possible factors affecting consumers' online grocery buying decision are identified and presented within different themes according to the MOA model.

The study found time-saving, convenience, wide product variety and economic advantage as important factors that are motivating consumers towards online grocery shopping. The most crucial factors to continue to shop groceries online in the future seem to be time-saving and convenience, especially for full-time working consumers, big households and households with young children.

Keywords:	Online grocery shopping, Finnish e-grocery market, Covid-19 pandemic, Factors, Motivators Opportunities Abilities (MOA), Future intentions.
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1 INTRODUCTION

E-commerce is constantly growing and evolving globally with the fierce competition due to innovations and technologies. The adoption of the Internet has changed the consumer's buying behaviour to hybrid behaviour, shopping both in-store and online. The increased digitalization and e-commerce revolution has created a global market where consumers can easily buy and sell products online from all over the world in a convenient way with just a click. The COVID-19 pandemic has given a big push for the adoption of online grocery shopping (e-retailing) and triggered changes in consumer buying habits. It has forced many consumers to change their priorities and purchase online, especially for risk groups (Keyes, 2021).

Due to digital innovation and the COVID-19 pandemic, e-commerce is transforming into a mainstream business. Likewise, there has been steady growth and competition in the Finnish e-commerce market. Online consumers are maturing and increasing, while virtual vendors, international e-retailers, and third-party retailers are also entering the market rapidly with a customer-oriented approach (Finnish Commerce Federation, 2020). Therefore, for companies to gain a competitive advantage over their competitors in the Finnish market, marketers need to analyze and identify the factors that motivate consumers to make online purchases, purchase more items, return, and continue to purchase after the COVID-19 crisis. This study is conducted to understand better the Finnish consumers' motivations to shop groceries online.

In 2020, online grocery sales in the US grew by 54.0% and reached $95.82 billion, corresponding to a 12.0% share of total US e-commerce sales and 7.4% of all grocery sales (eMarketer, 2021). Likewise, E-commerce grew sharply in Europe in 2020, increasing by 12 % with total e-commerce value amounting to EUR 269 billion. In 2020, there was nearly a 15% increase in average online sales of European e-commerce per person in a year compared with 2019 (Postnord, 2020). According to the European e-commerce 2020 survey, 293 million Europeans regularly shop online, and it was estimated that they spent 269 billion EUR online in the past year. Still, it has been noted that 220 million Europeans have relied heavily on foreign e-retailers for online purchases. The UK and Germany have

been Europe's leading e-commerce nations, where 95% (UK) and 93% (Germany) of the population aged between 15 and 79 years buy online. Finland has a growing e-commerce market, where 95% (15-79 years) of the population shop online, and 788 EUR is the estimated average spending for online goods purchased per person in 2019. According to the Finnish Commerce Federation (2020), the digitalization of the Finnish commerce sector has also been rapid and domestic e-commerce has taken a more significant share of the market. From 2018 to 2019, the percentage of Finnish retail stores that sell digitally increased by 13.6% in Finland, more than in any other European country (Kurjenoja, 2020). According to the Europe E-commerce 2020 report, 4.1 million consumers in Finland have shopped online in the past year (Postnord, 2020).

The online grocery trade has been growing fast in Finland, and the most prominent online stores have more than doubled net sales in recent years. However, online grocery sales have been slower in Finland than in other European countries like the UK, Germany, France, and Italy. But, now, the online grocery trade has picked up the pace. The Coronavirus pandemic has also been the most significant influencer to accelerate the growth of online grocery sales. It has pushed consumers to look for a safe and convenient way to buy groceries online. Based on 2020 survey results, online shopping for groceries and other goods increased by 10% in Finland during the Covid-19 pandemic between April and June 2020 (Statista, 2021). While before the COVID-19 outbreak, only a tiny percentage of Finns bought groceries online. The grocery retail industry in Finland is dominated by two major retail chains, S-group and K-group. In 2020, S-group and K-group held nearly 83% of the Finnish grocery trade market, where S-group stands at 46% and K-group at 36.9%. Lidl is the third-largest player in the Finnish grocery market sector, holding 9.5% of the market share (Statista, 2020). K Group currently has a strong position in the online grocery trade in Finland, and its market share increased by 40% in 2020. According to Nielsen's data, online grocery sales grew to EUR 395 million in Finland in 2020, from EUR110 million in 2019 (Kesko, 2021). In Finland 2020, K-grocery stores offering online sales have increased from 140 stores to 250 stores within two years. Likewise, S-Group has a similar growth in the online grocery trade and has been providing online shopping with deliveries or pick-ups from around 50 outlets in Finland (Yle, 2020). The online purchases made by Finns have heavily increased. It shows that online grocery sales in Finland are accelerating faster than before.

1.1 Research purpose and question

The primary purpose of the research is to explore Finnish consumers' motivations to shop groceries online and analyze motivators, opportunities, and abilities that possibly affect the consumers' intentions to continue to shop for groceries online after the pandemic. Hence, the following research questions are posed:

1. *What motivators, opportunities, and abilities are driving consumers to shop groceries online?*
2. *Do they intend to continue shopping for groceries online past the pandemic?*

The study focuses on Finnish consumers and, more specifically, on online grocery shopping. This study, therefore, will benefit retailers who sell groceries online. It helps to understand the consumer motivation toward e-grocery shopping during the pandemic and possible shopping intentions past the pandemic.

1.2 Delimitations

A delimitation of this study is the sample population, which is small and does not represent a specific target group. The two focus groups (n=7 and n=4) used to collect data in this study are delimited to people living in the Helsinki region. They represent a mix of individuals with different household characteristics and an age span of 25 – 60. Instead, this study focuses on obtaining rich qualitative data on consumers' motivations rather than obtaining quantitative data that can be generalized to a total population.

1.3 Structure of the study

Chapter 2: This chapter presents the Finnish grocery market, motivational factors that impact consumers' intentions towards online grocery shopping, and finally, the MOA framework.

Chapter 3: This chapter presents a focus group as a method to collect the research data and explore further by gathering consumers' opinions and relevant insights focusing on different age groups.

Chapter 4: This chapter presents the study results with thematic analysis, and it structures the results according to the MOA framework.

Chapter 5: This last chapter presents the study's conclusions, where the study's summary will be presented, answering the research questions based on the MOA model. And the study will be finalized by concluding with managerial implications, limitations, and recommendations for future research.

2 LITERATURE REVIEW

2.1 Finnish grocery market overview

The grocery retail industry in Finland is characterized by an oligopolistic market operated by two retail groups: S-group, holding the largest market share, followed by K-group. Lidl, a German chain that arrived in Finland in the early 2000s, is regarded as the cheapest grocery retailer and a third competitor on the Finnish market (Statista, 2020). In 2019, the total grocery retail sales amounted to 18.7 billion EUR. The major players of the Finnish grocery trade market; the S-group (46%), K-group (36,90%), and Lidl (9,50%), with a combined market share of 93% (PTY, 2020).
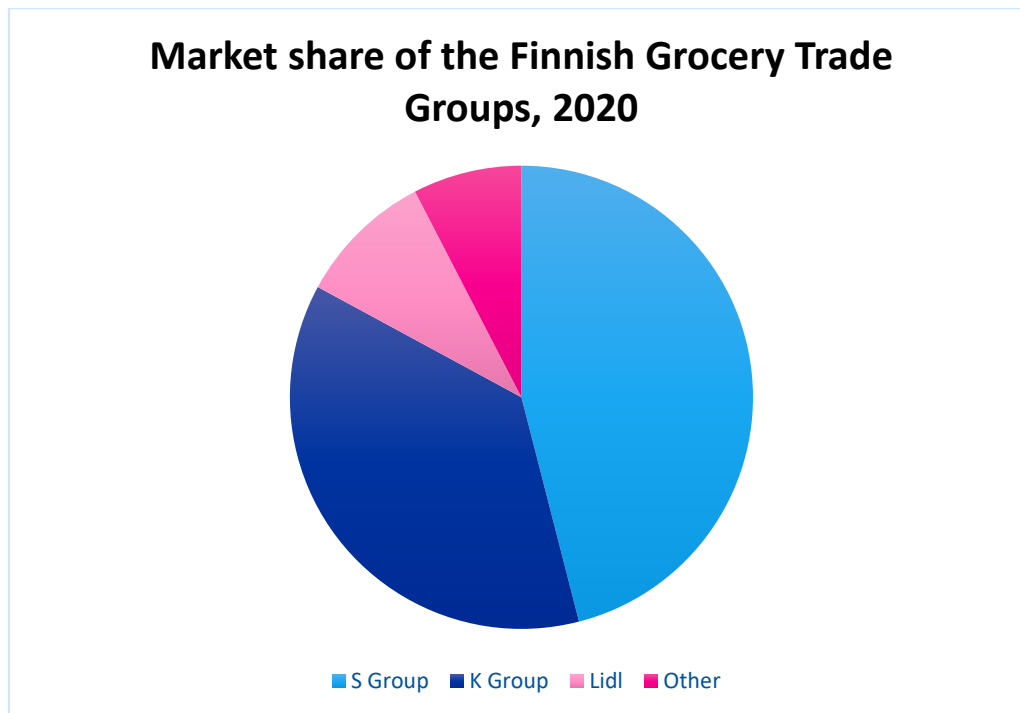
Market share of the Finnish Grocery Trade Groups, 2020

■ S Group ■ K Group ■ Lidl ■ Other

Figure 1. Market share of the Finnish grocery trade groups, 2020. (Statista, 2020)

The Finnish grocery market is characterized by the formation of chains and the centralization of procurement and logistics. The Finnish grocery trade has evolved due to the following main impacting factors: the migration of people to developed cities to search for better jobs and facilities, increase in car ownership, increased wide-variety of selection, and technology development. This has led to an increase in customers selection and a decrease in the number of grocery stores (PTY, 2019). According to the Finnish Grocery Trade Association 2019, grocery stores have decreased from 10000 to approximately 3000 stores. In contrast, the selection of goods has tripled within 25 years. The larger supermarkets have played a vital role in the Finnish grocery market due to their cost-efficiency and ability to serve more customers than the smaller stores. About 30% of large stores have made 80% of all grocery sales (PTY, 2019). K-supermarket and S-market, the two leading Finnish retail group chains, reach every part of the country more efficiently with competitive prices and selections. The increase in chain stores has eventually facilitated consumers with lower prices and broader selections of products (Calle, 2020).

