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ATTITUDES TOWARDS ONLINE GROCERY STORES: CASE

UUSIMAA FINLAND

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I hereby declare that I have compiled the thesis independently and all works, important standpoints and data by other authors have been properly referenced and the same paper has not been previously presented for grading.

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ABSTRACT

The aim of this thesis is to reveal Finnish respondents attitudes towards online grocery stores and their intentions to use such services around the Uusimaa area. The thesis compared the attitudes between users and non-users of the service and found that in general the respondents attitudes were quite positive or indifferent towards the services. The main differentiator was found to be previous usage of the service, where users had a generally positive attitude and non-users an indifferent attitude. Intentions among the two groups differentiated as well however on a smaller scale as even users, who were positive that they are going to use the service inside a year, were not sure when that would happen and both groups answers scored lower on the scale when thinking about routine usage of the service. The thesis suggests that more research should be conducted in Finland on a larger scale with geographical focus to see whether location affects attitudes towards online groceries and with different segments focusing towards consumers that have a strong need for help with the convenience of buying groceries, such as elderly people or people with mobility and/or time impairments.

Keywords: Online grocery stores, attitudes, intention, Theory of Planned Behaviour.

INTRODUCTION

Online grocery stores have been predicted to rise rapidly in popularity and profitability for many years now. Across the globe there are different types of success stories and in the USA and the UK the industry has been booming for many years now. However, elsewhere in the world the magnitude is completely different. In Finland the industry is still in its infancy with online grocery business being only 0,2% of total grocery sales (Nielsen Päivittäistavara-kaupan myymälärekisteri 2015), even though the oldest company, Ruoka.net, has already been in the business for 23 years. With online stores it is much easier and faster for consumers to do their shopping, without ever even leaving the comfort of their home. Nowadays consumers are thinking that everything should be easy, effortless and always available. But why is it then that in Finland the results of online grocery shopping are quite minimal? Are there certain attitudes that Finnish consumers have towards the service itself or is it just that people don't want to change their habits? The presented problem in this case is the lack of data on the attitudes and intentions of Finnish consumers towards online grocery stores.

To support the future development of online grocery stores in Finland, it would be safe to say that we need to investigate the attitudes of Finnish consumers towards them, as well as their intentions on their future usage. Hansen, Jensen and Solgaard (2004) have measured the attitudes of Danish and Swedish consumers, but such study has not been conducted in Finland, as per the authors research into available Finnish databases, giving the study even more value in trying to support the industry in Finland to better serve Finnish customers. To provide a basis from which to analyse the results the study compares the survey results between users and non-users of the online grocery services to find if there are differences in attitudes that are stopping the use of said service, answering the research problem of lack of data on Finnish consumers attitudes towards online grocery stores.

The aim of this study is to find out the attitudes of Finnish customers towards online grocery stores, as well as their intention to use them, utilizing the Theory of Planned Behaviour as the basis for

the research . This research will contribute with knowledge of consumers attitudes towards online groceries and if they affect the intention to make purchases.

To research the area, Theory of Planned Behaviour (Ajzen, Fishbein 1980) will be used as the theory to measure the attitudes and intentions of the consumers.

The aim will be fulfilled by answering two research questions

1. What are Finnish consumer's attitudes towards online grocery shopping?
2. What are Finnish consumers intentions to using online groceries?

To answer these research questions the study will first research the subject to establish the theoretical framework from which to work forwards. The second phase is to perform an online questionnaire and analyse it's results.

Chapter 1 of the study will go through the theoretical framework, the Theory of Planned Behaviour as the basis for the study. Chapter 2 will research the online grocery store market in Finland, previous theoretical studies on them and their adoption. Chapter 3 will present the research method of the study with the survey, it's sample and analyse the results of attitudes and intentions received from the survey.

1. THE THEORY OF PLANNED BEHAVIOUR

The theory of planned behaviour was developed from the earlier made theory of reasoned action (Fishbein, Ajzen 1975, Ajzen, Fishbein 1980). Both models are based on the idea that individuals make logical and reasoned decisions to behave in a specific way based on the information available to them. The performance of that chosen behaviour is then determined by the individual's intention and will to perform just that said behaviour (Ajzen 1991, 181). The theory suggests that the intention to perform certain behaviour is affected by three main components, individuals' attitude towards the behaviour; subjective norms towards a behaviour; and the individual's self-control (Ajzen 1975). The more substantial each of these factors is, meaning the greater positive attitude one has towards a certain behaviour, the more they are pressured by the social norms by the collective around them and the more control they have over their individual perception of behaviours, the more inclined they are to perform the certain behaviour (Ajzen 1991, 179).

The theory of planned behaviour helps in bridging the attitudes and intentions of consumers in order to measure them. A mere attitude query of the Finnish consumers attitudes might not be enough but using intention as a way to measure their attitudes through the theory could prove beneficial. The measuring could then be achieved by directly asking the respondents of their intention to use online grocery stores and their services in the future. Previous research utilizing the theory have been made by Hansen, Jensen and Solgaard (2004) where they measured the attitudes of Danish and Swedish people regarding online grocery stores. They came to the conclusion that the Theory of Planned behaviour was an appropriate model to use when measuring attitudes and their impact on behaviour in predicting consumer online grocery buying intention (Hansen et al. 2004, 546)

1.1. Measuring consumers attitudes

Attitude represents a summary evaluation of a psychological object captured with attribute dimensions such as bad-good, likable-dislikable and harmful-beneficial, learned tendencies to act in a certain way towards objects (Ajzen 2001, 28). Attitude can be described as a set of parameters,

either positive or negative, to describe an individual's behaviour, with respect to an object, action or behaviour (Fishbein and Ajzen 1975). They are used to measure differences in attitude between different segments of the population (Ajzen, Fishbein 1980). Scaling models like Likerts Scale can be used in order to measure and assess an individual's attitude. In this study the measurements will imply whether or not the respondent's attitudes are positive or negative. The attitudes representation can be used as an indicator of intentions of behaviour, which in this study is also of key essence. Consumers positive evaluations of an object or event are described as positive attitudes. If a consumer believes that a specific aspect or a characteristic is of a favourable nature, it is easier to evaluate and develop that product as a positive (Fishbein, Ajzen 1975). In previous research on the attitudes of Swedish and Danish consumers, Hansen et al. (2004, 547) came to the conclusion that consumer's attitude towards online grocery shopping was the most important predictor of their buying intentions supporting the theory of planned behaviours predictions that attitudes are determinants of behavioural intention.

