

# How and Why do We Buy?

## Customer Value and Customer Behaviour in an Evolving Multichannel Environment

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### ABSTRACT

Understanding customer behaviour is important in order to deliver competitive products and services in the market. Customer value and behaviour comprise a complex area of marketing and management research, which makes this knowledge difficult to possess for other professions. Only recently has there been made efforts to review the theme from a holistic perspective. These reviews seldom include the new shopping behaviour we are experiencing due to the increased use of smartphones and tablets. This paper addresses the demand to see drivers to purchase and customer behaviour in correlation with the evolving multichannel environment. It provides a much needed manageable scientific understanding of how and why we buy. This review reveals a gap of literature regarding customer behaviour in relation to shopping values in a multichannel environment and synergies between channels. The existing literature shows that values, experience and satisfaction play significant roles to the consumers. There is as well an increasing trend to engage in research before finalizing a purchase.

**KEYWORDS:** Multichannel environment, customer value, customer behaviour, TPD4505

### 1. INTRODUCTION

People have been purchasing for decades. It is an integral part of the modern society, and a necessity to obtain products and service. In order to gain competitive advantage in the retail market, it has become crucial to understand the consumer (Puccinelli et al., 2009). Different approaches to understand who the consumer is, and why they buy, have been in focus by retail experts, economists and researchers the latter years. The shopping behaviour has increased in complexity with the emerging of the multichannel environment, where people engage in both traditional retailing and Internet shopping (Elliott et al., 2012). This behaviour has become even more complex with the increasing frequency of mobile and tablet usage, and there has been expressed a need to further investigate customer values in relation to the multichannel shopping context (Hsiao et al., 2012). There has also been expressed a lack of research that looks beyond computer generated and supplied data

(Danziger, 2004), and that it is inevitable to focus on the consumers themselves in light of the new retail setting.

Knowledge derived from published research about customers and multichannel retailing is usually shared through extensive articles. People new to customer values and customer behaviour are facing an enormous amount of information to gain a proper overview. There are no current holistic review articles that consider the customers' perspective in the current multichannel retailing environment, together with customer values. Consequently, it answers to Hsiao et al.'s (2012) research and the need to identify and understand multichannel shopping patterns for different users. This article aims to provide an understanding of how and why people buy to a broader audience, by reviewing literature with focus on the consumers.

## 2. METHOD

In order to obtain a solid foundation for how and why people buy in a multichannel environment, general literature on customer values and behaviour are considered. Since multichannel retailing is a recent area of research and a constantly evolving trend, this review mainly includes articles from 2011 and up to current publications. Where no other sources of information are available, older articles are presumed valid. This paper has no restrictions for publication date regarding other areas of research. Literature have been sourced through online databases such as Emerald Insights, Science Direct and BIBSYS, using search words as drivers to purchase, customer value, online offline shopping integration, customer experience, seamless shopping, multichannel retail/shopping multichannel environment, multichannel purchase behaviour and omnichannel. Information has also been collected through key organizational websites such as tns.com and by using the snowball method where reference lists of key papers are examined (Armstrong et al., 2011; Harboe, 2012). Multiple studies about customer value and relating topics were found. Only one study about customer value in relation to the multichannel environment were identified (Hsiao et al., 2012).

The concepts of customer value and consumer value are used interchangeably in the literature. It can be assumed that they describe the same phenomenon, and the most recurrent term, customer value, is consistently used. The same difference is also found regarding customer behaviour and consumer behavior, and the term used is customer behaviour.

## 3. RESULTS

The results of reviewing the literature are presented in this section. Customer value and behaviour are examined from a general perspective, before the multichannel environment is considered. Discussion and conclusion follows subsequently.

## 3.1 CUSTOMER VALUE AND CUSTOMER BEHAVIOUR

This section highlights customer value and behaviour from the most frequent theories in the literature regarding why consumers engage in shopping from an overall perspective. It is structured as follows: Customer value is described and its relation to experience and satisfaction. A brief introduction to shopping sequences is given, before means-end theory is explained. Finally, a more general approach to understand shopping behaviour is accounted for.

### 3.1.1 The concept of customer value

Customer value has been one of the top research agendas by marketing academics the latter decade (Spiteri and Paul, 2004). Despite being regarded an important topic, current literature on shopping value is limited (Davis and Hodges, 2012). Value itself is often related to processes and factors where retailers are able to meet consumers' wants and needs (Davis and Hodges, 2012). Hartnett (1998) describes this correlation; when a company satisfy a consumer need, they are also delivering value.