The Finnish grocery industry has a massive contribution to Finland's GDP, as the trade sector employed more than 280000 people in 2018. Among them, 62000 people work in the grocery and food industry. (PTY, 2019)

According to Kesko (2021), "Kesko Group's sales totaled €1,002.6 million in May 2021, representing an increase of 14.5% in comparable terms on the previous year". According to Statista (2021), S-group retail sales amounted to EUR 11.3 billion, a decrease of 0.7% compared to 2019. Likewise, the grocery sales of Lidl grew from EUR 1.07 billion in 2012 to nearly 1.8 billion in 2019 (Statista, 2020).

2.2 Online Grocery Shopping

The globalization and evolution of the internet have facilitated the growth of e-commerce and led to the emergence and development of online retail stores globally (Mosunmola, 2018; Ranganathan & Ganapathy, 2002). The rise of internet users, primarily through mobile devices, B2C and C2C sales, mobile commerce, social media, multichannel, and omnichannel, has accelerated online shopping in all corners of the globe.

Online grocery shopping is the web-based shopping process where the consumers buy the groceries and daily domestic products through the internet, ordering for the home delivery directly from a local store or picking up the order from a store or a picking point. (Morganosky & Cude, 2000 p.18)

The sense of touch, smell and sight directly affect the buying decision of consumers in traditional grocery shopping (Saleem, et al., 2018). Grocery products include perishable, edible, and household products that consumers regularly buy after inspecting the product. Online grocery trade brings challenges for buyers and retailers, where the benefit of the doubt increases for consumers, and retailers struggle with warehousing in optimizing logistics and delivery of fragile items. At the same time, online grocery shopping is becoming more promising in terms of convenience and time-saving. New shoppers like young people, better-educated ones, risk-taking people who opt to try new things, busy-scheduled people have increased the adoption of online grocery shopping. (Saleem, et al., 2018)

The online grocery trade has started in the early 1990s. The grocery trade has constantly evolved, shifting from small local shops to supermarkets and eventually from brick-and-

mortar supermarkets to e-grocery stores (Kupila, 2020). The COVID-19 pandemic has also been one of the influential factors for the growth of online groceries sales worldwide. The pandemic has pushed most consumers to adopt safe and convenient shopping for groceries online. Due to the COVID-19 pandemic, the e-grocery market has gained an increased number of consumers and achieved sales within a couple of years, which would not have been possible to achieve in normal circumstances in such a short time (eMarketer, 2021). The COVID-19 pandemic has pushed consumers to start online grocery shopping for safety and convenience.

In 2020, food and beverage were the fastest growing e-commerce in the US. Amazon has quickly improved groceries' safety and convenient delivery during the pandemic. Within 2020-2021, Amazon increased its grocery delivery service capacity by more than 160% and increased grocery delivery windows across Amazon Fresh and Whole Food markets to meet the customers' rising demand and fulfilment of online orders. Amazon has dominated US e-commerce, but its success in Europe has varied; it has been popular in some European countries. (Kristen, 2021)

According to Statista, online grocery shopping sales totaled 6,5 billion USD in the US in 2013 (Niemelä, 2021). In 2019, online sales grew by 22.1% to reach 62.2 billion USD and by 54% to 95.82 billion USD in 2020 (eMarketer, 2021). In 2014, only 0,4% of US consumers purchased their groceries online (Niemelä, 2021). In 2020, the number of online grocery buyers who purchased at least once during the year jumped to 42.6% (131.6 million US consumers) from 21.0% (92.3 million US consumers) in 2019 (eMarketer, 2021). In Europe, the UK is regarded as the top country for online grocery shopping. In 2020, 45% of UK consumers had shopped groceries online, representing a sharp increase from 31% last year (Postnord, 2020).

2.2.1 The Finnish e-grocery market overview

Finland is considered the most mature digital economy in the EU but lags somewhat in e-commerce than other Nordic countries (Postnord, 2020). The global pandemic has changed the Finnish e-grocery industry to some extent. In Finland, Foodie and K-Ruoka

are the leading competing stores dominating the online grocery market. Foodie. fi consists of the Alepa, S-market, and Prisma stores, whereas K-Ruoka includes K-supermarket and K-city market. Other small convenience stores sell groceries online, such as Matsmart and Fiksuruoka.fi, Fruitkit, Hyvinvoinnin, Ruokaboksi and Digital goodie. Online grocery shopping has finally made a breakthrough in the Finnish market. The number of customers ordering online groceries, either for home delivery or pick-up service, has been multiplied, according to the Kesko and S-group reports. According to Kesko's 2020 report, "The growth in online sales was exceptional in 2020, and K-Group's online grocery sales totalled EUR 210 million" (Kesko, 2021).
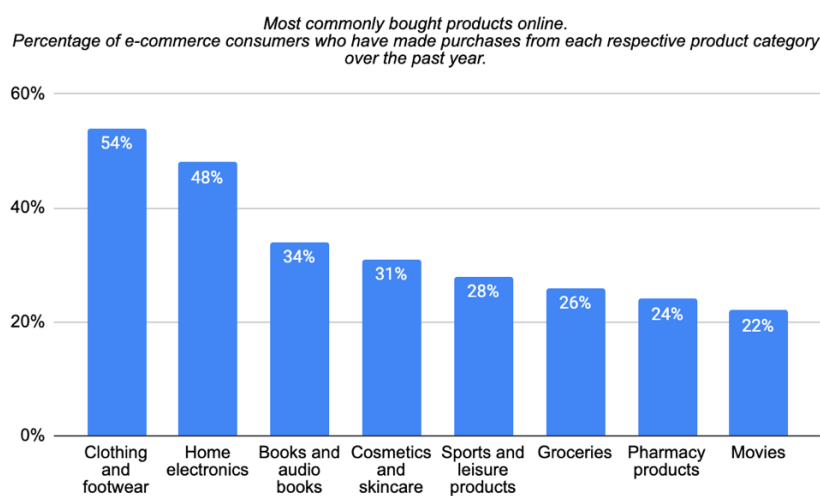
Figure 2. Percentage of Finnish e-commerce consumers who have made the purchase online. (Postnord, 2020)

The E-grocery industry has been steadily shifting to digital than other e-retail sectors, such as clothing and footwear, electronics, books, cosmetics, and accessories. Finnish people have relied on foreign e-retailers, especially Swedish companies for online purchases. As can be seen from Figure 2, the top product categories purchased from e-retailers in Finland were clothing and footwear (54%), followed by home electronics, books, and cosmetics. Online shopping for clothing, footwear, and electronics has been popular in Finland, but online shopping for groceries and pharmacy are new in the Finnish e-commerce market. The corona pandemic has driven online grocery shopping in the Finnish market. In 2017, only 0.3% of total grocery sales were online in Finland (Trevian, 2019). In 2020, According to the Europe Ecommerce survey, 26% of consumers had shopped for groceries online in Finland (Postnord, 2020).

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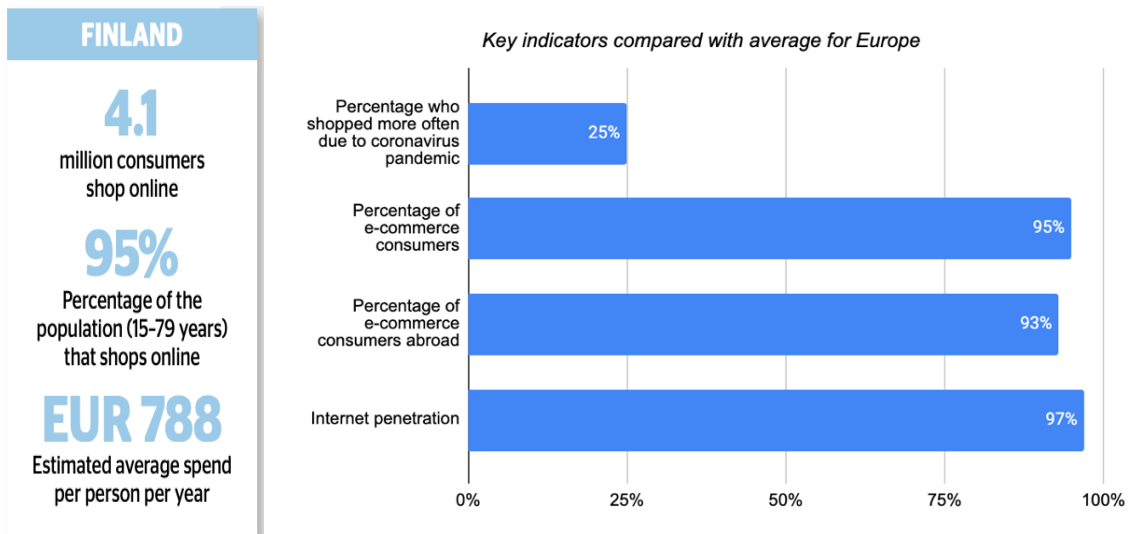
Figure 3. E-commerce Market in Finland. (Postnord, 2020)

The regulations imposed during the pandemic, including the closures of stores and res-taurants, staying at home, ban of gathering more than ten people, and keeping distance as much as possible, have accelerated the growth of online sales in Finland. As can be seen from figure 3, 95% of consumers have shopped online, and 25% of online shoppers have shopped more frequently due to the COVI-19 pandemic in 2020 (Postnord, 2020).
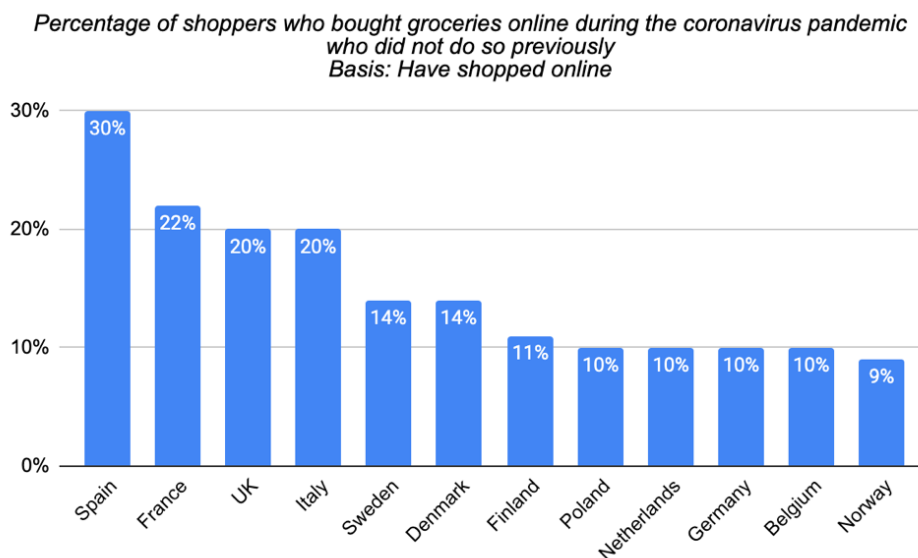
Figure 4. Percentage of shoppers who bought groceries online during the COVID pandemic who never shopped online. (Postnord, 2020)

In March 2020, lockdowns and quarantine were opposed, and everything was shut down due to the COVID-19 pandemic; online shopping was a convenient and safe way for consumers to shop for daily necessities and groceries. For most consumers' online grocery shopping has been a necessity rather than a convenient option during the COVID-19 crisis (Kristen, 2021). As can be seen from figure 4, 11% of Finnish consumers' who had not done online grocery shopping pre-COVID crisis bought their groceries online during the pandemic (Postnord, 2020).

