Consumer Foreign Online Purchase

A narrative study
Abstract

The purpose of this paper is to provide an understanding of the factors affecting consumer foreign online purchase process when taking country of origin, the company’s website and the company itself into account. Four narrative stories were used to describe consumers’ buying process before the purchase, during the purchase and after the purchase. The results show that the website level and country of origin level played a significant role only during the pre-purchase and purchase phase when the factors included in the company level were not known to the consumer. However, when the consumer was familiarized with factors related to the company level, the website level and country level factors lost significance. The factors concerning the company seemed to be the most important during the majority of the foreign online purchase processes.
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Radenko and David
1. Introduction

The usage of the internet is well established in today’s society. Companies around the world have to a certain extent managed to utilize the benefits that internet brings about in terms of increased connectivity and effective interaction with the consumers (Adams, 1998). However, even though this is the case, these benefits have not entirely been taken advantage of as there are still problems and hinders that the firms can encounter and need to learn to overcome in the best possible way. Many companies emphasize establishing a sales platform online due to the electronic commerce explosion, but many fail to resolve the same problems that occurred in the early stages in the internet usage, that still persist today.

These problems are aspects of buyer-seller relationship that a firm needs to take into account when approaching their consumer via internet which are not as pervasive in the traditional way of interacting, for example in stores. The rather impersonal nature of online interactions between a buyer and a seller can cause an emergence of, for example, privacy and security issues that the consumer may experience (Harrison-Walker, 2002). In other words, the customers can refrain from online purchasing because of the trust issues that may arise, especially among small and medium enterprises that cannot rely on their brand name to the same extent as multinational corporations. For that reason it is of utter importance for companies to be familiar with the behaviour of the consumer when shopping online, especially when shopping online from foreign websites.

There are a number of factors and variables involved in the thought and emotional process that a consumer goes through during a shopping session online. The process is further complicated, and for that reason more important and interesting when it comes to international purchases. Familiarizing with the factors affecting consumer foreign online purchases can be of great value for companies as it allow for a more efficient interaction and a potentially healthier relationship between the buyer and the seller. On the other hand, this knowledge can be hard to obtain as it deals with the consumer's deep emotions and potentially includes personal information.
2. Literature review

As purchasing online from foreign companies is a phenomenon that is relatively new mainly due to the rapid development of technology in the recent years, there are not many that have studied this topic. Some of the theories regarding this area of study are used and presented later in this paper, but it is important to explain the appropriate framework applied to identify the research question and how the data presented was collected and analysed.

In Safari’s (2014) paper, customer international online trust is studied and three levels of factors affecting purchasing process in an international online setting were detected. These three levels are:

1. Company’s country of origin, in terms of factors related to psychic and cultural distance
2. Company itself, in terms of factors related to consumers’ perception and interaction with the seller
3. Company’s website, in terms of factors related to consumers’ perception of the website

Additionally, in a study presented by Safari (2014), consumers were studied before, during and after a foreign online purchase in order to gain an understanding of how the consumers’ uncertainty changes in these different phases. The so called pre-purchase phase involves the time from the point when a consumer decides that there is a need for a certain product or service and begins to search, until the point the consumer decides which product or service will be purchased. This is followed by a purchase phase which begins when the product or service is added to the cart and goes on until the purchase is finalized and the product or service has been paid for. All the interactions and experiences regarding the purchase after that point constitute the pre-purchase phase.

As previous literature on consumer foreign online purchase is as mentioned, scarce, this study can provide a deeper investigation and understanding of consumers’ entire foreign online purchase process. By studying a consumer’s pre-purchase, purchase and post-purchase process and analysing the data collected applying the three levels of factors presented by Safari (2014), interesting research can be conducted, providing information not only regarding trust and uncertainty, but also practical information about how these three levels play part in the different phases of the purchase. Additionally, its results could be useful for small and
medium enterprises that have an international presence on the internet when attempting to meet the needs of online customers.

3. Purpose

The aim of this paper is to identify the important factors that influence consumer purchase decision-making, as well as pre-purchase and post-purchase activities, when buying from foreign companies on the internet. This study will identify patterns and in turn provide an insight of the consumer purchasing process on the internet from foreign online vendors, when taking the three levels of factors 1) the company's country of origin, 2) the company itself, and 3) the company’s website into account and investigating their relevance in the different foreign online purchase stages.

4. Research question

The purpose of this paper culminates into the following research question:
Focusing solely on the shopping from foreign online vendors, what are the important factors associated with the three factor levels country of origin, company and website affecting the consumer purchasing process on the internet in the different purchase stages?

5. Theoretical framework

In this section, theories are divided into three factor levels; country, company and website. The theories will help in understanding the three different levels and their relevance during the purchasing process so that an analysis can be drawn from the empirical data collected.

5.1 Country

5.1.1 Psychic distance and culture
The definition of psychic distance which was coined by Johanson & Vahlne (1977:24) is “...the sum of factors preventing the flow of information from and to market”. The important factors which are included in this definition are among others education, language business practice, culture and industrial development. Despite the extensive research surrounding the notion of psychic distance there are still traces of disagreement regarding its definition, conceptualization and operationalization. For instance, Evans & Mavondo (2002) and
O’Grady & Lane (1996) define psychic distance as a general uncertainty about foreign markets stemming from a perception of differences between home and foreign markets. Hallén & Wiedersheim-Paul (1984) propose a view that psychic distance is composed of three levels: the degree of cultural affinity forms a country level, the level of mutual trust engendered corresponds to a firm level and thirdly, the level of experience of the individuals concerned constitutes an individual level. This view of psychic distance, which is in contrast with that of Håkanson & Ambos (2010) who found that the most significant factor affecting the perceived psychic distance is the geographical distance, is not only about nationality and country factors but rather the characteristics of firms and individuals. This applies especially to consumers in an international online setting. The crucial issue is thus how consumers in an international online setting see psychic distance and avoid uncertainty which would in turn enable them to trust foreign online vendors and purchase from them.