1.2. Subjective norms and their effect on consumers

Subjective norms can be referred to as social pressure, social desirability or social norms and it is the belief towards the inclination of presenting oneself in a manner that that an important person or group of people will accept and approve that certain specific behaviour. As in instead of describing what one thinks believes or does, the actor is tempted to give socially desirable responses. It is the social pressure from others towards an individual to act or behave in a certain way in order to comply to those views (Krueger, Reilly, Carsrud 2000, 411). Subjective norms have been pointed out to be of weak correlation to intentions, and Ajzen (1991, 189) explains this with the fact that this variable is already present in the whole idea of wanting to perform a certain behaviour and that such other factors, attitudes and perceived behavioural control tended to overshadow the influence of perceived social pressure. Inquiries into the role of beliefs as the foundations of attitude towards subjective norms have been viewed to provide only moderate correlations between them and more global measures, with belief-based items evoking more reasoned responses (Ajzen 1991, 197). Hansen et al. (2004, 547) in their study suggested that as Internet purchases are an alternative channel for conducting online grocery purchases they involve different risks to traditional grocery shopping and as a result the consumers might be more easily affected, more sensitive to outside influences.

1.3. Perceived behavioural control of consumers

Perceived behavioural control is the perception of individuals own capabilities and the amount of control they believe they possess over a situation or an action (Ajzen 2002, 665). This is affected by the presence of the necessary factors that would allow the wanted behaviour in the case of online groceries they could be the individuals perception of current money and time situations and their leniency, or the convenience of home delivery and its availability. As with attitudes and subjective norms, this is measured by directly asking questions about the respondent's ability to take action to fulfil a certain behaviour or to deal with barriers that could affect their online grocery shopping experience (Ajzen 2002, 668). The concept of behavioural control is comprise generally of two components: self-efficacy and controllability i.e. the ease or difficulty of performing a behaviour and the extent to which performance is up to the actor, both found to be a part of the larger term perceived behavioural control on a hierachical level with the two forementioned terms being what comprises the latter. (Ajzen 2002, 680). The theory of planned behaviour follows that the perceived difficulty or easiness of carrying out online grocery purchases affects the end result of carrying out behaviours. However in the research of Hansen et al. (2004, 547) it was found in their surveys that perceived behavioural control was found to only slightly affect or no effect was found at all in regards to the consumers buying intentions, contradicting the earlier research from Ajzen (1991, 189) where perceived behavioural control was found to significantly improve prediction of intentions.

1.4. Behavioural buying intentions of consumers

Ajzen (1991,181) describes intentions as capturing the motivational factors that influence behaviour, as in how hard people are willing to try and how much effort they are willing to put into a certain behaviour in order to actualize it. The stronger the intention, the more likely the chance to perform a behaviour. Ajzen (1991,182) however adds that this only works in situations where individual's intention can be expressed, as in where they have a choice in their behaviour on their own volition. When dealing with intentions to do something, it is important to make distinctions between behavioural intentions and behavioural expectations. Intentions are measured by responses to statements such as in this thesis' survey, 'I intend to do...', ' Do you intend to do...?' , and expectations are measured on estimates of the likelihood of someone performing a certain action (Sheeran, Paschal 2002, 12). Expectations capture the variable factors that could cause an attempt of performing an action to fail and as of this reason they give a better predictive

validity to the subject matter than intentions do. Behavioural expectations as a result may be better at predicting behaviour, however they might not explain it as well as intentions and do not also capture control factors such as ability and resources.(Sheeran, Paschal 2002, 12). Positive attitudes and strong subjective norms can heavily influence an individual's intention of acting on a behaviour. So, the thoughts of an individual's surroundings and positively evaluated actions are a big part of intentions as well (Ajzen, Fishbein, 1980). In this thesis and with Hansen et al. (2004, 547) the intention measuring is not only towards the purchasing intention of groceries but also included is the intention of using alternative shopping channels, which in this thesis' case is the Internet, which may cause additional thoughts and risks with the intentions of consumers.

1.5. Consumers behavioural decision making

Behaviour is an action that can be observed (Ajzen, Fishbein 1977, 889) such as in this study's case, buying a food product. Attitudes are held, and behaviours are performed depending on the situation. These situations are affected by single or multiple actors such as, the action, the target, the context and time and attempts to predict behaviour are based on a notion of logical consistency that if a person holds a favourable attitude towards an object they perform favourable behaviours. The apparent simplicity is also however deceptive as there is usually no theoretical foundations for the assumptions that someone holds favourable behaviours towards any object(Ajzen, Fishbein 1977, 889). In the subject matter of this study the action would be behaviour, the target would be where that behaviour is directed, context is relating to the action performed and time is when the action is carried out. However, it is also important to note that behaviour and outcome are not the same concept. As Ajzen (1991, 190) describes it, success on, for example an exam, is not something that can be measured as a resolution of behaviour, as success can consist of multiple behaviours that led to that results, such as studying, being present for lectures as well as cheating in an exam.