Delivery efficiency plays an essential role in the success of online grocery shopping in the Finnish market. Still, today many online grocery retailers cannot attract customers due to delivery problems. E-grocery retailers have offered groceries delivery services to customers through home delivery, delivery to a locked refrigerated box, delivery to chosen closet pick-point, and drive-thru pick-up at the grocery store. "Among European countries, Finland is one of the countries where the consumers enthusiastically pick up their online purchases at parcel machine or parcel box." (Postnord, 2020). It has been noted that 35% of consumers have preferred this delivery method, and parcel lockers with a freezer function were launched in Helsinki 2020 (Postnord, 2020). According to Kesko's (2018) report, home delivery and click-collect delivery method seem to be usually used by Finnish consumers for online groceries purchase (Kesko, 2018).

Grocery stores have created pop-up services to deal with the problems faced in overcrowding picking services. Kauppahalli24.fi started a pop-up service called Kotikaappi24.fi to sell dry foods that are more easily picked up and eased during the high demand peak. Fiksuruoka. fi again has focused on clearance of short-dated products. Likewise, Matsmart (an online retailer) sells surplus groceries that are too short-dated or would go to the garbage bin at a lower price to consumers. These new service concepts for online shopping have contributed to a change in consumer buying behavior. (Eriksson & Stenius, 2020)

2.3 Consumer motives for online grocery shopping

According to Hanus (2016), motivation is an essential factor in online consumer decision-making that positively affects consumers' purchase intentions. Understanding the consumer's purchase intentions is crucial, as it directly impacts their final purchasing behaviour. It has been stated that consumers' attitude determines their intentions to buy online (Al-Debe, et al., 2015). Positive intentions motivate the consumers to shop online, and negative intentions restrict online shopping. "The consumers' behaviour is characterized by contingency, emotionality, impulsivity, unconsciousness or hastiness" (Hanus, 2016). Thus, consumers make online buying decisions because of their interest, impulsiveness, and emotions. In other words, it is expected that consumers make impulsive buying triggered by emotions and feelings.

Online impulsive buying is a customer's purchase without any planning in advance. According to previous studies, impulsive buying occurs when a consumer encounters an unexpected sudden urge that the consumer cannot resist, deciding on the spot (Rantanen, 2018). Impulsive shopping usually occurs during various sales techniques, such as seasonal sales, discounts, additional discounts on stock clearance and a short expiry date product, coupons, and free delivery services. Advertisement and promotional blogs significantly influence impulsive buyers to make online grocery purchases. (Rantanen, 2018)

According to Kazakeviciute & Banyte (2012), the motives of consumers for online grocery shopping have been varied and they stated that nowadays, consumers not only shop online for their needs but are driven by different motives impacted by emotions, senses, and fantasies. *Hedonic shoppers* purchase for pleasure, entertainment, fun, and satisfaction based on the shopping experience. The enjoyment of searching, comparing, and finding information about products and groceries conveniently in the online buying process has been one of the clear motives to drive consumers towards e-grocery shopping. (Pauzi, et al., 2017)

Utilitarian shoppers make online purchases for "convenience, informativeness, selection, and the ability to control the shopping experience" (Rantanen, 2018). Utilitarian motivations are related to perceived usefulness, including saving time and costs, convenience,

and economic benefit that consumers perceive in online grocery shopping. Utilitarian motive has a positive relationship between perceived usefulness and consumer intention to shop online (Koch, et al., 2020). Further, the same authors conclude that utilitarian consumers also perceive risk (security issues) in online shopping, which has a negative impact on consumer intention to shop groceries online.

Normative motives have a positive relationship between normative pressure and the intention to shop online. According to previous studies, the normative motive has been an important determinant for the consumers to purchase groceries online during the COVID-19 crisis. This is because of social influence (individual's close social networks, family and friends) and media and advertisement regarding the current state of the economic crisis and the health crisis. (Koch, et al., 2020)

2.3.1 Factors influencing customers' intentions towards online grocery shopping.

According to Laudon & Traver (2008), the online buying decision of a consumer is influenced by background demographic factors, intervening factors, and clickstream behaviour that lead consumers to make a purchase decision. Background factors are uncontrollable variables that include culture, social norms (family size, profession, religion, occupation, and social class), psychological factors (need, belief, attitude, motivation, intention, perception), and personal factors (age, income, occupation, lifestyle). Market stimuli include brand strengths, advertising, website features, product characteristics, consumer skills, and perceived behavioural control. And clickstream behaviour is a dependent variable, which means the transactions consumers go through on the website from search to final purchasing (Wan, 2015; Laudon & Traver, 2008). It has been noted that understanding the consumers' online characteristics (online cultural characteristics, online social characteristics, personal online characteristics, and online psychological characteristics) are crucial to know about online consumers, their preferences and motivation towards online shopping (Hasslinger, 2007).

Perceived risk: Perceived risk is defined as the degree of doubt, uncertainty, and loss perceived by consumers for the outcome of their online purchasing decision. Perceived risk is crucial in reducing the consumer's intentions to repurchase groceries online if they perceive negative feelings and dissatisfaction with their online shopping decision (Ariff, et al., 2014). Perceived risk is subjective, and it differs from person to person, as every person has different thoughts, views, and experiences towards online shopping. Perceived risk comprises of several types of risk: financial risk, functional risk, psychological, social risks, time risks, and product risks (Schiffman & Kanuk, 2004). In the context of online grocery shopping, previous research shows that consumers face different types of risks in the online buying process. Unable to examine the quality of a product before buying, to provide detailed personal information and credit card information to an online retailer, engaging long time to search and purchase transactions, loss of indirect channels, waiting for the products to be delivered and difficulty in returning the products. According to Khaled's (2013) study result, consumer perception of uncertainty and perceived risk plays an imperative role in increasing instability in the e-grocery shopping environment and is a significant obstacle in adopting online grocery shopping.

Product risk is mainly associated with the consumer's risk for the product quality, the possibility of not receiving the products in the expected and desired condition, e.g., low quality. The products' high perceived quality (superiority) and freshness increase the consumers' perceived usefulness and intention to do online grocery shopping (Güsken, et al., 2019). Geuens's (2003) study explains that "many online consumers worry about the quality of fresh food delivered from the e-grocery shop." The important inhibiting factor that has impeded the consumers from adopting online grocery shopping has been the loss of sense of touch, smell, and sight because the consumers will not be able to verify the quality of products by touching, tasting, and seeing the items online (Droogenbroeck & Hove, 2017).

Financial risk is the fear of consumers for the possibility of suffering a financial loss due to fraud of credit cards (Ariff, et al., 2014). Security and privacy risks refer to the security of personal information and payment details used in online grocery shopping. Consumer confidence and trust towards e-grocery shopping reduces consumers' fear of providing their data and payment details online, which motivates them to shop groceries online.

Poor security payment and lack of trust towards e-retailers have a negative impact on the consumers' intentions to purchase online (Raman, 2019).

Another vital element that customers emphasize in e-grocery shopping has been *time risk*. Time risk is defined as inconvenience and wastage of time in researching and making purchases, difficulty in navigation and placing orders, delay in receiving the products, and waiting a long time for replacing or returning the product. Timely and safe delivery of groceries has been an essential factor in motivating online shoppers towards e-grocery shopping. In contrast, delay in the delivery system has a negative impact on consumers satisfaction.

Perceived benefit refers to the advantages and satisfaction consumers perceive in online shopping. According to Rogers (1995), the relative advantage is defined as "the degree to which an innovation is perceived as better and beneficial than it's supersedes." Rogers (2003), clearly stated that the greater the innovation offer the relative advantage, compatibility, simplicity, trialability and observability, the higher its adoption rate. Rogers (1995) identifies the perceived relative advantage as measured in "economic terms, social prestige, convenience, and satisfaction are also important factors in adopting the innovation." In e-grocery shopping, perceived benefits are the sum of advantages and consumers' perception of e-grocery shopping in terms of convenience, ease, timesaving, economic advantage, and comprehensive product variety**.** Perceived benefits, i.e., convenience and product variety, positively influence online consumer buying intention (Bhatti & UR Rehman, 2019). Al-Debe, et al. (2015) expressed perceived benefits as significant incentives to consumers in shaping a positive and favourable attitude towards online shopping. Thus, it clarifies the more perceived benefits, the more likely consumers have a favourable attitude to adopting online grocery shopping.

Convenience has been one of the essential motivational factors to attract consumers to online shopping. The term 'Convenience' in e-grocery shopping refers to shopping from anywhere and anytime, the convenience of saving time and effort, selections among a wide product variety, and accessible price comparisons (Raman, 2019). Perceived convenience is "a potentially decisive factor in determining consumers; relative advantage and compatibility of e-grocery shopping" (Hand, et al., 2009).