A study performed by Safari et al. (2013) found that consumers in general are reluctant to buy online internationally. The data showed that the origin country of the online international vendor was closely associated with the online vendor itself. Factors which were selected as most important affecting the level of uncertainty were the online vendor's country’s legal system, language, culture, norms and values. Subsequently, the level of uncertainty influences the consumers’ purchasing process and the decision to buy from an international online vendor. Additionally, Safari et al.'s (2013) study showed that customers associate a country that has a higher degree of psychic distance with greater difficulties when related to a domestic situation, the Russian market is brought up as an example. This is consistent with Johanson & Vahlne (1977) who claim that the purchasing process tends to begin in the nearby markets which are associated with a lower psychic distance and then proceed with entering the international markets and the possibility of purchasing from foreign vendors which are associated with a higher psychic distance. The countries with higher psychic distance were viewed as filled with problems such as corruption, rather high levels of criminality, unstable legal and political system, and culturally different in many respects compared to the home country of the consumer (Safari et al., 2013).

However, a country considered to be a moderate psychic distance, Australia was exemplified, was viewed as a country more similar to the home country Sweden in the matter of culture, legal system and language barrier. These findings confirm the importance of psychic distance as a factor affecting customer purchasing process in the international online setting. The
customers participating in the Safari et al. (2013) study argue that there exists a favouritism to buy products and services from domestic online vendors as opposed to the foreign ones, citing the almost non-existent level of psychic distance, in other words, the most significant factors were explained to be culture and language while geographical distance was found the least significant.

The importance of culture as a factor affecting consumers’ purchasing process online is further supported by a study of Sabiote et al. (2012) which reveals a significant effect of culture on the relationship between satisfaction with the website and perceived quality of the product or service being purchased. This was also highly dependent on the culture that the participants of the study originated from. The study compared a purchase of a service online made by participants from Spain and Great Britain, based on a similar use of internet and cultural differences in these countries. The relationship between satisfaction with the website and perceived quality of the service was significantly greater among British participants than the Spanish ones because of the highly individualistic culture prevailing in UK as opposed to Spain. Additionally, the findings show that the relationship between monetary price and perceived risk is significant only in the case of participants that originate from a culture where people are more prone to avoiding situations which instill uncertainty.

5.1.2 Information and experience
Yamin & Sinkovics (2006) similarly identified cultural differences as an important factor affecting consumers’ purchasing process in an international online setting but explain that according to their case studies the experience gained in operating an e-commerce website in foreign countries can create a sense of confidence or ability to “cope” with cultural differences. This is congruent with the study of Safari et al. (2013) who found that apart from the information gathered from the internet, the most decisive sources of information were friends and family. According to the participants of the study, “own experience” was most significant when approaching foreign online vendors. With “own experience” the participants did not solely refer to personal experiences of purchasing from foreign online vendors but often the term was associated with the information that the participants gathered from the purchases completed by friends or family.

5.1.3 Customs and delivery costs
According to a study conducted by Harrison-Walker (2002) two of the most significant external barriers to e-commerce were tariffs and customs clearance as well as postal/delivery
costs and times. Many countries may choose to apply a tariff on the original price of the product being purchased (Turban et al. 2000) and customers purchasing online are often not well informed about the impact these duties may have and that they can result in substantially higher total cost for the customer (Machlis, 2000). Additionally, the customs clearance procedure can complicate the transactions because it can extend the amount of time needed for the customer to receive the purchased product.

Product delivery is another major factor that influences consumers’ purchasing process online (Adams, 1998; Turban et al., 2000). One reason behind that may be the fact that postal and delivery services are not reliable in many countries (Strauss & Frost, 2001). The participants of the Safari et al. (2013) study described internationally well-known logistics companies, such as DHL and UPS, as more reliable and safer delivery services for physical products than national or less-known companies. Another reason may be the high level of criminality and corruption in some countries, meaning that delivery trucks can be robbed or products manipulated (Strauss & Frost, 2001). Lastly, the shipping of the products across borders can be a complicated process and delivery costs may be difficult to project. In some countries, companies with an online presence can have problems filling orders internationally because of the complexity of shipping across borders and the inability to price total delivery costs (Harrison-Walker, 2002).

5.2 Company

5.2.1 Customer service and relationships
It is important to offer multi-lingual customer service that is open every day, all day. Harrison-Walker (2002) states that providing customer assistance during and before purchase is important since it will affect the sales positively because of decreased perceived risks among consumers, but it is as important to offer customer service to consumers after purchase as this will increase customer satisfaction and result in repeat purchases. Maintaining contact with customers is crucial in order to maintain a relationship. Many companies fail to see the importance of nurturing the relationship with customers and the several benefits that are included: reduced uncertainty, managed dependence, exchange efficiency and social satisfactions (Dwyer et al., 1987). Levitt (1983) suggests that a marriage between a husband and wife can to a certain extent act as an appropriate framework to explain a buyer-seller relationship. (1996:197-8) points out that “Marriage [is a] restrictive trade agreement. The
two individuals agree to exchange only with one another, at least until such time as the balance of trade becomes unfavourable in terms of broader market considerations”.

Uncertainty influences a consumer's intentions to purchase products online negatively (Pavlou et al., 2007) but can be mitigated by trust (Dwyer et al., 1987). Trust is an important factor that comes with and originates from relationships, and is most valuable under circumstances of uncertainty (Pavlou et al., 2007). By having the seller communicate with the buyer, relationships can be established which lead to reduced uncertainty (Dwyer et al., 1987). Becerra et al. (2013) explain in their study that companies that have physical stores can transfer their trust gained from the physical stores into the online stores. This means that a consumer trust gained from a relationship with the retailer is transferred so that uncertainties related to the online store are eliminated as a result of the trust in physical stores.