Hansen et al. (2004, 547) suggest with their results on buying behaviour that specifically online buying behaviour should not be regarded as a matter of subject-channel interaction and continue that actually social normative influences could have a greater importance, specifically when dealing in online grocery buying. Hansen et al. (2004, 547) continue that relevant information regarding consumers orders online are classified as experience information, where opinions on the service in general could change based on their own experiences and thought processes, such as

damages in transit, the possible temperature changes with frozen and cold products and return policies regarding groceries. Liao and Cheung (2001, 301), when discussing shopping behaviour, also bring out the point that in traditional purchasing avenues, shoppers are very often 'touch-and-feel' and 'enjoy roaming the malls in search of bargains while having and outing with the family' and that these types of behaviour are not really available in online formats and as such are not a comparable experience in that way, changing the behaviours of consumers.

The Theory of Planned behaviour was selected as part of this thesis by analysing previous research by Hansen, Jensen and Soolgaard (2004, 546) who showed that the Theory of Planned Behaviour is a suitable tool when measuring attitudes and their effect on behaviour when online grocery stores are in question. Even though at the time of the making of the thesis the theory is already over ten years old, the author's opinion is that attitude checking has not changed drastically and the same type of question presenting is still concrete and suitable. The statements in the survey are based on the ones made by Hansen et al. (2004, 548) as they showed considerable success with their research. The same type of statement forming, based on the Theory of Planned Behaviour, was used also by Grandón, E. E., Nasco, S. A., Mykytyn, P. P. (2011, 295) when they measured the adoption of e-commerce, and this research's statements were also derived based on Hansen et al. (2004) and their example of statement generating. The statements are also formed to be both negative and positive, a reversed-wording approach, in order to get more specific and valid answers (Grandón et al. 2011, 295). Regarding the limitations of studying consumer attitudes utilizing the Theory of Planned Behaviour Hansen et al. (2004, 548) emphasized that their study only focused on behavioural intentions, resulting in actual shopping patterns future measurements possible differentiation. Inconsistencies could be explained by future changes in Internet services, consumer characteristics, product attributes, search conditions and situational factors.

2. BACKGROUND ON ONLINE GROCERY STORES

First online stores were setup on the Internet in 1994 and soon after followed the expansion into grocery stores online integrations. But the industry of shopping for groceries online hasn't yet still gained that much traction and is still only a small portion of total online retail sales in most countries (KPMG International 2012). The Internet has already revolutionized the selling of books, clothes etc. yet groceries are predicted to be the next emerging, fast growing category in online retailing (KPMG International 2012).

2.1. Online shopping process and preferences.

A study by KPMG International in 2012 shows that the largest segment of consumers that are the most active in using the Internet for their grocery shopping are females between the ages 22 and 55, with either a part-time or full-time job, taking care of children and highly educated. (KPMG International 2012). Several studies point out (Deloitte, Harrison Group 2010; POPAI 2012; KPMG 2012) that in both mediums, online and traditional, when there is uncertainty in the economy consumers start to be wary of their spending and try to reduce risk when doing their grocery shopping. A consumer's purchase is usually a response to a need or a problem and once they realize this need or problem they will go through a series of steps until the the need or problem is satisfied (Solomon, Bamossy, Askegaard, Hogg 2006). These steps commonly are: problem identification, information search, evaluation of alternatives, purchasing decision, post-purchase behaviour. However these are not always in the same order and not all consumers go through them all, as they can be heavily affected by several external factors such as personal characteristics, motivation and socio-economical situation. Such factors can then play a significant part in the decision making process from start to finish (Solomon et al. 2006). Within the models of consumer decision making Solomon et al. (2006) describe grocery shopping as habitual decision making process. Most of the decision making associated with grocery shopping does not require heavy involvement from the part of the customers as grocery stores and online groceries rely heavily on past purchase experiences and automated buying routines (Solomon et al. 2006). Brick-and-mortar stores, and websites are usually designed in a way that they provide the consumers with plenty of

stimuli and cue's in every nook and corner of the stores, that then influence the decision making process of users of said services (Solomon et al. 2006). Online decision making adds in three factors in addition to the previous influences: interactivity factors that links to shopping such as Internet connection, website design and system capacity, transaction factors such as price, convenience and security, and fulfillment factors where the consumers think of factors such as delivery, exchange, post-purchase services and return policies (Chen, Chang 2003, 560).

Consumers have started using plenty of tactics to try and optimize their shopping experiences. Stricter attention is spent on wants and needs, lower quality requirements, consumers are delaying their shopping gratification, usage of different shopping channels at the same time, switching stores and brands, coupons, promotional offers etc. (Deloitte, Harrison Group 2010; POPAI 2012). Online shopping browsing among the consumers is also beginning to focus more on the mobile devices such as smart phones and tablets, instead of the traditional PC's. Weissenfelt, J., (2016) Study of Finnish youth and their time spending shows the same focus switch in happening in Finland as well where most of the Internet browsing is happening on mobile devices. This focus change in the market then also leads into more money surging in to the mobile market which then in accordance is used into making more applications and software for that market. More apps equate to more convenience and services for the consumers, and more convenience leads to more frequent usage of online grocery shopping services (KPMG International 2012).

As consumers are becoming less impulsive and aim towards gratification while minimizing their spending (Deloitte Harrison Group 2010), bargain hunting is not frowned upon anymore and consumers are not afraid to say that they bought something from a sale, or using coupons (POPAI 2012). Internet offers are becoming more and more attracting as well and even the most basic consumer is co-using both traditional and online offerings in order to gain the most value for their money (KPMG International 2012). Regular consumers have found that this way of doing shopping is not in any way less convenient or time consuming, quite the contrary and most feel that it makes the shopping experience more gratifying, cheaper and less time consuming (KPMG International 2012, Nielsen 2015). For the consumers the main drivers for using any kind of online shopping services are prize and convenience (Deloitte, Harrison Group 2010; POPAI 2012; KPMG 2012; Nielsen 2015) and utilizing many channels gives them more control over their shopping budget and they are also able to more closely monitor their own spending and cart contents regarding each shopping event (KPMG International 2012). Even when not necessarily looking for anything to buy, shoppers are browsing through online web-pages in order to gain information

on for example when is the best possible time to buy something and when are the most optimal promotional offers available (Deloitte, Harrison Group 2010; POPAI 2012). Even small changes to the layout of a store's website has implication on the end result of customers making purchases and the friction of purchases, meaning that marketers have a direct effect on the purchases just by altering small things such as buttons and removing unnecessary links (Ngwe, Ferreira, Teixeira 2019, 955). Online purchasing experiences in general moderate the relationship between consumer's attitudes and purchasing intentions regarding their online grocery shopping habits and experiences. Meaning that greater online purchasing experiences translate into stronger relationship between attitudes and intentions (Chin, Goh 2017, 233). Andrews, R.L. and Currim, I.S. (2004, 38) in their study found out that when consumers then decide to make the purchase they are likely to be less price sensitive, prefer to buy in larger quantities, have stronger size loyalty and do more screening on the basis of brand names, but less size screening. They also concluded in their research that that many of these traits were prevalent among the majority of online consumers instead of a case of unique behaviour of a minority.