Time-saving is regarded to be the most influential factor in e-grocery shopping. According to a previous study, time is considered to be the main reason for the consumers to shop online, as it saves time and reduces stress to shop, eliminates the travel distance, limits to carry heavy bags and crowd compared to in-store shopping (Vasić, et al., 2019). Raman (2019) empirically showed that the ability to order products anywhere and anytime has been a critical advantage for consumers to shop online. Previous research has shown that convenience and time-saving positively affect consumers' intention towards online grocery shopping (Vasić, et al., 2019).

Likewise, according to previous studies, ***product variety*** has also been an important reason to motivate consumers to shop groceries online. It has been mentioned that online grocery shopping allows the consumer to search, collect information, compare the products easily with multiple brands and e-retailers in terms of price, and select the product from one place quickly (Bhatti & UR Rehman, 2019).

Price: Low price is another crucial motivational factor influencing consumers' online grocery shopping adoption. Many studies have shown that pricing significantly affects customer satisfaction; negative perception of pricing impacts negatively consumers' satisfaction (Vasić, et al., 2019). Consumers are usually attracted towards online grocery shopping for financial advantage (lower prices, discounts, and promotions). The delivery cost and additional charges greatly influence the customer's online purchase intention. The additional delivery cost on the original product price could make the purchase more expensive, leading the consumers to abandon the purchase. The opportunity for low delivery cost and free shipping to a certain number of orders motivate consumers to shop online. (Li & Ohlsson, 2017) concluded that people usually choose pick-up orders from a specific location free of charge and prefer home delivery with a low delivery cost.

Customer service: The level of customer service is an essential factor in repurchasing intentions of online consumers. In the online shopping context, shoppers expect timely delivery of products from the e-retailers and hassle-free product return, as consumers cannot examine the product before ordering it (Hung, et al., 2014; Raman, 2019). Delay in delivery, unfulfilled expectations, and unsatisfactory response from the site has been

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significant consumer concerns leading to bad consumer experiences for online grocery shopping (Elliot & Fowell, 2000). According to Raman (2019), "customer service is an important factor in predicting the costumers' attitude and intentions to shop online, and the consumer perception towards online shopping is significantly influenced by timely delivery of product and trouble in returning the product." It has been noted that poor customer service negatively affects the consumers' future purchase intentions (Chang & Wang, 2012). The cost of service, slow delivery system, and difficulties with delivery personnel has been inhibiting factors in the adoption of online grocery shopping (Morganosky & Cude, 2000). Good customer service regarding the timely delivery of products, refund policies, and attention towards the customers encountering the problem with the products increase the customers' motivations to shop online. (Mercer, 2017)

Self-efficacy: Internet self-efficacy is essential in the consumer online shopping process. Research has empirically shown that self-efficacy positively affects the consumers' intention to use technology to shop online (Pauzi, et al., 2017). The online shopping process is a lengthy and complex transactional process requiring a certain level of competence to complete without a doubt. People who are skillful and competent in using computers and the internet are more likely to shop groceries online confidently than those with low self-efficacy. It has been demonstrated that internet self-efficacy positively influences both perceived ease-of-use and perceived usefulness, which impacts users' intentional behaviour to adopt e-grocery channels for shopping (Khaled, 2013).

Situational factors: In the online grocery shopping context, situational factors (household characteristics, health conditions) are essential in reinforcing consumers' motivations and adopting e-grocery shopping. Convenience and time saving has been a relative motive for the consumers to shop groceries online, especially together with situational factors, such as; large households with children, people with health problems, full-time working people (Morganosky & Cude, 2000; Picot-Coupey, et al., 2009; Raijas, 2002; Droogenbroeck & Hove, 2017). Convenience and time saving have been the critical motivations for the highly educated-full time working parents to shop groceries online. Where highly educated refers to the ones who can easily use computers and the internet to shop for groceries online. Similarly, internet-savvy people with health issues and illnesses are highly motivated towards online grocery shopping for convenience and ease of use (Droogenbroeck

& Hove, 2017). Berg & Henriksson (2020) demonstrated that the consumer with young children emphasizes online grocery shopping to carry out the shopping more peacefully and easily, planning carefully with a wide range of products without any difficulty in a short time. It reduces the inconvenience of carrying heavy bags and bulkier goods with small children and saves time for other essential chores (spending time with children, reading, rest, working out, entertainment. (Berg & Henriksson, 2020)

Personal factors: The personal factors are age, gender, income, and education. According to previous research, personal factors significantly influence consumers' perceived ability to adopt online grocery shopping (Droogenbroeck & Hove, 2017). Many studies have shown that young people tend to be more skillful and competent in using computers and the internet and more likely to shop groceries online confidently than older people with low self-efficacy. Furthermore, youthful individuals usually possess more excellent experience with the internet and adapt to change with the technology. At the same time, older people perceive greater risk, resistance to change, lack of IT experience, and insistence to try out the new product before purchase (Trocchia & Janda, 2000). Herna´ndez, et al. (2011) study found that older people seem to be less willing to adopt the online channel due to their distrust on the internet and technology. Therefore, the personal level variables (age, education, and income) significantly impact consumers' ability to impede or adopt online grocery shopping.

Income is another relevant variable that may encourage or prevent users from adopting e-grocery shopping. A previous study demonstrated that people with higher income perceive lower risk in online purchases. In contrast, the lower-income people pose a higher risk on online purchases due to the possible financial losses (Herna´ndez, et al., 2011). Generally, higher-income people are considered highly educated, confident, and self-efficient. However, it has been argued that once the user acquires experience in using technology, the income has no longer a significant effect on the users' online purchasing behaviour (Herna´ndez, et al., 2011).

Trust: "In online shopping, trust refers to the consumers' faith in the online vendor that they will deal fairly" (Raman, 2019). Generally, trust is essential in the e-grocery retailing business because of its associated risks (Al-Debe, et al., 2015). Consumers need to

purchase without seeing and choosing by themselves, like they do in physical grocery stores. This can lead to lack of confidence in the retailer's picking of goods and the product quality (Pauzi, et al., 2017). Therefore, to build trust among online consumers, e-retailers should be able to deliver goods of better quality than consumers' expectations. And the retailer's website must include security and policy statement that ensures the consumers' personal and financial information will be kept confidential (Sevim & Hall, 2014). According to Li, et al. (2007), the perceived ease of use of the online website and the perception of e-retailers reputation are also influential factors in building trust among online consumers. The more the consumers' trust online grocery shopping, the higher their intentions are to shop groceries online (Li, et al., 2007).

Perceived Enjoyment: It has been pointed out that the motivation for not adopting e-grocery shopping tends to be the need for social interaction in grocery shopping. The need for social interaction seems to be higher among the older people, women, and those who feel the loneliness and perceived enjoyment interacting and seeing the people in physical grocery shopping. (Pinquart & Sorensen, 2010; Losada, et al., 2012). Younger people are considered more energetic, innovative, and risk-taking and perceive enjoyment in e-grocery shopping than the older ones.

Perceived complexity: Complexity refers to the degree to which e-grocery shopping is perceived as challenging for shopping. Tao & Xu (2018) stated that complexity arises when consumers perceive online shopping as a complicated process, longer time to engage, annoyance of receiving tons of emails and phone calls from salespersons, and the frustration about the delivery and cancellation process. Perceived complexity includes difficulties with navigation, inconsistency with webpage, complex transactional approach, and lack of product information availability. In online grocery shopping, it has been necessary for e-retailers to provide detailed product information on the website, as online shoppers make their buying decision based on the offered information (Vasić, et al., 2019). It has been stated that when the consumers are unable to complete a transactional process due to "the difficulties of website navigation and complex procedures" (Elliot & Fowell, 2000), they are most likely to cancel the purchase (Odekerken-Schroder & Wetzels, 2003). It shows that the consumer perception of the complexity of online grocery shopping negatively influences the adoption of e-grocery shopping.

Thus, ***perceived web quality*** plays a vital role in customer satisfaction towards online shopping. In e-grocery shopping, "perceived web image is defined as a physical and behavioural attribute of the website; its design and functionalities, availability of a wide variety of the products, and how it interacts with its customers." (Akroush & Al-Debe, 2015). Perceived ease of use of the website and perceived enjoyment in the online buying process are critical factors in building trust towards e-retailers and motivating consumers to shop groceries online. Al-Debe, et al., (2015) suggested that the higher the quality of online shopping websites in terms of system, content, and performance such as response time, availability of information, search facilities, transaction speed, and online service and support, the higher is the trust for online shopping. Likewise**,** creating a favourable brand image to consumers by providing a high-quality website with sophisticated features including website designs, layout, product information, images and videos, clarity of hyperlinks, functionality, and operational excellence for the transactional process has been essential for the adoption of the online grocery shopping (Akroush & Al-Debe, 2015). Consumers may be motivated towards online grocery shopping in terms of perceived online shopping benefits; when the consumers perceive the website to be easy to navigate and search, quick to collect the information about the products, promptly load the webpages without any disturbance, and accomplish the ordering process easily and securely (Al-Debe, et al., 2015).

Social influence: Consumer buying behaviour is influenced by various internal and external factors. While making the online buying decision, customers primarily emphasize their personal beliefs and preferences. Still, people usually believe in online opinions, recommendations, and product reviews to avoid online risk and uncertainty and make a safe buying decision**.** (Lee, et al., 2015). Social influence is defined as the direct and indirect influence in changing consumer behaviour, attitude, and thoughts because of interaction with people, peers, friends, and families (Pauzi, et al., 2017). Choi & Geistfeld (2004) reported that subjective norm, or the influence of others' opinions, positively affects consumers' willingness to adopt an innovation. Similarly, empirical studies have confirmed that subjective norms positively influence online purchase intention (Peña-García, et al., 2020). In the e-grocery shopping context, social norm includes social media, advertisement, blogs, and electronic word of mouth (eWOM), which influence the

online users' attitudes and online buying behaviour intentions. Online advertising and content marketing of the brand and product drive the customers to perceive in both positive and negative directions (Clootrack, 2021).