5.2.2 Customer reviews and the social component

Due to the ability consumers possess to state their opinions in an instant on the internet, product review systems have become increasingly popular (Racherla et al., 2012). These are platforms where consumers can post their opinions and reviews of certain products or services for other consumers to see. Racherla et al. (2012) conducted a study with the goals “1. To explicate the factors that drive consumers to trust online reviews. 2. To understand the moderating influence of involvement in consumers’ evaluation of online reviews” (Racherla et al., 2012:94). The study show that not only does the quality of the arguments impact trust positively among reading consumers, but also that a social component is equally important. Racherla et al. (2012) explain the social component as two individuals coming from the same type of background exhibiting a certain trust for each other based on the perceived similarity between the consumer writing the review and the one reading it. Therefore, platforms that make it easier for customers to relate to each other are more trusted by consumers since marketers cannot as easily disguise the marketing and promotions as consumer reviews (Racherla et al. 2012). In order to improve the explanation of usage of information systems, Venkatesh & Davis (2000) released an improvement of the original Technology Acceptance Model (the original model is presented later in this paper). The improved model brought social influences into play. The social influences that are introduced in the developed model are subjective norm, voluntariness and image. Subjective norms are described as a “person’s perception that most people who are important to him think he should or should not perform
the behaviour in question” (Fishbein & Ajzen, 1975:302). Meaning that a person can choose to do something that otherwise would not be done due to the influence of someone that is regarded as important; if the person is sufficiently motivated to act in accordance to this source. Additional argument for this is study of Kim & Benbasat (2009), who found that consumers’ trust a third party’s reviews more than the reviews written by the company itself.

5.2.3 Pricing and perceived risk
According to studies of Sweeney & Soutar (2001) and Zeithaml et al. (1988) price is considered one of the main factors positively influencing perceived value, which refers to consumer’s overall assessment of the utility of a product. Furthermore, the studies reported that the price can be the driving factor which causes the consumers to behave in a certain manner. For example, Beatty & Smith (1987) suggest that consumers tend to do a more thorough search for information when price is relatively high. If the consumer has a high level of trust for the online vendor the customers will be more willing to pay a higher price premium for an expensive product than an inexpensive product. According to Ba & Pavlou (2002), the price of the product or service sold online is related to perceived risk, which refers to customers’ perception of the uncertainty and the consequences of purchasing. These adverse consequences when purchasing from an online vendor are derived from both the worry of choosing the wrong product and choosing the wrong vendor. The perceived risk is positively related with the price, the higher the price that a consumer has to pay for the product or service, the higher risk a consumer perceives from the purchase.

Furthermore, customers tend to interpret the cases of high-price products as more potential for loss than low-price products. In other words, the cost of choosing the wrong online vendor is higher if the consumer is purchasing a product that is considered expensive than the product considered inexpensive (Ba & Pavlou, 2002). It is therefore crucial for the customer to choose a company which is perceived as trustworthy. This is also consistent with the findings of the Kim & Benbasat’s (2009) study which claims that customers are more influenced by the content of trust-assuring arguments when the price of a product is relatively high than when it is low. As a result of that customers tend to require third party trust-assuring arguments and not only the trust-assuring arguments of the online store itself because of the impression that consumers have more at stake considering the relatively higher price of the product being purchased.
5.3 Website

5.3.1 Technology acceptance model and web design
Davis (1989) created a model that explains an individual’s intention to use an information system (i.e. computer system). The model, called the Technology acceptance model, explains that two factors are important in predicting usage of the system; perceived ease of use and perceived usefulness. Perceived ease of use is an individual’s perception that using a particular system is free of effort, that it is easy for the user to use the system. Perceived usefulness is the extent to which the user believes the system will be useful to the user and improve its job of work. Davis (1989) believes that if all other things being equal, a user will choose the system that is perceived to be easiest to use. The user will also choose to use the system if it is perceived to be useful as the user wish to improve its results for its own economic benefits (Davis et al., 1989). The authors also explain that perceived ease of use only affects the acceptance of a system during the introduction phase, but as the user becomes familiar with a system the importance of perceived ease of use fades and is replaced by perceived usefulness. Lederer et al. (2000) confirm that the Technology Acceptance Model can also be applied to usage of websites, as the “...use of Web sites depends on the usefulness and ease of use of the site” (Lederer et al., 2000:277).

To continue on the subject of perceived ease of use, Szymanski & Hise’s (2000) study shows that the design of a website is of importance. A good design of a website “...includes offering consumers uncluttered screens, simple search paths, and fast presentations” (Szymanski & Hise, 2000:313). The study shows that effective web site design has a positive impact on the satisfaction of the users shopping online.

5.3.2 Impact of language and culture on perceived usability
Studies show that language is an important factor that companies need to deal with on their websites (Nantel & Glaser, 2008; Harrison-Walker, 2002). Heckman & Schmidt (2000) predicted that by the year of 2005, a billion people would be using the internet and 70% of these would speak a language beside English. It is therefore stated that the language on the website that a user is browsing is needed to be translated into the primary language in order to increase the perceived usability of the user (Nantel & Glaser, 2008; Harrison-Walker, 2002). If not translated, companies are believed to lose customers as the likelihood of clicking away
from the website increases if the language is not adjusted to the consumers (Harrison-Walker, 2002).

As letting someone translate a website is time-consuming and expensive, some companies choose to use tools that translate the webpage into the foreign language automatically. However, these tools are not flawless and often translate texts incorrectly so that users can misinterpret what is actually meant by the text, leading to miscomprehension of the website (Harrison-Walker, 2002). Additionally, even if the content of the website is flawlessly translated into another language, cultural differences can decrease the joy of a user browsing a website: A study conducted by Nantel & Glaser (2008) shows that companies need to locally create the website as cultural differences are present in the content of the website, consumer trust, perceived usability and satisfaction. Harrison-Walker (2002:15) also believes that “Dedicated country pages should promote positive attitudes toward the website among global consumers”.

5.3.3 Privacy and security
Szymanski & Hise’s (2000) study shows that financial security is of great importance when a consumer decides if to buy from a website or not. Mukherjee & Nath (2007) studied several factors that would affect trust and if the consumer would buy from the website or not, and privacy and security issues were the most important in their study: “Use of secured payment mechanisms, no leakage of credit card information, and past attempt on website hacking all played significant role in developing a sense of security in the consumers mind…Secured credit card transaction information is the most important determinant of security” (Mukherjee & Nath, 2007:1192).