With the way that the current shopping trends are going, consumers are generally pretty satisfied with the options presented to them as they feel that nothing is lost when trying to lower household spending. They feel as if they are not sacrificing anything to gain benefits and as a result they don't really feel the need to switch back to older shopping habits (Deloitte Harrison Group 2010; POPAI 2012). In traditional stores customers have their traditional rhythms and decision making routes and are affected by multiple contextual, categorical and customer characteristics, committing them to sets of purchases. Such in-store decision making factors are purchase frequency and displays, household sizes and gender (Inman, J.J., Winer, R.S. & Ferraro, R. 2009, 28). These characteristics then help customers of traditional brick-and-mortar stores focus on getting in, getting only the items they came into the store for, and then getting out (Inman et al. 2009, 27).

As customers are more inclined to look for more convenience when shopping, one separating detail between the online and offline formats is at the edge of convenience, and that is delivery time. In online shopping situations when asked to select one primary reason on shopping online, convenience trumps all, followed by value (Chen, Chang 2003, 563). However when made to choose between the top five ranked reasons for shopping online then value is ranked as the most important affect on their shopping in online environments (Chen, Chang 2003, 564). These priorities also put pressure on internet services to provide better transaction standards as the transaction factor heavily affects both value and convenience and internet marketers need to build

and maintain greater performance to try to take advantage of these factors when building an online presence for a product or service. Providing easy-to-access products and information comparison capabilities to facilitate increasing online transactions (Chen, Chang 2003, 567).

Pauzi et al. (2017, 4) bring hedonistic motivations, the pleasure and entertainment based ideas into play. These relate to different types of purchases such as commercial experience, shopping satisfaction and value purchases. Pauzi et al. (2017, 4) say that hedonistic motivations definitely affect the attitudes towards online shopping and effective shopping technologies. Hedonic buyers also seek natural experiences based on physical and psychological stimulation, value and aesthetics (Pauzi et al 2017, 4). TNS Gallup report about the digitalization of retail stores in 2015, shows that Finland is no exception to these shopping motivation situations. The main drivers everywhere else in the world such as convenience and pricing are the same ones in Finland as well. Consumers in Finland are also changing their spending habits and show no signs of returning to the old ones. As Finnish people face the same type of barriers when thinking of their grocery shopping habits, it is important to measure their attitudes towards online grocery stores as it will give insight into their thought process.

2.2. Consumers adoption of online grocery store services

Online grocery shopping faces strong barriers that are blocking its widespread success. Consumer scepticism, uncertainty, delivery fees, the events of delayed or wrong deliveries, lack of promotion, complexity of the actions and non-user-friendly websites (KPMG International 2012). The implications of these results then lead towards lowering the trust of potential customers regarding online transactions, browser to shopper conversion rate decreases, they limit the number of returning customers and the order sizes become smaller (KPMG International 2012). These barriers are unfortunate as according to Nielsen (2015), customers are increasingly preferring smaller store formats and proximity retailing.

As customers are searching for the most convenient way to do their shopping, what could possibly be closer than a shop in a customer's own pocket or bag. Even the most time crunched consumers save time and money, and this way can find a more stress-free way of shopping. This way they can even exercise greater control over their purchases and compare alternatives and offers in a more efficient way (KPMG International 2012, Nielsen 2015). These things then point out, and Nielsen

(2015) agrees that convenience is one of the main drivers for online grocery shopping. Hand, Riley, Harris, Singh, Rettie, (2009, 1207) point that convenience seems to be especially important for people that have some type of situational constraints such as mobility problems, being pregnant, health problems, breaking limbs, switching homes/work, aging etc. People in these types of situations are then more likely to adopt into buying groceries online. The problem with these types of situational adopters is that as the authors point out, the disappearance of such situational constraints is often the reason for stopping or lessening the usage of online grocery stores. Hand, Riley, Harris, Singh, Rettie, (2009, 1211) then come to the conclusion that online grocery shopping is discretionary, as it can be easily forgotten and tossed to the side if/when a specific trigger disappears or when consumers just generally becomes unhappy with the service. As a result, the convenience that drives adoption of online shopping heavily seems to be contingent and may be situationally dependent (Hand, Riley, Harris, Singh, Rettie 2009, 1215). This leads to a situation where a consumer constantly re-evaluates their choice of conducting their grocery shopping online. The whole process of buying groceries then becomes a kind of novelty that is only reserved for special occasions and something that doesn't replace traditional grocery shopping but rather complements it (Hand, Riley, Harris, Singh, Rettie 2009, 1216).

3. RESEARCH ON CONSUMER ATTITUDES

To find out the attitudes that Finnish people have towards online grocery stores, the thesis will form an online survey. The survey will focus on gathering information on the attitudes and motivations that people have when shopping for food and their attitudes towards online grocery shopping. The results will then be analyzed to find out which areas could be improved upon to better customer adoption. The survey statements are based the Theory of Planned Behaviour and previous research with the same theory by Hansen, Jensen and Soolgaard (2004).