Electronic word of mouth (eWOM) is defined as "any positive or negative statement made by potential, actual, or former customers about a product or company which is made available to a multitude of the people and institutes via the Internet." (Hennig-Thurau, et al., 2004). In other words, eWOM means sharing information about the product, user-generated content, reviews, and recommendations among the people in the social media via social network sites (Facebook, Twitter, Instagram, and e-commerce sites). Electronic word of mouth covers the vast market for the marketing of the products, as eWOM can be shared among friends, relatives, communities, and multiple users globally through social sites or referrals within a short time (Navithasulthana & Shanmugam, 2019). Navithasulthana & Shanmugam (2019) concluded that eWOM made by anonymous and close ones on social media or social sites was a critical component to build trust and brand awareness among consumers, and a vital influencer to motivate the consumers to buy the product online. According to previous research on online grocery shopping, online reviews, opinions, and recommendations provided by other users are perceived to be more trustworthy and reliable than the information provided by the e-retailers (eMarketer, 2014; Al-Debe, et al., 2015). Online reviews, opinions, and recommendations made by other shoppers provides the opportunity for consumers to assess the information about the product, brand, quality, and make their buying decision. The more positive eWOM, the higher the consumers' trust in e-retailers to adopt online grocery shopping (Al-Debe, et al., 2015).

See table 1 for a summary of factors that may affect consumers' decision to buy groceries online.

Table 1. A summary of the main factors that can affect consumers' decision to buy groceries online.

Motivators	De-motivators
Convenience	Lack of sense of touch, smell, and sight.
Timesaving and effort	Low product quality: possibility of not receiving the products as expected.
Wide product variety	Engaging long time in searching products and making a purchase.
Easy price comparison.	Lack of trust in e-retailers and product picking procedures.
Eliminate travelling distance and limit carrying heavy bags.	Risk to share personal information and payment details online.
Social distance (safety issues).	Low website quality, including lack of product information availability, videos, images, and layout.
Financial advantage (Low price, discounts, free coupons, free delivery).	Difficulties with website navigation and inconsistency with the webpage.
Perceived ease of use of the online website	Complex transactional procedures and functionality.
A good reputation of e-retailers.	Personal factors (low income).
Good customer service	Additional cost: Delivery cost, service cost.
Good online product reviews, opinions, and recommendations.	Low self-efficacy with computers and the internet.
Social influence: Positive user-generated content, blogs, and eWOM.	Lack of confidence and competence to use the technology and understand the complex shopping process.
Perceived enjoyment of e-grocery shopping.	Delay in the delivery of products.
Perceived trust in e-grocery shopping.	Difficulty in replacing and returning the products.

Promotional advertisement	Lack of social interaction with people and loss of social ties.

2.4 The Motivation-Opportunity-Ability (MOA) Model

The MOA model was initially imposed by (MacInnis & Jaworski, 1989) within the information processing context. This model posits that the consumer's decision to process information is highly impacted by motivation, opportunity, and ability. It also discloses that advertisements significantly affect consumers' motivation, the opportunity to process, and the ability to interpret the information in the decision-making process. In this study, the MOA model will function as a lens to explore the motive, opportunities, and abilities of consumers' intentions to shop groceries online. It has been used to explain the factors influencing consumer buying decisions for online grocery shopping.

Motivation: Motivation is regarded as a force that directs individuals toward goals. "In the MOA framework, motivation refers to readiness, willingness, interest and desire to engage in certain behaviour, make decisions, pay attention, process information, and so on" (MacInnis & Moorman, 1991; Droogenbroeck & Hove, 2017). Motivation is viewed as an essential driving force behind the individual's decision-making process, which affects the intensity and direction of behaviour (Jepson, et al., 2013; Bettman, 1979). In the MOA theory context, it has been noted that higher motivation increases the consumer's willingness to identify and process the brand information (Leung & Bai, 2013). MOA theory was originally proposed for information processing behaviour, but it has been adapted and infused in various fields, even in an online business context. It has been used to understand the adoption of online grocery shopping (Droogenbroeck & Hove, 2017). In online grocery shopping, motivation is an influential factor that increases the consumers' willingness to adopt online grocery shopping. According to Briliana & Mursito (2017), consumers' motivation for online grocery shopping has been perceived benefit, positively influencing their buying intentions.

Opportunity: It is the second element of the MOA model. According to (Maclnnis & Moorman, 1991), opportunity refers to time availability and favourable conditions that enable action and engagement in a particular behaviour. "Opportunity in the MOA theory indicates an extent to which a situation contributes to achieving the desired outcome" (Zhu, 2016; Ou-Yang, et al., 2014). In the online grocery shopping context, opportunity refers to the situational factors (technical issues, financial issues, advertisement and promotion, product reviews) that can either enhance or obstruct consumers' shopping online. An opportunity occurs when consumers are not limited by technical issues (internet problems) and no time constraint (shop at any time, from anywhere) to engage in online grocery shopping. Thus, the internet has been the primary advantage in e-grocery shopping, used as a communication channel to shop at any moment in time. (Bigné, et al., 2013)

During the Covid pandemic, click and collect service has been an important opportunity for online grocery shoppers to avoid crowding and gatherings for their safety and convenience (Droogenbroeck & Hove, 2017).

Ability: Ability is the final element of the MOA model. It refers to the extent to which the individuals have the necessary resources (knowledge, skills, intelligence, awareness, experience, financial resources) that contribute to achieving the desired outcome (Zhu, 2016; Hoyer & MacInnis, 1997). In the e-grocery shopping context, computer skills and knowledge are most important for the consumers to develop the confidence to shop the groceries online (Droogenbroeck & Hove, 2017). Without the necessary skills, even motivated consumers are not likely to adopt e-shopping, as the internet is used as a channel to buy groceries online. Thus, the higher the individual's ability to use the internet and technology, the higher the consumer's willingness to adopt online grocery shopping (Bigné, et al., 2013). Individuals with a lack of ability and insufficient knowledge of the internet result in the complexity of understanding the online shopping process and using shopping channels to shop groceries online.

3 METHOD

This chapter focuses on the method used in this study to investigate the research questions defined in the introduction. It provides detailed information about the research approach, data collection process, how the data are analyzed and interpreted to obtain the research objective.

This thesis is based on the qualitative research method. "Qualitative research is defined as a research strategy that usually emphasizes words rather than quantification in collection and analysis of data" (Bryman & Bell, 2011). Qualitative research is exploratory and aims to understand the meaning of social phenomena, particularly participants' feelings, thoughts, perceptions, and opinions that are not quantified, and helps to gain insights and a deep understanding (Martin & McKneally, 1998). Qualitative research is also defined as "an interpretive inquiry in which researchers interpret what they see, hear and understand." (Creswell, 2009). In qualitative research, data is collected in multiple ways, such as interviews, observations, focus groups, documents, and open-ended questionnaires (Martin & McKneally, 1998). In this study the data collection method will be focus-groups.

3.1 Focus-Group

A focus group is a qualitative research method, where interviewers bring together groups of people to talk about their perspectives and experiences in open-ended discussions (Taylor, et al., 2016). It is a formal group interview approach to collect qualitative data through group interactions, encouraging the participants to share their views and opinions on a specific topic. The Focus-group method has been increasingly popular in social science, applied research, psychology, politics, and marketing research. In marketing and advertising, focus group interviews have been used because they offer opportunities for businesses to connect to their consumers' perceptions and interests by attempting to ascertain what consumers think about specific products and issues (Vaughn, et al., 1996).

In this research, the qualitative method, especially the Focus-group interview, has been adopted with a semi-structured group interview. Semi-structured group interviews consist of open-ended questions and follow-up questions that are feasible to modify and alter with the upcoming issues during the debate. Participants' opinions and answers may differ in the discussion, and the follow-up question helps to explore further and gain deeper insights into the participants' thoughts and preferences.

The focus group has been selected for this study because it is crucial to understand the participants' opinions and perceptions towards the specific research topic. In the focus group-qualitative method, participants are free to express their thoughts, experiences, and views without any hesitation and confusion on the subject, which supports gaining detailed information for this study. A free-flowing discussion creates a flexible and comfortable environment for participants. It discovers what people think, feel, and perceive about the subject and yields more reliable and clear answers from participants to reach the research goal. The interactive discussion allows the interviewer to explore new ideas and meaningful information about how and why people decide to depend on the participants' answers. In a focus group, several individuals are interviewed, high quality of information is collected in a short time, and results are easy to analyze compared to using complex statistical analysis tools. (Vaughn, et al., 1996; Baker 1985)

3.2 Sample and Data Collection

A purposive sampling technique has been chosen for this study. The data is collected from respondents who have experience purchasing groceries online. This is important because experienced online shoppers can provide detailed information based on their actual experiences.

Two focus group interviews were conducted to gain relevant insight into consumers' opinions and perceptions of e-grocery shopping. The first focus group (Group 1) was a group of two males and two females between the ages of 45-60, all working in the Helsinki area. Participants of this group were academically highly educated (master's degree or above) and working full-time. The second focus group (Group 2) was a group of four

females and three males between the ages of 25-45 living in the Helsinki region. All the group participants are academically educated; some work full-time and some part-time. The respondents' household setup was mixed: two adults and a baby, two adults with two children, and two adults. Their regularity to shop groceries online is also mixed; some shop groceries once a week, some 2-3 times a month, and some just once a month.

In this research, the sample size is small. However, it has been noted that small groups are likely to generate rich discussions, where a wide range of perceptions and experiences are raised and reflected upon (Swartling, 2007). The respondents were also freely allowed to discuss the topics and openly express their own experiences and opinions.

The interview guide for the semi-structured focus group interview was divided into three subtopics based on the MOA model derived from the study's theoretical framework.
- Motives to shop groceries online
- Opportunities to shop groceries online
- Abilities to shop groceries online

The focus group discussion started with a small introduction and a general question about online grocery shopping to achieve a comfortable and productive conversation. Next, the interview followed the MOA model to discuss their opinions of shopping groceries online. In the conclusive part, the discussion moved to their future intentions regarding online grocery shopping. See the appendix for the interview guide.

Due to the corona pandemic, the focus group interviews were conducted via Zoom. The two focus group interviews were held on two different days, one group discussion lasted for 60 minutes, and the other group discussion lasted 90 minutes. This study collected data during the focus group discussion via audio recording and note-taking. Both interviews were recorded with the interviewee's approval, and the recorded materials were erased after the data were analysed to ensure data privacy.