5.3.4 Payment method
As the purchase from a foreign website is affected by barriers such as psychic distance (Johanson & Vahlne, 1977), it is important that companies offer several methods to pay for a product as this will most likely increase the rate of completed transactions and sales of the seller (Harrison-Walker, 2002). Harrison-Walker’s (2002) article shows a variation in payment method available on website depending on where the company is from, and it is important to suit the customers’ needs so that all customers from different countries feel are satisfied with the payment method offered on the website.
6. Method

In this paper, an explanatory qualitative approach is used. It seeks to answer the question “why”. Five stories were collected for this study, written by Swedish consumers aged 20 to 24, which is believed to be a sufficient amount considering the nature of the data collected. The respondents had a great freedom in writing the personal stories and were only instructed to follow a certain structure that covers all the stages of their purchase and their emotions throughout it. One of the respondents however failed to follow the general guidelines of writing the narratives, disregarded the structure that was requested and did not manage to provide with the appropriate information and data that this paper requires. As a result, that story could not be used and was therefore removed from the study in order to retain the reliability of the presented data and the results.

The respondents that have written the stories are consumers that have bought something from a foreign website that does not possess a renowned brand name and therefore cannot rely only on that to gain the trust needed for a consumer to buy from the website. The stories are, as mentioned above, in-depth and explain the consumer’s thoughts, experiences and emotions before the purchase, during the purchase and after the purchase. This is because the paper aims to capture the whole process; all the way from the information gathering to the thoughts after the purchase has been finalized in order to get a comprehensive picture of the process, how it has evolved through time and which factor played the most significant role in the different stages. The respondents were not given exact guidelines in order to keep the information they would provide as unbiased as possible. The information they provide should come directly from them without external stimulation. That way, the respondents would include only the details that they found as most relevant and worth mentioning, and not the one that they were instructed to think about. The lengths of the stories are approximately ten pages long each in order to get a thorough, deep understanding of the consumers’ buying process.

6.1 Narrative method
The approach taken is called a narrative approach, and since the 1980s the use of this method has been accepted in humanistic science and in social sciences. It has been mainly literature scholars, linguists and historians that have adopted this method earlier (Johansson, 2005:17).
The narrative method is used to capture an individual’s life story, or at least some parts of it, and is then used to investigate, through different perspectives and aspects, how people give their lives a purpose and how they create an identity. These stories reveal the rules and frames of interpretation that people use to understand others and themselves (Johansson, 2005:23), and in these stories, the actor’s reason to its actions and the reasons to why something happened in the way it did, can be explained (Sarbin, 1986). These stories can be of value when studying how people think and act when buying from a foreign website.

The stories presented can provide a better understanding of the complexity and ambiguity of the buying process (Bruner, 1986) when a purchase has been made from a foreign website. This narrative method is more appropriate when looking at the buying process as a whole, as many different factors play a role in the minds of the consumers. Through narrative analysis, this paper will attempt to understand the buying process by searching for similar patterns in the stories.

6.2 Selection
The sample for this research includes consumers in the ages 20 to 24 that have recently bought something from a foreign website. It is important that the purchase is recent so that the participants remember their thought process and emotional journey during the purchase in detail. It is believed that two weeks is the optimal time span for the writing of the narratives in order to get useful and trustworthy information but also to give the respondent sufficient time to properly reflect upon their experience. As the participants are almost of the same age, an understanding of how the buying process looks like for consumers in that age is reached. This understanding cannot be generalized to older or younger consumers because their purchasing process may differ in comparison to our age. This does not necessarily jeopardize the outcome of the study because the findings of narrative studies cannot be generalized to a larger population, as further explained in the following section of the paper. Another limitation of this method is that the research is very dependent on the few respondents - and the presumption that they will provide interesting and relevant data. It may be so that they are reluctant to convey their inner thoughts, and in that case there is no point in using this method as the strength lies in reaching these deep and complex thoughts. This difficulty may be overcome by identifying respondents who are motivated and willing to write a deep story
about their online purchasing experience and not uncertain to reveal certain emotions and details.

6.3 Ethics
The participants have been guaranteed anonymity as fictional names will be used in the study. They were also informed that this data only will be used for research purposes.

6.4 Data processing
A proper analysis of the empirical part of the paper is crucial in order to attain a reliable result and the ability to draw relevant conclusions. There are four models available that can be used to perform a narrative analysis and what separates them is the way in which the stories are read and interpreted. Two central and mutually independent dimensions are present to clarify the differences between the models: 1) perspective, whole or partial (categorical), and 2) the focus, on context or on structure (form), of the collected stories (Lieblich et al., 1998:12-14). The whole perspective, regardless whether the focus is on the context or the structure, is not applicable in this paper because it often requires a respondent’s entire life story and is thus more common in clinical case studies or anthropology. The partial perspective with the focus on the context is appropriate for this paper since it seeks for themes and patterns among a larger number of stories which are commonly about norms, values and social relations to something or someone. In other words, one brings out words and paragraphs which can all fall under a same defined category and disregards relating this to the overall picture and the entire story from which certain parts were derived. These models are valuable and worth mentioning because they illustrate different ways in which research material can be processed (Johansson, 2005:288-289).

In practice, the data was analyzed based on the three different factors levels country, company and website and also the different stages of the purchase processes, that is: pre-purchase, purchase and post-purchase. When, for example, a story conveys that a participant values company's reputation during the pre-purchase stage, this allows for coding of such a phenomenon into the pre-purchase stage on the company level. Theories provide a framework for categorizing the data into the different factor levels. When relevant data is sorted into the different factor levels and purchase stages, the analysis of the data can be performed.
6.5 Advantages and disadvantages

6.5.1 Narrative method
Similar to case studies, it is not possible with this narrative method to create theories that can be generalized to the broader population as a narrative approach to collect data involves subjectivity, pluralism and relativism (Hall 2011). However, this method allows capturing complexities in a consumer’s buying process. Narratives have been used in health care for a long time, as professional doctors can share their experiences with students in order to pass on knowledge (Hall, 2011). It is important to listen to the patients’ stories in order to identify the patients’ problem, and by listening to similar stories told by patients with the same health issues, patterns can be identified so that a certain action can be connected to a certain outcome. In this paper narratives can be used in a similar fashion to learn more about a consumer’s buying process when buying from foreign websites.