3.1. The survey on Finnish consumers attitudes towards online groceries

The survey is formed on the basis of the previously collected information on online grocery stores, the barriers they are facing in their adoption and the theory of planned behavior. The survey is designed based on the Likert Scale Approach, a well-known approach for measuring attitudes. The Likert Scale Approach consists of a statement and the respondent has a five-degree scale from which to choose their answer based on their attitude towards the statement. Strongly disagree-Disagree-Neither agree nor disagree-Agree-Strongly agree, each state is then given a number from one to 5 according to their belief with one being Strongly disagree and five being Totally agree. The attitude score is then calculated by calculating the median and mode of each person's answer (Likert 1932, 15).

Previous research by Hansen, Jensen and Soolgaard (2004, 546) demonstrated that the Theory of Planned Behaviour is a properly suited tool for measuring attitudes and their effect on behaviour when online grocery stores are in question. The statements in the survey were made to mirror the ones presented by Hansen et al. (2004) and by Grandón, E. E., Nasco, S. A., Mykytyn, P. P. (2011) who derived their questions also from Hansen et al. (2004) and showed similar success in their statement generating.

The survey is divided into six sections statements are divided into four different parts as they were in the previous researches: attitudes, subjective norms, perceived behavioural control and intention (Grandón et al. 2011, Hansen et al. 2004). The first section of the survey will collect answers on whether the respondents have used online groceries and are they using them currently as a part of their shopping process. This is important as the results can then be used to measure if current behaviours have an effect on the survey results. The first part of the survey will measure the respondents' intentions. It asks if they have thoughts at implementing online grocery shopping to their routine within the next year, intention of change and technology adoption. The second part of the survey measures the respondents' positive attitudes of online grocery shopping, change and technology implementation of their grocery shopping routines in general. The following part goes through the subjective norm, measuring the effects of the influence of the respondent's social norms, such as friends and family, when talking about the adoption of online grocery stores, change in general and technology. The last part measures perceived behavioural control in the same contexts as the previous questions. The survey statements were formed based on previous data on online groceries (Grandón et al.,2011, Hansen et al. 2004) and are based on the Likert Scale Approach (1932) The final section of the survey focuses on the providing of demographical information which enables the grouping of the respondents based on demographics. The first questions in the last section focus on gender and age. The following questions in the survey are related to education, work and family. This will enable the results to be generalized. The following questions give information about the weekly average amount of money their households spend on food and their average household income during a year.

3.2. Sample characteristics

The sample consists of 97 individuals aged 18 and above. The sample was collected through convenience sampling and consists therefore of people in the author's social and work life circles and their friends and family which are situated in the Uusimaa area in Finland. The reason convenience sample was chosen was because of the low costs involved, the scope of the thesis and the readiness and accessibility of the sampling units. The sample can be viewed below in table 1.1. Out of the 97 respondents 65 were female and 32 were males. The sample plan in this survey were respondents between the ages of -18 to 75+. In the results the age groups were split so that age groups of -18 and 75+ didn't have any respondents, 18-24 range had 8 individuals, 25-34 had 13, 35-44 had 23, 45-54 had 33 55-64 had 15 and 65-74 had 5 respondents. So, 57,7% of the

respondents were between ages 35 and 54. Level of education of the respondent's was mostly University/College level with 84,5% of the respondents and 15,5% were Upper Secondary school level. Elementary school level had no respondents. Most of the respondents worked full time, 84,5%, 10,3% worked part time, 2,1% were students and 3,1% were retired. Family situations varied to some degree with most of the respondents being married with kids, 42,3%. Single no kids had 24,7% of the respondents and 49,6% of the respondents had children. The amount that said they have kids is more than the amount of respondents that actually put a number on their amount of kids so it could point to the fact that the children are old enough that they do not live at the household or that they have children coming to the family in the near future. Average household weekly food budgets among the respondents was in the 100-150€ range and the majority fall in the range between 50€ to 200 €. The average yearly household income was in the 60,000-70,000€ range and 8,2% of the respondents chose the answer to not disclose this information which may affect the results.

The data in the Table 3.1 indicates that the typical survey respondent is a highly educated married woman with a full-time job and children, coinciding with the previously described previous studies in the field of online grocery shopping.

Table 3.1 Main sample characteristics

Characteristic		Number of respondents	Proportion in percent
Gender	Male	32	33%
	Female	65	67%
Age	-18	0	0%
	18-24	8	8,2%
	25-34	13	13,4%
	35-44	23	23,7%
	45-54	33	34%
	55-64	15	15,5%
	65-74	5	5,2%
	75+	0	0%
Level of Education	Elementary School	0	0%
	Upper Secondary	15	15,5%
	University/College	82	84,5%
Work situation	Full time	82	84,5%
	Part time	10	10,3%
	Student	2	2,1%
	Unemployed	0	0%
	Retired	3	3,1%
Family	Single no kids	24	24,7%
	Single with kids	5	5,2%
	Married with kids	41	42,3%
	Married no kids	9	9,3%
	Partner no kids	17	17,5%
	Partner kids	2	2,1%
	1-2 kids	31	32%
	2+ kids	13	13,4%
Household weekly food budget	0-50€	3	3,1%
	50-100€	20	20,6%
	100-150€	29	29,9%
	150-200€	20	20,6%
	200-250€	19	19,6%
	300-350€	4	4,1%
	350€+	2	2,1%
Household average yearly income	-20,000€	7	7,2%
	20,000-30,000€	9	9,3%
	30,000-40,000€	3	3,1%
	40,000-50,000€	1	1%
	50,000-60,000€	16	16,5%
	60,000-70,000€	6	6,2%
	70,000-80,000€	13	13,4%
	80,000-90,000€	10	10,3%
	90,000+	24	24,7%
	I choose not to disclose this information	8	8,2%

Source: author's own calculations

3.3. Results and findings

The current behaviour of this thesis' survey respondents, in the Table 3.2 below, shows that of the 97 respondents 62,9% have not tried online grocery stores before and 79,4% are not using the currently. Of the 36 respondents that have tried online groceries before, 41,7% use them weekly 16,7% monthly and another 41,7% use them even more seldom.