3.3 Data Analysis

Thematic analysis was used in this research to analyse and interpret the qualitative data (Braun & Clarke, 2006). This approach is an appropriate analysis method for seeking to understand people's opinions, thoughts, experiences, or behaviours from a set of qualitative data (Kiger & Varpio, 2020). Thematic Analysis is a qualitative descriptive approach, described as "a method for identifying, analyzing, and reporting patterns (themes) within data" (Braun & Clarke, 2006). The researcher manually transcribed the collected data based on audio records and memos made during the group discussion. The transcribed data were categorized into different units and labelled with codes in Word. The themes that reoccurred and were meaningful for the study were identified and arranged into subthemes for easier interpretation and evaluation. The next chapter will present the results.

4 RESULTS

The results will be presented in the following sections, based on the MOA model shown in the theoretical part of the study.

- Motives to shop groceries online.
- Opportunities to shop groceries online.
- Abilities to shop groceries online.

Within the MOA, different themes are presented, according to the thematic analysis.

4.1 Motives to shop groceries online

All the respondents from both focus groups agreed that **time-saving and convenience** are the primary reasons for adopting online grocery shopping rather than traditional shopping. The convenience to shop groceries online easily at any time, the importance of the time-saving aspect and the avoidance of crowded aisles motivate them to make an online purchase decision. Some participants from both focus groups responded that they don't feel like going to supermarkets, walking around to search for groceries in-crowd, and carrying heavy bags with their children. Some of their thoughts were:

"I don't like to go to the grocery shops to buy groceries, and I hate those mega markets. I hate to walk to the supermarket if I need to buy 1-litre milk and must walk 500 meters. It's not fun". (Focus group 1)

"Normally when we're in a hurry, and just regular stuff and groceries then online shopping always. I mean, why? Why not do something fun instead? Go for a walk or read a book or whatever you are interested in, instead of just going to the supermarket". (Focus group 1)

"It's frustrating and time-consuming to go the supermarket and shop for groceries with my baby and heavy bags. It's chaos, so, I avoid shopping with my baby, and I prefer to shop groceries online and spend peaceful time at home instead". (Focus group 2)

The respondents in focus group 2 stated that along with the time saving and convenience, **price** is also an essential factor influencing them to shop groceries online. Some respondents in focus group 2 agreed to purchase groceries online because they can find the same products at a lower price online than in physical stores. And the respondents also highlighted that they opt to purchase grocery products from similar or different brands depending on price levels. Thus, the price seems to be an influential factor in motivating some respondents in focus group 2 to shop groceries online. On the other hand, the respondents in focus group 1 had opposite responses regarding pricing; they responded that the value of time is much more critical in comparison to the price of the product. Price does not significantly impact their online purchasing decision as they are familiar and loyal towards their brand product.

The perceived quality and the freshness of the groceries affect consumers' buying decisions and mindsets to purchase groceries online. The respondents had different opinions regarding the quality of fresh vegetables and fruits in online grocery shopping. In focus group 1, all the respondents discussed that they are pretty satisfied with the quality and freshness of fruits and vegetables in e-grocery shopping. One respondent from Focus group 1 responded that usually, the quality of fruits and vegetables has been quite good, but sometimes it has not been as expected. Likewise, most of the respondents in focus

group 2 had similar responses to focus group 1. Nevertheless, a couple of respondents from focus group 2 had an opposite opinion towards the quality of fresh vegetables and fruits. They argued that the quality of vegetables and fruits was not as good as expected. Some respondents responded that they prefer to buy daily necessities and grocery products online, but not green vegetables and fruits, and they choose to go to the store to buy fresh green vegetables and fruits.

The most important factor in the e-grocery shopping, **customer service** was discussed in the interview with both focus groups. **Quick delivery service, fast and satisfactory responses** from online vendors, and hassle-free product returns add value to customer service and thus meet the customer's satisfaction. Focus group 1 respondents agreed that the customer service has been pretty good. Some respondents in focus group 2 pointed out that sometimes the delivery does not show up on time for different reasons. However, the issues are immediately fixed, and vouchers are given as compensation for those situations. The respondents usually get information about their delivery, if it's running late, delayed or could not be on time. Some respondents responded that the service has not been as good as expected in some online stores, and delivery costs are relatively high.

"Every time they don't have something that I have ordered, they always call me and suggest changes, so I feel that I have a much more personal relationship with them now than I had before. I like the way they respond and inform me about the groceries and delivery". (Focus group 1)

"Sometimes the waiting time for the delivery of goods has been quite long, and it's frustrating not to get the delivery on time, despite paying quite high home delivery cost". (Focus group 2)

Order management was discussed among respondents in both focus group interviews. Both focus group respondents gave similar answers regarding order management. Most of the respondents concurred that when ordering groceries online, sometimes e-retailers make mistakes in the ordering lists. Respondents said that sometimes they do not get the right product or the correct quantity of products when ordered online. They mentioned that a negative aspect had been that e-retailers have messed up, not paying careful

attention to the order list if, for example, buyers are ordering 1 kilogram of banana or only one banana.

"I had many times, I had one tomato and one banana and then related issue. And when I open the box, and I know, please why? Sometimes it's quite frustrating, why not paying attention to orders, especially to evening orders". (Focus group 2)

Perceived web-quality aspect was discussed in both focus group interviews. One respondent in focus group 2 responded that the system is **easy to use** once they understand how it works. She discussed that it was confusing initially, and it took a while to figure out how the system works; create codes, login, and choose the right store to shop groceries online. Respondents in focus group 1 answered that website functionality works well. Most respondents agreed that the online grocery shopping interface has been relatively easy to use and improve.

Search functionality is regarded as the vital tool that makes products visible online to consumers to easily find and purchase products swiftly. Respondents from both focus groups indicate that **website functionality** has been reasonably well, but the way the search function operates has not been logical. Sometimes, customers have trouble finding the right product they want when using the search function. There has been unnecessary problem and time consuming to find some simple things among several hundred choices.

"If you know that you're using the right keyword, they should show up, and it doesn't show up all the time. But if you go into the right category, then you consider the product there. So that's sometimes kind of annoying". (Focus group 2)

Trust was another aspect discussed in the focus group interviews. All the respondents in both focus groups said they usually shop groceries online when they perceive the website and online vendor as trustworthy. Also, confidence in no leakage of their financial information is essential. One respondent in focus group 2 mentioned that the risk of sharing the credit card with an online store hinder him from online grocery purchasing from some online stores. Some other respondents agreed that the lack of trust in new online vendors increases the risk of shopping for groceries online.

4.2 Opportunities to shop groceries online

All respondents agreed that the availability of the **internet** had eased them to shop groceries online anytime from anywhere.

The availability of broad product variety and product information in e-grocery shopping were discussed in both focus groups. Some respondents from focus group 1 said that sometimes it has been challenging to find an item among the broad selections of goods, if they don't remember the names of brands or items. Likewise, a few respondents pointed out that when they couldn't figure out the right word of the item or the product category, the **availability of a product image** has helped them to find the correct item. The opportunity to assess and collect more information about the product with a high level of transparency and convenience has been beneficial to shop them online, especially buying certain allergic food ingredients and baby foods and products. At the same time, respondents admitted that in the beginning, supermarkets didn't have all the products online depending on delivery to home or pick up at the store. And every time, they ended up going to the supermarket by themselves to get a few things that they needed. But nowadays, it's pretty good. Some of the respondents in focus group 2 thought that it's great to be able to buy their groceries from a wide variety of available choices, regardless of where one as a consumer is physically situated. This shows that **website usability** plays an exciting role in motivating consumers to shop for groceries online because of the readily available of almost all grocery products that consumers are willing to buy online.

Well-functioning delivery services of e-grocery shopping were discussed in both focus groups. All the respondents in focus group 1 admitted that the delivery service in e-grocery shopping has been pretty good. They mentioned that it used to be challenging to find a time slot, they needed to be there at a specific time to pick up their stuff, but nowadays it's much better. Nevertheless, some respondents in focus group 2 mentioned that sometimes they could not find a close point to pick up their stuff, which can be quite frustrating. In focus group 1, one respondent responded that there has been a considerable drawback in picking services of local supermarkets because of independent merchants, which needed to be focused on and improved. Almost all respondents agreed that a great opportunity during the COVID-19 pandemic has been the delivery services in e-grocery

shopping, especially click and collect services, because they have been able to order groceries safely (no need to visit the store and risk corona) and to fair delivery prices. They agreed that there are many delivery options and many new delivery services for consumers to choose from in e-grocery shopping. These have been providing exemplary services at a reasonable price. The respondents have been able to select delivery slots, the closeness of delivery location and free delivery when the purchasing amount has exceeded a certain amount. Thus, the quite developed delivery services on the Finnish market seem to have enhanced consumers to shop groceries online.

"It costs 5€ to collect the stuff when you pick it up yourself, which is quite easy because you can take it when you're driving home from work or the daycare. Or it costs 10€ to get it delivered home, but if we go to the store, it's easy to spend one to two hours there, so it's a no-brainer in terms of time-saving and service cost". (Focus group 1)

All the respondents in both focus groups agreed that the price for the **pick-collect service** has been quite reasonable. Most of the respondents said that it is fair to pay a fee for a pick-collect service, even for a small order of online groceries, but a bit much to pay a **home delivery** fee for every small order. It's relevant to pay for home delivery around 10 euro if the order is more significant.

"The additional delivery cost to the total price makes the shopping quite expensive, so I shop groceries online sometimes, and I usually prefer to add more items to my shopping cart to get free delivery." (Focus group 2)

"We have started using this more actively, maybe weekly or so, and realized that all I want to say is how much I've saved time. I never put a price on my time before. So, I don't care if it's 20 or 30 euros because all I do is value my own time". (Focus group 1)

In focus group 1, respondents mentioned that they have been happy with the **online store's new services**, such as the concept of Ruokaboksi, a meal-kit service that includes the ingredients and recipes to prepare for meals for a week or two a couple of days. Respondents emphasized that it has been quite an excellent opportunity when they got tired of planning what they should eat. It has been convenient and time-saving to plan and

prepare lunch and dinner for family get-together, when they are tired. On the other hand, some respondents in focus group 2 said that the price and delivery cost seem pretty expensive for meal-kit services. Therefore, pricing for new services such as meal-planning services may target different consumers.