6.5.2 Stories
Narratives can be stories told by the person participating in the study and thereafter written by the scientist, or it can be written directly by the participant. Many researchers use narratives in the form of interviews, which are subsequently rewritten by the researcher. There are strengths and weaknesses in both cases but the way of collecting stories in this paper, that is; letting the participants write their the stories, is believed to be more appropriate. By letting the participants write the stories, they can take enough time and truly reflect on the purchase. If the participants would be interviewed instead, this would possibly not provide equally deep answers as the written stories since the participants have two weeks to write and reflect. An interview is a one-time opportunity and it is hard to redo them in case the information gathered during the first occasion does not suffice. Respondents may even regret their original answers as they may have answered the questions in an impulsive and spontaneous manner at first.

Bruner (1986) separates an “objective” reality from a subjective experience and says that a life is what actually happens to a person, whereas life as an experience is the subjective experiences and interpretations of these occurrences, feelings, thoughts, et cetera. He continues to argue that life as a told story is formed by cultural influences, and that these stories are also created through the interaction between the story-teller and the listener. Johansson (2005:225) adds one more level where it is argued that the text that is created when
the story is written down will differ from the story that the participant tells orally. The way of collecting data for this paper is also affected by the difference between subjective and objective reality, but the differences are at least smaller when letting the participants write down the stories instead of a third party rewriting the stories. This is because the presence of other people would possibly affect the participants’ stories and the way they are told as the Johansson’s (2005:225) added level suggests.

6.6 Limitations of the theories
Some of the theories used in this study were published prior to the eruption of the internet and an analysis based on these theories may be seen as rather weak. However, the conclusions that can be drawn from these theories today are still viable, since these general theories can be extended and utilized in other contexts. Taking the Technology Acceptance Model (David, 1989) as an example, this model was originally used in the context of computer systems, not internet. However, the knowledge that can be drawn from this model can be used in the context of internet usage as well, as the usage of internet is similar to that of systems, as Lederer et al. (2000) points out.

7. The stories
As we are studying the processes of foreign purchases as a whole, the results will be divided into three parts based on the factor levels country, company and website. In these categories the purchase processes are divided into the following parts; before the purchase, during the purchase and after the purchase. In these parts, relevant data received from all of the participants’ stories will be presented and thereafter provide the material needed to proceed with the analysis and discussion of the paper. The participants are addressed with the fictional names Anders, Bertil, Cecilia and Daniel.

Respondents Anders, Bertil and Daniel started their search for the particular product in the domestic market. Anders went to Swedish stores at first, and when no product was found there, proceeded to search the internet for the product on domestic websites. Bertil and Daniel also tried to search for the product on domestic websites initially. It was not until the respondents could not find the product on the domestic market that they proceeded to search on foreign websites. Cecilia, however, started searching on foreign websites straight away and
it was not until further thought that the respondent tried searching domestically due to freight cost benefits.

The product purchased, the price of the products and the country purchased from are compiled into the following table:

<table>
<thead>
<tr>
<th>Respondent</th>
<th>Product</th>
<th>Country purchased from</th>
<th>Price of the product (SEK)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Anders</td>
<td>Shower curtain</td>
<td>Norway</td>
<td>500</td>
</tr>
<tr>
<td>Bertil</td>
<td>Game account</td>
<td>USA (Hawaii)</td>
<td>175</td>
</tr>
<tr>
<td>Cecilia</td>
<td>Cap</td>
<td>USA</td>
<td>489</td>
</tr>
<tr>
<td>Daniel</td>
<td>Shoes</td>
<td>China</td>
<td>515</td>
</tr>
</tbody>
</table>

7.1 Country

7.1.1 Pre-purchase

It was, for all of the respondents except Daniel, the first time they had bought something from a foreign website: “I still was hesitant about buying the shower curtain from a foreign webpage because I have never done that before and therefore lacked experience that I could relate to” (Respondent Anders). Anders, Bertil and Daniel also felt an uncertainty regarding purchase from a foreign website. As they lacked experience from purchasing internationally, there were questions regarding the costs of freight and their rights as customers if the product was not delivered, for example.

Anders and Daniel stated that particular countries feel even more uncertain to shop from than others, most likely due to the existence of consumers’ prejudice and stereotyping concerning some areas of the world. In other words, the US was regarded as safer to shop from than China even though the difference in geographical distance is not that great. Daniel mentions that not only are the stereotypes and culture of the country one shops from relevant, but also the culture which the consumer originates from. Perception of a country can differ between individuals, as Bertil demonstrates when not believing at first that the company was located in the country that it claimed to be located in due to Bertil’s belief that the country was a vacation resort only and therefore found it hard to believe that the company would be situated in this location. Daniel was completely unaware of the national origin of the company where
the purchase was made from; country of origin is mentioned as an important factor but not something that was relevant in the pre-purchase stage for this respondent.

7.1.2 Purchase
Anders was purchasing from Norway, a country which does not belong to the EU, and was therefore mostly concerned with the expensive customs duties that could arise when shopping. There was also confusion about the rights that one possesses when it comes to such purchases. Especially since the respondent was a Swedish customer and the firm was from Norway. It was not clear for Anders what the return and repayment policies looked like, who is obliged to pay for return shipment and how expensive it would be in that case. This resulted in even more insecurity when the purchase was going to be finalized, compared to the pre-purchase stage, even though payment could be made via invoice. Anders’ insecurity is shared with Bertil who also explains how it is believed that scams and counterfeit websites are usually a more prevalent occurrence internationally than they are in Sweden. This thought is present throughout the whole story.