Table 3.2 General usage of online services

Question		Number of respondents (n=36)	Proportion in percent (%)
Have you previously used online grocery (food) stores?	Yes	36	37,1%
	No	61	62,9%
Are you currently using online grocery (food) stores?	Yes	20	20,6%
	No	77	79,4%
If yes, how often?	Once a day	0	0%
	2-3 times a week	0	0%
	Once a week	15	41,7%
	Once a month	6	16,7%
	More seldom	15	41,7%

Source: author's own calculations

To analyse the survey results this thesis used the Mann-Whitney U-test on the respondents answers and compares two groups, users and non-users of online grocery stores, to find the differences in their answers regarding their intentions, attitude, social norms and behavioural control. For the purpose of this study the Mann-Whitney U-test will have a confidence level of $p < .05$ for the differences between the two groups to be considered significant. The reason Mann-Whitney U-test was used instead of t-test, was for the inability of t-test to be used when the samples are not normally distributed, the U-test's ability to analyse dependent variables on an ordinal scale, and because of the survey's different sample sizes when comparing samples (Nachar, Nadim 2008). For the purpose of this thesis the usage of this theory was necessary as the amount of respondents varied heavily between the two measured groups.

In the intention statements in table 3.3 available below, both groups had the common thought of planning to do any online purchases within the next year and the results didn't provide any significant differences between the users and non-users in that regard. In the Mann-Whitney U-test three out of four questions had statistically significant results with planned usage of online groceries, where non-users were more inclined not to have any plans on using the online grocery service and users were also not quite sure on whether they would use them but were still more inclined to do so than their non-user counterparts. The largest differences came regarding the intention of using online grocery stores within the next year, where the means of both groups varied in that the users had their intentions on the positive side and non-users on the negative side. The user's mean regarding occasional and routine usage was close to the indifferent zone of the scale and non-users were clearly on the non-usage side but were still more likely to have a possible occasion to use the service than opting for the routine usage of the service.

Table 3.3 Intention of using online grocery stores

Statement	Mean n=97	Users n=36 Mean	Non-users n=61 Mean	U-statistic	2-tailed significance
I plan to purchase any products from the internet within the following year	4,5	4,8	4,4	927,5	0,20408
I plan to use online grocery stores within the following year	3,1	4,1	2,5	310	0,00001
I plan to have an occasion (party etc.) where I will use online grocery stores	2,8	3,3	2,5	684	0,002
I have plans to include online grocery stores into my households weekly shopping routine	2,4	3,1	2,0	517,5	0,00001

Source: author's own calculations

In table 3.4, the fourth section of the survey, the reverse-wording statements showed that even non-users do not view online grocery stores necessarily in a negative light, however the means shift up in both groups a little when thinking of the inefficiency of the service. The attractiveness and easiness of the service differ in that while users generally lean towards the positive side and non-users are not quite sure what to think and their means stay in the indifferent zone. The general attitudes in both groups are positive towards online grocery stores, but the ineffectiveness of the service brings up more thoughts with even users changing more into indifference. The attitude statements were the only section where the Mann-Whitney U-test showed that the results were statistically significant in all five statements. Both groups as such were sure of their choices with regards to their opinion on their current attitudes. This section however could give different answers based on the geographical location and the usage rate of different respondents. In the Hansen et al. (2004, 547) study, they concluded that the attitudes toward online grocery shopping were the greatest predictor of respondents buying intentions and with the positive results from this thesis study could give a hopeful future for the buying intentions of consumers in Finland, at least in the target area of Uusimaa Finland.

Table 3.4 Attitudes towards online grocery stores

Statement	Mean n=97	Mean of users n=36	Mean of non- users n=61	U- statistic	2-tailed significance
Routine usage of online grocery stores would be harmful for my household	1,8	1,2	2,1	451	0,00001
Routine usage of online grocery stores would be negative for my household	1,7	1,2	2,0	504,5	0,00001
Routine usage of online grocery stores would be inefficient for my household	2,9	2,5	3,2	758,5	0,0114
Online grocery stores are an attractive choice for my household's daily life	3,1	3,6	2,8	659	0,00108
It would be easy to include online grocery stores into my household's way of shopping for groceries	3,2	3,8	2,9	574	0,00001

Source: author's own calculations

When asking if the respondents felt that other people affect their decision making when conducting their grocery shopping, available in Table 3.5, the answers between the two groups were the most similar, even with the reverse-wordings of the questions. The Mann-Whitney U-test showed that the social norm statements in general didn't have statistically significant results and the means between the two groups were so similar that even with statistically significant results, the differences between them would not be considerably large. Pointing to the idea that social norms do not have a great impact on the respondent's attitudes and intentions. Showing positive results in that people do not feel that people close to them have negativity towards online grocery stores. As previous research by Hansen et al. (2004, 547) had suggested the effects here could be explained with the fact that Internet purchases in themselves affect also how consumers feel about social norms and their effects towards themselves as they are an alternative purchasing avenue to

normal grocery shopping. Changes with technology in the future could affect this section of attitude measuring as the avenues of shopping could drastically change either in identification methods or technology used in general.

Table 3.5 Effects of social norms in consumers

Statement	Mean n=97	Mean of users n=36	Mean of non- users n=61	U- statistic	2-tailed significance
Most of my households' dear friends think that online grocery stores should not be used in daily lives	1,7	1,5	1,8	929,5	0,2113
Most of my households' dear friends think that we should not use online grocery stores at all	1,6	1,4	1,7	847	0,06148
Friends and family whose opinions I value would not want my household to use online grocery stores	1,6	1,4	1,7	860,5	0,07672
Most of my households' friends and their families have started to use online grocery stores in their daily lives	1,8	1,8	1,8	1091,5	0,9681

Source: author's own calculations

Table 3.6 presents the results for whether the respondents felt that they are in control of their purchasing, the results are quite like each other, with both groups being more towards indifference in most answers with the user group leaning a bit more towards agreement. As with social norms, the Mann-Whitney U-test results indicated that the answers had no significant statistical differences between users and non-users. However, both groups feel that they can easily use online stores and find what they are looking for, pointing to the possible realization that there is something different between online groceries and regular online stores that is making them different as purchasing avenues.