When purchasing products or services, the customer values function as beliefs that guide customer behaviour (Lee et al., 2011). It is shown that multiple consumption values together drives the consumer to finalize a purchase (Sheth et al., 1991). Consumers aim to achieve the highest value as possible. By evaluating cost and benefits of a product, a service or a retailing situation and then choosing the one that provides them the highest value, they maximize their perceived level of value (Holbrook and Hirschman, 1982).

Existing literature describes particularly two main directions of values. *Utilitarian values* are values relating to an items function and perceived level of usefulness. It indicates that consumers seek to fulfil a need with minimal investment. Utilitarian values can be seen as rational motives relating to time, place and possession needs (Chandon et al., 2000).

*Hedonic values* are values relating to pleasure (Holbrook and Hirschman, 1982) where the consumers want to achieve symbolic and experiential value. Consumers appreciate a good or service for its own sake when they choose a product for its hedonic values.

Research in different retailing situations and for various products reveals a broad spectre of distinct values. These are usually looked upon as deriving from either utilitarian or hedonic values, and include for instance information value, value for money and emotional value. However, another distinct dimension of value has recently been established in the literature. Rintamäki et al. concluded in an empirical study in 2006 that *social value* should be considered independently, rather than a subsection of hedonic values as it is usually emphasized (Davis and Hodges, 2012, Rintamäki et al., 2006). Already two decades ago, Sheth et al. (1991) described social value. They identified five consumption values: (1) being functional, (2) conditional, (3) social, (4) emotional, and (5) epistemic. These values contributed differently depending on the situation, and consumers were willing to trade off some values in order to obtain more from other values (Sheth et al., 1991). More recent research argues on the other hand that value dimensions are interrelated to each other (Lee et al., 2011). This means that a perceived utilitarian value for instance could affect social value.

### **3.1.2 Characteristics of customer value**

Several efforts have been made to identify holistic views of customer value across the literature. Eggert and Ulaga (2002) characterize customer value with the following three factors: First, it is a trade-off between benefits and sacrifices perceived by the customer (Monroe, 1990; Zeithaml, 1988). Second, value is perceived subjectively (Kortege and Okonkwo, 1993). Third, value is relative to competition, which makes competition utterly important in the market.

Two more factors are in focus in the literature reviews of Spiteri et al. (2004) and Hsiao et al. (2012). They both argue that all customer

values are related to products, services and context (Holbrook 1999, Woodruff and Gardial 1996). Hsiao et al. (1982) also adds that customer value lies in the heart of all consumption experience. This concept of experience is a key element in understanding customer behaviour (Carù and Cova, 2003).

### **3.1.3 Experience**

Over the years, the interest of customer experience has become increasingly in focus, and has been seen upon as a new way to create value for both the customer and a company (Gentile et al., 2007). Holbrook and Hirschman (1982) argue that it is the emotional side of the customer that will account for the whole experience while performing a purchase.

There can be found some core characteristics in the literature relating to customer experience that interacts with the creation of value. It is for instance a dimension restricted by time, which is a result from the entire set of contact points between customer and company (Addis and Holbrook, 2001; LaSalle and Britton, 2003). Further, it is to experience all the moments of a relationship with a company in the best possible way. An excellent experience is obtained when the customers' expectations are exceeded (LaSalle and Britton, 2003). Another characteristic description of experience arises from a feeling that is derived from the consumers themselves. The purchasers compile their personal experiences throughout their own way of interacting with a company (Pralhad and Ramaswamy, 2004). It is shown that the perceived experience is highly subjective, and the more involved consumer, the more pleasurable experience would they have after a finalized purchase. The customers who are uninvolved in the first place, will not consider shopping to be a good experience whatsoever (Konus et al., 2008).

### **3.1.4 Satisfaction**

A number of journals describe relations between value, experience and satisfaction (e.g. Gensler et al., 2012; Puccinelli et al.,

2009; Gentile et al, 2007; Spiteri et al., 2004, Cronin et al., 2000). When consumers fulfil their customer values, they improve their perceived feeling of satisfaction when purchasing. In general, consumers shop with satisfaction as their main goal. Customer satisfaction plays an important role for creating brand and/or company loyalty. This means that when customers are satisfied with the overall shopping experience from a retailer, they are more likely to return back to that retailer and change their behaviour based on previous experience.