For Daniel, the country of origin did not carry the same amount of weight as it did for the first two participants when finalizing the purchase. Cecilia does not even touch upon this factor when telling the story at the stage of the purchase while Daniel did not even put any thought or effort into finding out the country of origin. At the stage of the purchase itself, the country that the company originates from was still unknown. One of the respondents explains the way certain countries do and do not affect online purchases: “European countries feel like they are more interconnected in that way, which is obvious, so for instance, buying something from Germany feels pretty much the same as buying it from Sweden” (Respondent Daniel).

7.1.3 Post-purchase
After the purchases were finalized, both Anders and Daniel reflected on the foreign purchase. Anders stated that even if the purchase this time went well, it would be more preferable to buy the product from a website or store from Sweden, even if it was more expensive there. The respondent explains that “Even if Norway feels more safe to buy from than for example China where you don’t recognize the culture, society or laws around purchasing online, I still was not sure about the customs duties and so on” (Respondent Anders). These thoughts were soothed upon finding more information about the seller. After a row of problems, Daniel
discovers that the country of origin was China, and at that point the respondent practically gives up pursuing this purchase. “I also found out that the country of origin was China, which did not make me feel any more hopeful at all” (Respondent Daniel). Bertil mentions insecurity about receiving the product after the purchase: “...since the money already was transferred and getting them back would probably not be worth the effort” (Respondent Bertil).

7.2 Company

7.2.1 Pre-purchase
An important factor in the pre-purchase stage was the tendency to look for customer reviews about the company. Respondents Anders, Bertil and Cecilia searched the internet for information about the company and website they were browsing, and while Anders only searched Google for results, Bertil and Cecilia proceeded further and used social media: ”After this I decided to visit the company’s Facebook page since all companies that are serious have one. When I searched for the term that is the brand name of the company, the logo came up as the first result which I instantly recognized. Over 50000 likes and a bunch of comments of previous customers were there claiming how much they loved the company.” (Respondent Cecilia). “I logged into Facebook to see if the company had a page there, since these company pages usually are rich of information from customers” (Respondent Bertil). All the respondents except for Daniel state that the customer reviews were crucial for the purchase to proceed.

7.2.2 Purchase
Cecilia brings up the social networks, the company’s reputation and reviews made by previous customers as a decisive factor when putting in the order. The company that Cecilia ordered from even had physical stores which removed all doubt concerning the legitimacy of the purchase. “It felt unlikely that a company which has Facebook, all the comments and a real store in New York would actually withdraw more money from my card than expected.” All four respondents emphasize the significance of the prices offered by the companies. The rather low prices which Bertil, Cecilia and Daniel had on their purchases were partially a source of suspicion and uncertainty because they felt that the offers were too good to be true but also risk reducing since it made the financial investment small which encouraged the respondents to proceed with their purchase. Anders was faced with a reverse scenario and a
relatively high price which only increased the insecurity, fear and the risk of losing a larger sum of money.

7.2.3 Post-purchase
There were discussions in the stories presented by Bertil and Daniel about the contact possibilities and the confirmation from the company purchased from. Bertil wrote that “The content of the mail was just the username and password, nothing more, no phrases such as “Thank you, we hope to see you again” or anything similar. Just two rows and one word in each row - plain as that. I thought this was weird but that this e-mail probably were sent manually, but at the same time little effort is required to copy and paste text or use some kind of template when sending e-mails to customers” (Respondent Bertil). Similar to this, Daniel explained that the confirmation mails that the company sent were written sloppily which was therefore a disappointing factor, considering the fact that the respondent was already a registered customer, “after the registration was complete, it felt like I have entered a fully-functional marriage with the company”.

7.3 Website

7.3.1 Pre-purchase
Anders, Bertil and Cecilia thought that the language on the website was important when judging the trustworthiness of a website; “In my opinion the language is so important. I can go crazy if a newspaper or advertisement has a miss spelling or bad language. It becomes a trust issue if the language is bad. I believe it to be extra important for a website because they only have the written language to present themselves with besides the layout of the webpage and pictures” (Respondent Anders). The website that Daniel bought from also had “...grammatical mistakes in the Swedish language used on the website and even some English words inserted which suggested that the webpage was just in an amateur way translated by Bing or Google Translate…” (Respondent Daniel).

Other things that affected the participants’ were the layout and the content of the website. Anders was impressed by the way the products were categorized and therefore got the sense that the website seemed professional, whereas Bertil got negative feelings towards the website that was browsed since it felt “amateur-like” (Respondent Bertil).
7.3.2 Purchase
Respondents Anders, Bertil and Daniel claim that payment method played a major role, whereas they all explain that if the company could offer payment via invoice, PayPal or via their banks on the website then the transaction and in turn the purchase itself felt much safer. As one respondent puts it: “In the future, if I want to buy something from a foreign website, I am going to have PayPal as a requirement in order to buy from the site, as this lets me feel safe both in terms of billing information, hijacking and delivery guarantee” (Respondent Bertil). Bertil, Cecilia and Daniel cite the Visa, Maestro, MasterCard logos at the bottom of the webpage as a reassuring factor. Anything that even reminded respondents of the privacy policies usually employed by retailers on their webpages was described as crucial at the stage of finalizing the purchase. When completing the purchase Daniel was the only one that had to register on the website in order to make a purchase, which the respondent explained was a positive sign and an important factor. “The next step of the order was to create an account on their website and make an actual payment. All those small things such as making an account and other similar traits that most retailers’ websites share (marketing, search bar, et cetera) contributed to the positive decision. The payment was made via my bank which was probably the last drop that made the whole purchase seem completely legitimate at the time” (Respondent Daniel).

All the respondents claimed that the decisive factor regarding the website at the purchase stage beside the payment method and other safety and privacy insuring engines was the fact that the procedure of putting an order on the webpage seemed legitimate, the classical step by step fashion which instilled confidence in respondents. Lastly, one of the respondents includes personal experience and confidence in online shopping and naivety as one of the most important factors at this stage, when most research about the purchase has already been completed.