Table 3.6 Consumers behavioural control in online purchases

Statement	Mean n=97	Mean of users n=36	Mean of non- users n=61	U- statistic	2-tailed significance
It would be difficult to start using online grocery stores in my households daily routine	2,9	2,7	3,0	924	0,1936
My household wouldn't have it under control (money wise or other) if we started using online grocery stores	1,7	1,5	1,7	930	0,2113
It would be difficult to arrange the usage of online grocery stores into my household's routine	2,8	2,4	3,0	827	0,4338
It is difficult for my household to receive the internet purchased grocery deliveries	3,0	2,7	3,2	915	0,17384
Internet purchasing is easy	4,5	4,7	4,4	884	0,11184
It is easy to find what I want from online stores	4,3	4,5	4,1	800	0,2642

Source: author's own calculations

As both groups, users and non-users, provided similar responses in Social Norms and Behavioural Control statements indicating that all respondents were of similar thinking in that these aspects do not affect, or affect in a minor way, their decision making process when considering using online grocery store services. Meaning that with Finnish people the intentions of using the service are most greatly affected by their attitudes, with the other two options weighing less on their minds during the process. This correlates with the Theory of Planned Behaviour as it confirms that those with positive attitudes towards online groceries are more likely to adopt the usage of the service in the future. As such, further research into the attitudes is important to further find out about the true attitudes of consumers. The results also correlated with the previous research of Hansen et al.,

(2004) in that Social Norms and Perceived Behavioural Control were viewed to not have a grand effect on the intentions of the respondents.

Both groups attitudes were quite positive and viewed the service in a generally positive light by not thinking of it as either harmful or negative practice. However, the attitudes changed slightly when thinking of the intervals of adoption and usage. Users of the service could slightly consider adopting the service for even daily usage and that it would be easy to include into their households routines, while the non-users moved more towards being indifferent on the subject matter, generally not sure on their opinion. The indifferent opinion was quite prevalent among both sides regarding the inefficiency of the service as well. As the typical user of the service was a highly educated married woman with a full-time job and children, it could be deduced that a great need is needed to start using the service. The demand could be lack of time or mobility restrictions but without the need the opinions on the service actually are mostly indifferent, as in sounds attractive, but thinking about adoption doesn't spark joy. Most of the respondent had not used the service and depending on their living situation and possible changes in location could tip the reactions into one way or another.

CONCLUSION

The aim of the study was 1) To find out what are the attitudes of Finnish people towards online grocery shopping, and 2) What are Finnish people's intentions towards using online groceries. In order to achieve said aims an online survey was conducted for Finnish consumers in order to research their attitudes and intentions. The survey received 97 responses.

The study found out that in general the respondents do not harbour any negative attitudes on the service itself, rather even in the reverse-wording statements, which were formed in a negative way, responses were positive and similar answers were found among both, users of the service and non-users. When the statements moved to asking about the respondents intentions about implementing the service as a part of the respondents routines however both groups found it that the service is viewed as inefficient and that they would not necessarily want to implement it in their daily grocery shopping routines. Even the users of the service found that they like to use the service if not weekly then monthly or even more seldom and were more indifferent than positive about planning its usage. This points out to the fact that the service even in Finland is viewed as a complementary service next to regular brick-and-mortar stores, as the previous studies elsewhere have shown, and that even though users found it that they're intentions are to use the service, they aren't necessarily sure when the usage was going to happen and that they didn't have plans for it. According to the respondents, most of them didn't find online solutions themselves to be difficult to use and that they were able to find what they were looking for from online stores, but that online groceries were not that attractive option for them still, pointing to a realization that there might be something further that is separating the utilization of regular online stores from online grocery stores.

The typical respondent for the survey was found to be a highly educated married woman with children and a full-time job, between the ages of 25-55 which coincided with the earlier studies on the subject matter. This points to the fact that this segment of consumers is the prime target for the service which makes sense as, these women with full-time jobs and families are the ones that are the most time constrained and need to figure out areas in their lives where they can save some time. This can be regular weekly event in some households, or in some other households just need

that extra time saving only a couple of times inside a couple of months. As the previous studies correlated similarly with the survey results and the results in general didn't show any negativity towards the service, the questions still remains, why is it that in Finland the results of online grocery shopping are quite minimal? The respondents of the survey were from around the Uusimaa area in Finland, one of the most densely populated areas in Finland, and even there the indifference towards the service was quite prevalent. This could point to the deduction that the adoption of the service requires a heavy need. The need could be changes in life situations such as moving or lack of mobility and/or time. This way of thinking of the service responds also to the previous studies and the survey as in both the view of the service, even among users, was to view it as a complementary option to brick-and-mortar stores.

In order to improve the future online sales of online grocery stores the industry's marketing efforts in Uusimaa and the whole of Finland should in the future be focused on the forementioned segment of female consumers with focus being on the convenience of the service, which for this segment would concretely mean fewer grocery bags to carry and the time saved to be able to spend it elsewhere. The reason for marketing towards this type of specific segment that has this type of specific need as to having someone help carrying the grocery bags home, is to create positive word-of-mouth. When this one segment of consumers gets positive results from online grocery stores, it is highly more likely that other segments will also start adopting the service more easily and the marketing efforts could be focused more towards the other need segments, such as the elderly consumers, mobility impaired and time impaired customer groups. In comparison to the world outside of Finland, one of the major differences is population size. As Finland is a quite scarcely populated nation with only around 5,5 million people it would also be recommended that further research should be conducted into whether the geographical location of Finnish consumers affect their attitudes and intentions towards adopting the usage of online grocery store services. It would be further beneficial to also conduct further research into the attitudes in segments such as elderly or disabled people as they would be consumers that really need this type of service as they're own movement abilities are constrained. Age segmentation with a bigger sample size than the one in this study could also provide useful information as the newer generations are normally more likely to adopt new technologies and the convenience of activities is becoming more and more important in the world.