The perceived financial advantage of shopping groceries online was discussed in both interviews. Some respondents in focus group 1 said that they are not influenced by promotional advertisement or social influence for online grocery shopping. They responded that they do not shop their groceries based on sales or promotions but are pleased to get some discounts or free coupons while shopping for groceries online. Likewise, all respondents in focus group 2 also agreed that the opportunity to get a financial advantage, for instance, **discount** on products, **free coupons, free delivery** motivates them to shop groceries online. Some respondents' experiences were:

"I started using the new service called "Ruokaboksi" when I had a call for the first time to try their service at the discounted price". (Focus group 2)

"*Last summer, they sent vegan ice cream to try, and it's really so good, and I would have never tried it otherwise. It's the best ice cream that I have ever tasted. Then I have bought it after that".* (Focus group 1)

All the respondents from both focus groups said it was interesting to get a **free promotional sample** of different products for tasting. An opportunity to taste the new product has helped consumers know about the product and make purchasing decisions. They argued that consumers usually do not risk buying a new product or trying a new service due to the feeling of not getting the value of money with the new product or service.

Focus group 2 respondents mentioned that they are influenced by the **recommendations and reviews provided by their friends, families, and colleagues**. They responded that they trust more the advice and information provided by their close ones than the promotional advertisement made by the retailers. A few respondents in focus group 1 mentioned that they are not influenced by online reviews and recommendations made by other users. The respondents admitted that they always check customer reviews and feedback for

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other shopping, but not for grocery shopping, as they tend to know and trust the brand and grocery products used for their households.

4.3 Abilities to shop groceries online

The requirement of **computer skills** for shopping groceries online was discussed in both focus groups. Most of the respondents in both groups had a similar answer: **the website's user interface** has not been technically challenging for online shopping. They answered that they had not encountered any complex issues or problems while shopping groceries online. And, it has been easy to figure out how the system works, even when shopping groceries online for the first time. Still, some respondents from focus from group 1 said that there should be more improvements in the checkout process, including a mobile payment option, making the systems more proactive in terms of search functionality, and providing a smart shopping cart.

All the respondents from both focus groups were quite technically savvy and perceived a more accessible interface which would lower their barrier to entering online purchases. They argued that **elderly persons**, 80 years old, might have problems with these interfaces to shop online. It could be difficult for them to search the product using the right keywords, going through all the payment processes like entering their credit card, logging into their online banking and then entering their PIN code on their mobile. The respondents argued that the interface should be more accessible, or with a little bit of help, it would be easier for the elderly to shop themselves. They discussed that to shop groceries online, people do not need a high level of computer skills but do require some computer skills.

4.4 Intentions to continue shopping groceries online

The discussions in both focus groups were followed with the question about how likely they will continue with online grocery shopping. In focus group 1, all the four respondents responded that they would continue shopping groceries online in the future. Moreover, they showed interest in trying the new delivery services like Oda. The responses of

focus group 2 were similar to responses of focus group 1, that they will continue to shop groceries online in the future. Some respondents in focus group 2 also highlighted that they will be continuing shopping groceries in both ways; online as well as in-store.

"I will 100% likely continue shopping groceries online. And I will never go back now." (Focus group 1)

"Yeah, I started to shop groceries online during Covid pandemic-19 for my baby safety issues, and actually I like it. Now I will continue shopping groceries online." (Focus group 2)

All the respondents from the focus group 1 mentioned that time-saving and convenience are the top reason for them to continue to shop groceries online. Likewise, most of the respondents of focus group 2 also responded that the time-saving and convenience are major factors that motivate them to continue to shop groceries online in the future. In focus group 2, some respondents expressed their intention to buy green vegetables and fruits physically in-store, but other grocery products online due to the availability of a wide product variety and price advantages. Most of the respondents from both focus group agreed that the money saving has been another positive factor to continue to shop groceries online. They argued that in in-store shopping, they ended up buying a lot of things that they do not plan to buy.

"A good time saving; overall convenience. It's just nice not to have to go to the store." (Focus group 1)

"Convenience definitely gives added value, and also a time-saving". (Focus group 2)

"It's so easy to buy other things, which is not on the list anyway. We definitely save money if we don't go to store." (Focus group 2)

Some of the price sensitive respondents from both focus group discussed on the negative aspect of online grocery shopping that may inhibit their future intention to shop groceries online. They responded that if the price would go up radically i.e., delivery service that

costs 20 € or 30 €, then they would rethink about continuing the online shopping. But they focused on the fact that the trend would probably be the opposite, because of the increased competition in the market. Some respondents in focus group 1 had an opposite opinion; they will continue shopping online even if delivery price goes to up, because they now know how much time they can save, and time also has a price.

See table 2 for a summary of the results.

Table 2. Summary of results according to the MOA model and the identified themes.

Motivators	Opportunities	Abilities

• **Convenience and Time-saving**
  - Higher value
  - Elimination of carrying heavy shopping bags, travel distance
  - Social distancing & safety issues
  - Situational factors (full time working, presence of young children)
  - Perceived enjoyment
• **Perceived quality**
  - Good quality of grocery products
  - Freshness of green vegetables and fruits
• **Price**
• **Good customer service**
  - Timely delivery
	• **Availability**
	  - Wide product variety
	  - Product information
	  - Product images
	• **Comparison**
	  - Brand
	  - Price
	  - Quality
	• **Internet**
	  - Shop from anywhere.
	• **Flexible time**
	  - 24/7 available
	• **Delivery service**
	  - Home delivery
	  - Click-collect service.
		• **High self-efficacy with computers and the internet.**
		  - Perceived ease of use of online website interface.
		  - Perceived easiness to understand the shopping process.
		• **High level of confidence and competence to adapt to change.**
		• **Personal factors**

- Responsiveness - Problem solver - Order management • **Perceived web-quality** - Good website functionality. (Easy to use, navigation capabilities, transactional and payment procedures) - Good search facilities • **Trust** - High level of trust in e-retailers and employer's choice - Low level of perceived risk (confidence to share personal information and payment details to online retailers).	- Affordable delivery cost • **Financial advantage** - Low price - Discount, - Free coupons - Free delivery • **Social influence** - eWOM - Recommendation made by friends, relatives & colleagues - own opinions and personality towards the brand • **Free promotional advertisement**	- Good level of education & knowledge - High & Moderate-income level - Differences in age

5   DISCUSSION AND CONCLUSION

The main purpose of this study is to explore Finnish consumers' reasons to shop groceries online and analyze motivators, opportunities, and abilities that possibly affect the consumers' intentions to continue to shop for groceries online after the pandemic. Next, the results are discussed according to the two research questions.

1. *What motivators, opportunities, and abilities are driving consumers to shop groceries online?*

Motivators: This study focused on understanding the motivational factor that impacts consumer intention in online grocery buying decisions. According to Kempiak & Fox (2002), consumers make their online buying decision after evaluating the benefits and costs of their decision. The present research indicates that **convenience and time saving** is a primary motivation for consumers to shop groceries online. The participants highlighted the convenience of shopping groceries online at any time and from anywhere, the ability to find a wide product variety and compare the products and prices at one place. This is in-line with previous studies, consumers are motivated to purchase groceries online because of time-saving and convenience (Morganosky & Cude, 2000; Raijas, 2002; Picot-Coupey, et al., 2009).

Hand, et al. (2009) state that the importance of **situational factors** (full-time working, families with babies and children, health problems) has triggered consumers to adopt online grocery shopping. The adoption of online grocery shopping has eliminated consumers' inconvenience of shopping groceries in the physical stores with their children. Moreover, the opportunity to plan a weekly shopping menu more carefully and save time for higher valued activities such as reading, resting, working out, or spending time with their children and family (Berg & Henriksson, 2020). This study also found similar result, that the household level (full-time working situation, and presence of young children) has been key to consumers' motivation to adopt online grocery shopping in terms of convenience, time-saving and safety.

This study found **pricing** an essential factor that affects consumers' purchasing intention for groceries online. There have been differences in how consumers perceive the pricing in online grocery shopping between different age groups and income levels. Students and people with moderate income often shop groceries online when the price is relatively lower than in stores. Their level of income may determine the purchasing power of the individual. It means that for a household with a higher income and time pressure, the cost of time is probably higher than the price of products for those consumers. According to Bigné et al.(2013), it can be explained that consumers with higher income perceive lower risk in undertaking online purchasing, and the demand for online grocery shopping is reflected by the social status of the individual and the different professional categories accompanied by different income level. The results in this study indicated that the value of time-saving can be more important than the value of price, especially for consumers with higher income level and educational level.

Product risk is a paramount concern to be considered to enhance online grocery shopping. The study reveals that the higher the **perceived benefit, i.e., product quality and freshness**, the more likely it is that a consumer is going to buy online. As a positive thing, most of the respondents were satisfied with the quality of green vegetables and fruits when shopping groceries online. Still, there has also been some negative experiences, such as the absence of feeling, touching and seeing the product and low quality and freshness of vegetables and fruits. Therefore, it is of utmost importance for e-retailers to retain satisfied customers in online grocery shopping by focusing on meeting customers' expectations regarding the quality of fresh groceries. The findings are line with Güsken, et al. (2019) that customers lack the possibility to evaluate the quality of the products by seeing, touching, or smelling them and this transfers the quality control mechanism to the retailer in online grocery shopping. Therefore, building trust for e-retailers is essential to influence the customers to shop groceries online.

According to Raman (2019), customers' intention to shop groceries online is significantly influenced by online retailers' **quality of customer service**. Moreover, this study found that the level of online customer service plays a vital role for consumers in adopting online grocery shopping. Based on the results, it is imperative for online retailers to be responsive in the delivery of the grocery products, respond to customer calls or enquiries and

immediately solve their issues to build satisfied and loyal customers. Timely delivery of groceries and responsiveness sites are significant factors for most consumers to purchase groceries online. The study presents that some e-retailers require additional focus on delivering groceries and customer services to retain their online customers. According to this study, the negative aspect of online customer service has been mistakes made by the e-retailers in customers' ordering lists, where consumers could not get the right product or the correct quantity of products. Therefore, e-retailers need to pay careful attention to their **order management** and focus on how they could improve it.