7.3.3 Post-purchase
Bertil, Cecilia and Daniel reviewed the website with a different set of eyes after the purchase, where Cecilia and Daniel noticed more things about the website that made them more uncertain if they were going to receive their products or not. Daniel noticed that the logo of the website did not seem authentic, and “...the “contact us” page was just a place where you could send a question to “someone” and hope for a response, paying and security terms were
either missing or written in an unknown language (probably Latin), no information could be found about the company on the webpage” (Respondent Daniel). Daniel understood that the design of the website was too simple and amateur to be authentic. Cecilia also found more issues regarding the website after the purchase such as an amateur made categorization of the products listed and the “privacy and security” text being not authentic. However, they explained that not much could be done as the purchase was finalized; they had to put their trust into the company and just wait. In contrast, Bertil changed his mind when having received the product as Bertil first saw the layout in a negative way before the purchase, but after the purchase the respondent instead admired the website as his views of the company had changed.

8. Analysis and discussion

All of the factors presented in the theoretical and empirical part of this study do not carry the same amount of relevance in each of the purchase stages for the consumer. Therefore in this section, using the three different levels of factors, this paper will attempt to evaluate and discuss the importance of these factors in pre-purchase, purchase and post-purchase phase of a consumer’s purchasing process in an international online setting.

8.1 Country
The findings from the stories collected in this study indicate how different factors related to the country that a consumer is purchasing a product or service from, affect the consumer foreign online purchasing process. There is a clear trend among the respondents revealing the importance of the culture of the country where the online vendor originates from as a factor influencing purchasing process online in terms of cultural, legal or political differences in comparison to the country that the consumer resides in. However, the respondents of this study as well as the findings of Safari et al. (2013) recognize an interesting notion that customers can feel a dose of insecurity in an international online setting even towards the countries where cultural differences are not as clear. These were, as explained in the stories, mostly related to respondents’ personal perceptions and stereotyping of certain areas and countries such as prejudice about corruption, high levels of criminality and political instability. The stereotypes could both have a positive or negative effect on the consumers’
purchasing process online. This underlines how crucial consumers’ perceived psychic distance can be as opposed to the geographical distance, as the study of Hallén & Wiedersheim-Paul (1984) would suggest. Additionally, it is understood that the cultural influence on the consumers’ purchasing process online has two dimensions. The cultural or psychic distance perceived by the consumer is partially a result of the culture that the online vendor originates from but also the culture that the consumer originates from. This is important because it demonstrates how the factor of psychic distance is highly variable and is therefore rarely perceived the same way by different individuals.

The factors related to perceived psychic distance, as derived from the stories, are regarded as decisive mostly during the information searching phase of the purchase; the pre-purchase stage. Since this was the first experience of purchase from a foreign online vendor for three out of four of the respondents, there was a clear lack of confidence in what the process would look like which made the perceived psychic distance difficult to cope with as indicated by Yamin & Sinkovics (2006) as well. A part of insecurity was for example the lack of knowledge and experience regarding the customs duties, legal rights and return policies when shopping from a foreign online vendor which increased the psychic distance (Harrison-Walker, 2002) and encouraged respondents to search for information elsewhere. As suggested by Safari et al. (2013) but also by the respondents of this study, reassuring and crucial information was usually “own experience” which often involved hints and recommendations made by family and friends. Since this influence of psychic distance was mostly experienced by the respondents in the initial stage of the purchase process when the knowledge about the company was rather low it can be proposed that the effects of factors related to country are mostly evident during the pre-purchase stage. Its influence begins to diminish when a more thorough information search is made by the consumer regarding the company and the website, and the purchase stage is entered, while in the post-purchase stage its effect is almost non-existent.

8.2 Company
As the respondents had no previous experiences with the company they purchased from, they had to rely on the impressions received from the website and the conclusions drawn from the company’s country of origin during the pre-purchase phase. However, with the help of consumer reviews (Racherla et al, 2012; Kim & Benbasat, 2009) and social influences, the
respondents could judge the company even without prior experiences of it. It was clear that social media played a major role in mediating reviews and influences to the respondents. As Racherla et al. (2012) explains it might be due to the perceived similarity between the reader and the writer; as social media shows the true identity of the writer, the reader sees the writer as a likeminded consumer. Further, the perceived similarity between the writer of the review and the reader can influence the reader which increases the likelihood to act accordingly with what is said in the review. If a consumer does not trust a company in the beginning, but then reads a positive customer review by a person that is regarded as important, the consumer can be persuaded to buy from the company anyway (Venkatesh & Davis, 2000). In other words, what really convinced the respondents to purchase were the customer reviews, regardless their thoughts about the website and country the company originated from. This is because the positive reviews and impressions made by the customers who have previously had successful endeavours with the company instil trust and confidence angled towards the company itself by the consumer, which in turn outweighs the influence and importance of other factors.

When no consumer reviews or information from a consumer’s social sphere are available, there are other aspects besides factors from the country and website level that play a major role in the consumer foreign online purchase process. One of these aspects is the price of the products or services offered by the company (Sweeney & Soutar, 2001; Zeithaml et al., 1988; Beatty & Smith, 1987; Ba & Pavlou, 2002; Kim & Benbasat, 2009). As price is positively influencing perceived value (Sweeney & Soutar, 2001; Zeithaml et al., 1988), a more expensive product (and therefore also a product of higher perceived value) is related to higher risk (Ba & Pavlou, 2002) which in turn leads to higher uncertainty that complicates the online buying process. Three out of four respondents in this study perceived the cost of the product to be relatively low, and claim that even if there were no customer reviews or social influences available they would have finalized the purchase. However, if the products were more expensive, more thorough research would have been conducted according to some of the respondents, which is compatible with Beatty & Smith’s (1987) and Kim & Benbasat’s (2009) studies.

Further, our findings show that a customer establishes trust by the mere knowledge that the online seller has a physical store as well. Becerra et al. (2013) explain that the consumer trust gained from the relationship with the company during the time when the company offered sales solely in physical stores can be transferred to the time when the company opens online
stores, meaning that a negative or positive relationship with the customer can be sustained upon expanding to the online sphere thanks to the established relationship before the expansion. However, difficulties may arise if the consumer does not have an established relationship with the physical store in the first place due to a lack of experience and interactions with the company. It can be proposed furthermore, that not only the trust gained from a relationship with the company is transferred, but also the sense of security that appears due to the existence of the physical stores. The employees of the physical stores as well as the store itself represent the “face” of the company but also an opportunity and a place for the consumer to turn to in case of any difficulties or trust issues that may arise during the purchase. A possible positive experience with the physical store can then be expected to directly influence the potential purchases from the company’s online store.