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APPENDICES

Appendix 1. Survey questions and results

Questions	Answers
Have you previously used online grocery (food) stores?	YES [36] NO [61]
Are you currently using online grocery (food) stores?	YES [20] NO [77]
If yes, how often?	Once a day [0] 2-3 times a week [0] Once a week [15] Once a month [6] More seldom [15]

Intention Questions	Answers
1 I plan to purchase any products from the internet within the following year	Likert Scale 1-5 Totally Disagree- Totally Agree 1 – [2] 2 – [3] 3 – [8] 4 – [11] 5 – [73]
2 I plan to use online grocery stores within the following year	Likert Scale 1-5 Totally Disagree- Totally Agree 1 – [13] 2 – [23] 3 – [23] 4 – [19] 5 – [19]

3 I plan to have an occasion (party etc.) where I will use online grocery stores	Likert Scale 1-5 Totally Disagree- Totally Agree 1 – [15] 2 – [30] 3 – [21] 4 – [22] 5 – [9]
4 I have plans to include online grocery stores into my households weekly shopping routine	Likert Scale 1-5 Totally Disagree- Totally Agree 1 – [18] 2 – [49] 3 – [12] 4 – [10] 5 – [8]

Attitude Questions	Answers
1 Routine usage of online grocery stores would be harmful for my household	Likert Scale 1-5 Totally Disagree- Totally Agree 1 – [45] 2 – [36] 3 – [10] 4 – [3] 5 – [3]
2 Routine usage of online grocery stores would be negative for my household	Likert Scale 1-5 Totally Disagree- Totally Agree 1 – [47] 2 – [34] 3 – [12] 4 – [3] 5 – [1]
3 Routine usage of online grocery stores would be inefficient for my household	Likert Scale 1-5 Totally Disagree- Totally Agree 1 – [14] 2 – [29] 3 – [12] 4 – [33] 5 – [9]

4 Online grocery stores are an attractive choice for my household's daily life	Likert Scale 1-5 Totally Disagree- Totally Agree 1 – [10] 2 – [25] 3 – [21] 4 – [27] 5 – [14]
5 It would be easy to include online grocery stores into my household's way of shopping for groceries	Likert Scale 1-5 Totally Disagree- Totally Agree 1 – [1] 2 – [34] 3 – [17] 4 – [33] 5 – [12]

Social Norms Questions	Answers
1 Most of my household's dear friends think that online grocery stores should not be used in daily lives	Likert Scale 1-5 Totally Disagree- Totally Agree 1 – [53] 2 – [27] 3 – [11] 4 – [6] 5 – [0]
2 Most of my household's dear friends think that we should not use online grocery stores at all	Likert Scale 1-5 Totally Disagree- Totally Agree 1 – [53] 2 – [33] 3 – [9] 4 – [1] 5 – [1]
3 Friends and family whose opinions I value would not want my household to use online grocery stores	Likert Scale 1-5 Totally Disagree- Totally Agree 1 – [56] 2 – [27] 3 – [10] 4 – [4] 5 – [0]

4 Most of my households friends and their families have started to use online grocery stores in their daily lives	Likert Scale 1-5 Totally Disagree- Totally Agree 1 – [47] 2 – [31] 3 – [13] 4 – [6] 5 – [0]
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Perceived Behavioural Control Questions	Answers
1 It would be difficult to start using online grocery stores in my households daily routine	Likert Scale 1-5 Totally Disagree- Totally Agree 1 – [12] 2 – [28] 3 – [17] 4 – [37] 5 – [3]
2 My household wouldn't have it under control (moneywise or other) if it started using online grocery stores	Likert Scale 1-5 Totally Disagree- Totally Agree 1 – [52] 2 – [32] 3 – [7] 4 – [5] 5 – [1]
3 It would be difficult to arrange the usage of online grocery stores into my households routine	Likert Scale 1-5 Totally Disagree- Totally Agree 1 – [20] 2 – [23] 3 – [17] 4 – [34] 5 – [3]
4 It is difficult for my household to receive the internet purchased grocery deliveries	Likert Scale 1-5 Totally Disagree- Totally Agree 1 – [16] 2 – [19] 3 – [16] 4 – [38] 5 – [8]
5 Internet purchasing is easy	Likert Scale

	1-5 Totally Disagree- Totally Agree 1 – [1] 2 – [0] 3 – [6] 4 – [32] 5 – [58]
6 It is easy to find what I want from online stores	Likert Scale 1-5 Totally Disagree- Totally Agree 1 – [1] 2 – [4] 3 – [13] 4 – [27] 5 – [52]

Demographics Questions	Answers
I am	Female [65] Male[32]
Age	-18 [0] 18-24 [8] 25-34 [13] 35-44 [23] 45-54 [33] 55-64 [15] 65-74 [5] 75+ [0]
Level of education	Elementary school [0] Upper secondary school [15] University/College [82]
Work situation	Full time [82] Part time [10] Student [2] Unemployed [0] Retired [3]
Family	Single no kids [24] Single with kids [5] Married with kids [41] Married no kids [9] Partner no kids [17] Partner kids [2]

	1-2 kids [31] 2+ kids [13]
Household weekly food budget	50-100 [20] 100- 150 [29] 150-200 [20] 200-250 [19] 300-350 [4] 350- [2]
Household average yearly income	-20.000 [7] 20.000-30.000[9] 30.000-40.000 [3] 40.000-50.000 [1] 50.000-60.000 [16] 60.000-70.000 [6] 70.000-80.000 [13] 80.000-90.000 [10] 90.000+ [24] I choose not to provide this information [8]

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