Al-Debe et al. (2015) explain that consumers' higher perception of benefits in terms of convenience, time-saving and cost reduction increases when the consumers find the website easy to navigate (locate the products and product information), promptly load webpages and accomplish the order process easily and securely. Likewise, this study indicates that a higher level of **perceived web quality** can lead to higher trust and intention for shoppers to shop groceries online. The study indicates that e-retailers should emphasize the aspects related to the user interface, navigation capabilities, search facilities, and payment procedures to enhance the quality of the website. The respondents were generally satisfied with the web site's functionality, usability and as a well as navigation capabilities. The study revealed that search functionality has been improved in online grocery stores, but is not perfect yet. Sometimes consumers have trouble to find the right product among vast choices by using the search function. This study's finding is similar to Güsken, et al. (2019) that the perceived ease of use of the website is an important aspect to motivate consumers to shop groceries online.

The study findings show that online grocery shoppers with **a high level of trust** in e-retailers perceive lower risks regarding price, quality and service, positively impacting consumer purchase intentions. If consumers do not perceive e-retailer as trustworthy and genuine, their purchasing intention for online groceries is negative. The study found that the lack of trust in a new online vendor poses a risk for some consumers to share their personal and credit card details, which hinder them from shopping for groceries online. Therefore, e-retailers must be reliable and build consumers' trust towards their brands and online platforms. The result of the study is in line with Al-Debe et al. (2015) that consumers with a high level of trust positively affects their intention to shop online.

Opportunities: The critical advantage of e-grocery shopping has been the 'constant opportunity' to interact with other people, assess the product review and recommendation of other shoppers, and compare the wide variety of products with their prices, regardless of time and place (Gruen, 2005). This study presents the factors that provide opportunities for consumers in the adoption of online grocery shopping. **Wide product availability** seems to attract most consumers to shop groceries online rather than in the physical store. And the opportunity to have a high level of transparency about product information with images and prices is an important factor to adopt online grocery shopping. This study revealed that **available product images and information** have been valuable for the respondents to find the right grocery product among a wide product selection and increased the convenience in shopping for specific food ingredients. The findings are similar to Bhatti & UR Rehman's (2019) study that a wide product variety with available information and images significantly boosts consumers' online shopping behaviour.

In this research, **the opportunity of delivering groceries** to home or a nearby point has triggered the respondents to adopt online grocery shopping. **Pick & collect delivery service** was the most popular delivery type among the respondents, because of being quick, affordable and accessible. This study indicates that the availability of more pick & collect stores and time slots is likely to increase the popularity of click & collect services in online grocery shopping. However, home delivery also seems to be important during the Covid-pandemic, because of safety issues. Also, K-Group (2020) research showed that during the covid pandemic restrictions 2020, monthly visits to K-online stores increased by over 800%, home deliveries per month grew at their highest by some 500%, and the growth in pick and collect services exceeded 2000%.

This study indicates that **financial advantage** has been another critical opportunity for consumers to engage with online grocery shopping. Most consumers are attracted to buy groceries online when the groceries are at a discounted price, free coupons are available and the delivery service is free of charge or at lower cost. On the other hand, the study suggests that the importance of time-saving and convenience seems to be more valued than the price-saving by consumers with higher income levels. The findings are consistent with Rogers (1995) that economic profitability and other benefits play an essential role in

innovation adoption decision-making. Indeed, the opportunity to provide the perceived benefit in terms of financial advantage to consumers positively impacts the adoption of online grocery shopping.

Advertising and promotion do not always have a positive influence on consumer online buying decisions. According to (Al-Debe, et al., 2015), online opinion and recommendations reduce the risk and uncertainty of consumers when shopping for groceries or products online. Some respondents highlighted that they are not attracted to the intrusive advertisement and promotions on social media. Consumers tend to trust more **recommendations and information provided by their close friends, relatives, and colleagues** than customer reviews and feedback available on the website and content provided by the retailers. The opportunity to get motivation from their close ones seems to positively affect their purchasing decisions for online groceries. Thus, the findings of this study are in line with Peña-García et al. (2020) that subjective norms positively affect online purchase intention.

The respondents discussed that **good computer skills** help them to shop groceries online. They believe that older people with basic computer skills and with some assistance would be able to shop groceries online. Most of the responses are similar with previous studies that some computer skills are needed for **the ability** to conduct online grocery shopping (Droogenbroeck & Hove, 2017; Berg & Henriksson, 2020).

2. *Do they intend to continue shopping for groceries online past the pandemic?*

It was interesting to see that many respondents started to shop for groceries online during the Covid-pandemic due to safety issues; and they consider continuing the way they are doing their shopping, because it has made their everyday life easier and more convenient. The value of "time-saving" and "convenience" are the most important reasons for them to continue shopping for groceries online. The finding is consistent with previous studies (Droogenbroeck & Hove, 2017; Raijas, 2002; Picot-Coupey, et al., 2009).

Families with young children and full-time working adults seem to be the biggest online customer group to continue to shop groceries online. Time pressure is probably higher in

households with full-time jobs and young children than families with part-time employment and single. According to Morganosky & Cude (2000), situational factors (i.e. presence of young children, people with health problems, big-sized household, full time working people) have been reasons to shop groceries online.

Financial advantage (money-saving) is also an essential factor for most of the respondents to continue to shop online (e.g., low price, discount, free-low delivery cost, free coupon, quick delivery service). The availability of a comprehensive product variety and comparison of grocery products and prices online, are also key aspects for the respondents to continue to shop groceries online in the future.

5.1 Managerial implications

This study indicates that perceived usefulness, i.e., time-saving, convenience, comprehensive product variety and economic benefit, has driven consumers towards online grocery shopping. The time saving and convenience aspect seems to be a crucial factor for the consumers, especially with full-time working adults, big household sizes and the presence of young children. Therefore, online retailers should target these types of consumers to enhance online grocery shopping in the future. Some respondents were not satisfied with the search functionality, finding products etc. Thus, e-retailers should focus on improving search functionality that works more proactively with concise product information. Further they could develop an automatic shopping cart that consumers do not have search for the same stuff every time. The availability of mobile payment options ought also to make the checkout process more straightforward. The study shows that it is essential for online retailers to build a high level of trust. Consumers perceive less risk when online retailers have a high trust rating in online reviews and among peers. The study found that good customer service in online grocery shopping means responsiveness, problem-solving and good communication by the retailer. For good customer service, e-grocers should focus on order management to minimize consumers' feeling of frustration when not receiving the right product or correct quantity. Customer satisfaction is also directly related to the quality of groceries, such as the freshness of green vegetables and

fruits and the accuracy of the delivery service. Hence, it is essential for e-retailers to ensure that the quality of groceries is good, and the groceries are delivered on time.

For price-sensitive consumers, the opportunity of financial advantage (discount, free coupons, free delivery) can play a critical role in continuing with online grocery shopping. In addition, the opportunity of click & collect services can attract especially families with children, full-time working adults, and price-sensitive households, because of easily available time slots, nearby picking points, and reasonable costs compared to home delivery. The study indicates that consumers do not necessarily buy groceries online based on advertisements, reviews, or feedback from other users and retailers. Instead, they adopt online grocery shopping based on the recommendation made by their close ones or trust towards the retailer brand. Nevertheless, it seems crucial for e-retailers to emphasize promotional activities (free samples, referral discounts, branded gifts) to allow the consumers to know about new products or services. This can lead them to continue to buy groceries online.

In terms of ability, the perceived ease of use of online websites is an essential driver for online grocery shopping. Therefore, e-retailers must focus on more accessible interfaces that can lower the barrier for consumers of different age groups to enter online grocery shopping.

5.2 Future research

The study was conducted using a qualitative approach, focus group interview, with eleven Finnish consumers between the ages of 25-65 and mainly from the Helsinki region. Further studies with a broader sample and from the different regions in Finland are highly encouraged to strengthen the findings of this study and other previous studies on the topic.

The MOA model was used for this study, and it structured well the empirical findings. However, future studies could use other theoretical models as lens to examine consumer intention towards online grocery shopping.

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APPENDICES

Consumer motivation to shop groceries online- a focus group study

Date of Interview: 26. 11. 2021 (Focus group 1), 4.12.2021 (Focus group 2)

Interviewer: Rubina Pradhan (Student)

Interviewee**:** Anonymous focus group respondents

Part 1: General Information

Name: Age:

Gender: Occupation:

Number of Adults in Household:

Number of children in Household:

Household Income(month)

1. Less than 2000   2. 2001-3500   3. 3501-5000   4. 5001-7500

5. Above 7500   6. Refuse to answer

Educational Level:

1. Lower than bachelor's degree   2. Bachelor's degree
2. Master's degree   4. Higher than master's degree

How often do you buy groceries online?

1. Once a week   3. 2-3 times in a month
2. Once a month   4. Less than once a month

(This form was sent to the participants to fill before the focus group interview)

Part 2: Background questions

1 How and when did you start online grocery shopping?
2 Tell me about positive experiences with online grocery shopping? What about negative experiences?

Motives to shop groceries online:

1. What do you think about the benefits and risks involved in online grocery shopping?
2. What are the factors that influenced you to do online grocery shopping rather than traditional grocery shopping?
3. What do you think about online grocery shopping in terms of easiness and timesaving?
4. How does the website functionality and quality affect your shopping?

Opportunities to shop groceries online:

5. Do you do online grocery shopping only from home or from anywhere? How does the availability of the internet anywhere ease you in your online grocery shopping?
6. Why do you think that product information found online helped to make you the decision to purchase groceries?
7. What is your experience with the availability of a wide product variety and the possibility of product comparison in online grocery shopping?
8. Have you ever seen a promotional advertisement and sale from online grocery shopping providers? Do you shop groceries online based on a promotion or sale?
9. Does social influence affect your online grocery shopping? How do you perceive customer feedback, reviews available on the company's website, and how does it influence you?

Abilities to shop groceries online:

10. What do you think about the requirement of computer or IT skills for online shopping?
11. What is your opinion on the overall online shopping process? What sorts of other complex issues have you encountered that make it difficult to do online shopping?

Conclusive questions:

12. How likely are you going to continue online grocery shopping?
13. What are the factors that will motivate you the most to continue online shopping in the future?
14. What opportunities might you think online grocery shopping will bring in the future that will raise online grocery shopping even further?
15. What could be the issues that might inhibit consumers' ability to carry out online grocery shopping in the future?

Thank you!