Continuing on the topic of relationships, the respondents of this study stressed the importance of the companies maintaining contact with them after the product had been paid for; in other words, during the post-purchase phase. Maintaining a relationship with the customers seems to be important during and after the purchase when the customers are reflecting on the trustworthiness of the company (Dwyer et al., 1987; Harrison-Walker, 2002; Pavlou et al., 2007). During the purchase this can help the consumers gather enough trust to finalize the purchase, but it is even more important after the purchase since the consumers cannot do anything other than waiting for the product to get delivered. The consumer will be more likely to be loyal and make a repeat purchase if a good relationship is maintained between the two parts (Harrison-Walker, 2002).

8.3 Website
The results shows that the layout of the website and the language are important factors in the pre-purchase phase on the website level as is confirmed by theory (Davis, 1989; Szymanski & Hise, 2000; Nantel & Glaser, 2008; Harrison-Walker, 2002). Not only do an appropriate language and a good website design affect perceived ease of use, but also consumer trust (Nantel & Glaser, 2008; Harrison-Walker, 2002). The participants of this study commented on the way the websites were designed, in for example Bertil’s case where the categorization of the products made it easy for the participant to browse the online store. However, what is perhaps more interesting is that the participants seemed to care more about the trust received from the language and design of the website. The Technology Acceptance model argues that
an individual's intention to use a system, or buy from a website in the case of this paper, is based on the perceived ease of use and perceived usefulness (Davis, 1989), but results of this study suggests that trust is also an important factor. If a website is structured in a way that makes it easy for consumers to navigate, it might also bring to thought that the website is serious and professional as it is designed in this way. The participants occasionally had difficulties interpreting the language and what was really said on the website, but the main reasons behind negative feelings were the trust issues that appeared as a result of the unprofessional website design and language. A website that is not perceived to be easy to use is considered to be unprofessional which affects trust negatively. After the purchase had been finalized and the participants were waiting for their products, even more thoughts were emerging from the language and the design of the website as a whole. At this phase, perceived ease of use (Davis, 1989) is no longer important as the participant already had paid for the product, but the trust issues were even more important in this stage as the participants could do nothing more but wait. Therefore, there is an agreement with Nantel & Glaser (2008) and Harrison-Walker (2002) that websites should be created locally in order to prevent design and language issues which can affect the perceived usability, satisfaction and consumer trust negatively.

The content above deals with the pre-purchase and post-purchase phases of a consumer’s online purchase process on the website level, but there are also important issues in the purchase phase. In this phase, the participants stressed the importance of having the option to pay for their product using a payment method they felt secure about. Privacy and security were significant factors during this phase, as is confirmed by previous studies (Szymanski & Hise, 2000; Mukherjee & Nath, 2007; Harrison-Walker, 2002) when the participants were to judge the trustworthiness of the website. However, it seems yet again that what influenced the participants' consumer trust positively was the perceived legitimacy that the website projected during the checkout process. The participants felt positive about the website offering several ways to pay and also that the website had, for example, the Visa, Maestro and MasterCard logos at the bottom of the page, but this may be because other trusted websites have similar features. Even if a customer does not use a certain method to pay for a product, the mere knowledge that the website offers this service influences a consumer’s trust positively.
9. Conclusion

This paper studied the different factors affecting the consumer purchase process in an international online setting. It did so by dividing the factors into three levels, 1) country level concerning factors related to psychic and cultural distance and differences, 2) company level concerning factors related to consumers’ perception and interaction with the seller and 3) website level which dealt with the factors related to consumers’ perception of the website where the product or service was purchased from. In order to more properly and clearly compare the level of importance of the different factors the purchase process was also divided in three stages, pre-purchase, purchase and post-purchase. The three factor levels were weighed up against each other on the different stages of the online purchase process of a consumer. The theoretical background complemented with stories that were written by the respondents allowed for some relevant insights and conclusions to be drawn.

Firstly, the study found that the factors related to the country level were mostly relevant during the pre-purchase stage and its influence diminished gradually as the purchase process continued and the purchase stage was entered. This is because during the pre-purchase stage, the consumer has little or no knowledge about the company and the website while impressions about the country of origin is often a knowledge that the consumer carries from before, in terms of stereotypes, prejudice and previous experiences. Secondly, the factors related to the website are mostly important during pre-purchase because of the capacity to influence the consumer directly during the information search and its importance continues to grow until the stage when the purchase is finalized because the way the purchase stage is put forward on the website can be detrimental to the purchase, for example, an inadequate payment method. Lastly, the most significant factors affecting consumer purchase process online are the ones related to the company itself. At the point when the consumer has gathered information about the company, in terms of pricing, consumer reviews or previous customers’ recommendations that one can relate to and trust, all other factors lose their relevance and importance. Factors related to company level are also the factors that influences the purchase process during the post-purchase stage the most because of the possible on-going interactions with the company. Once the consumer has access to the information regarding the company that a product or service is being purchased from a positive or negative relationship and trust is formed which is perceived stronger than the factors related to the country and website level,
and to the greatest extent shape the purchasing process of a consumer in an online international setting.

10. Future research opportunities
Our narrative research gives a hint of how a foreign online purchase process looks like and the factors that matter most during the different phases of the purchase that the consumer goes through. The participants in our study were new to purchasing online internationally, but we suggest future research to study experienced consumers that are used to purchasing from foreign online websites. That way, their experiences and their thoughts on what, for example, makes a company trustworthy are better reflected as they have finalized several purchases earlier. This could bring valuable data that explains foreign online purchase processes on an even deeper level.

Further future research suggestions are comparing purchase of expensive products as opposed to cheap products to see if there are more differences affecting the online purchase process of consumers. We suggest studying the same consumer during the both purchase processes in order to receive more insightful data.
11. References