Sweeney and Soutar (2001) state that it is universally agreed that satisfaction is a post purchase evaluation, and that it should not be considered when measuring value in a shopping trip situation. Spiteri et al. (2004) shows that the literature points to two types of satisfaction. One type, *transactional satisfaction*, is related to post purchase evaluation. The other, *cumulate satisfaction*, derives from an evaluation of the overall shopping experience. The latter one is used when measuring values, experience and satisfaction according to each other.

### 3.1.5 Means-end theory

How consumers relate to products and services and their values are often related to the means-end theory. The prerequisite of means-end theory is consistent with expectancy-value theory, where consumers link particular consequences to a product or a service attribute (Rosenberg, 1956).

The means-end theory sustains that a hierarchical model of three interconnected levels can be used to represent the way consumers relate to products. The levels are product attributes, consequences of use and personal values (Copetti, 2005). Attributes are tangible and intangible characteristics of products and services that consumers are able to directly perceive (Peter and Olson, 2002).

An attribute of an electronic product, such as a phone, might be the opportunity to make a call. Consequences indicate functional and psychosocial outcomes when products or

services are purchased or used by consumers (Gutman, 1982). A consequence of having a phone to call with could be that you can keep in touch with friends and family. Values are then finally perceived by the consumer, and can be looked upon as a belief that guides the customers' behaviour in different environments (Lai, 1995). A user might buy a phone due to a perceived social value.

Hsiao et al. (2012) explains that the means-end theory is an appropriate approach when examining customer value hierarchical. This is due to its focus on consumers and how they organize their knowledge and content of the tree levels within specific shopping contexts. This is valid both when it comes to consumption of products and services and in relation to customer behaviour (Hsiao et al., 2012).

### 3.1.6 Shopping in stages

It seems to be consensus in the literature that consumers shop in stages (e.g. Elliot et al., 2012; Gensler et al., 2012; Puccinelli et al., 2012; Balasubramanian et al., 2005). *Need recognition, information search, evaluation, purchase* and *post-purchase* are the five stages that are the most widely accepted ones by customer behaviour researchers (e.g. Darley et al., 2010; Blackwell et al., 2005; Hawkins et al., 2003). The perceived utility of each of the stages determine how consumers act in each one of them.

Another view on shopping in stages is presented by Sheth et al. (1991). They define three different settings as choice situations. This is to buy or not to buy, to choose one product amongst others, and to choose one brand from another brand. Different values would contribute differently in each of these situations, and the total evaluation would direct the consumer to buy or not to buy.

### 3.1.7 A general view on behaviour

A more general approach towards understanding customer behaviour can be found in the literature. Puccinelli et al. (2009) concludes that seven topics together give the

greatest insight into customer behaviour. This chapter will present the main features of each of the topics.

One area comprises *schema, goals and information processing*. Together, they influence how consumers perceive the retail shopping environment and its individual elements, customer shopping behaviour and their satisfaction with the shopping experience. Schema is a term from the cognitive psychology, which provides people with an organizational structure for how they sort out what they perceive as relevant and useful to them. It is goals that create this framework, and affects how the consumers process information when purchasing. The goals depend on the consumer needs (Puccinelli et al., 2009), and have a strong relation to customer value (Sheth et al., 1999).

*Memory* is referring to how users recall information about a product or a previous shopping experience. This will further affect how customers behave in a future setting, together with how they process input from for instance a brand colour, an icon and/or a marketing campaign (Puccinelli et al., 2009).

*Involvement* relates to consumers intrinsic interest and motivation towards a product or a service (Zaichkowsky, 1985). Low involvement consumers have a more superficial processing when buying, and shops more as a result of cues. Van Dolen et al.'s study (2007) in an online setting shows that highly involved consumers are more likely to perceive a higher level of satisfaction.

*Attitudes* can be seen in relation to an overall experience or evaluation of a retailer (Parasuraman et al., 1988). A positive attitude towards a company will increase the likelihood that customers behave in favour of the company. Attitudes affect evaluation-, purchase- and post purchase stages, though more research needs to be done to fully predict how it will influence behaviour (Puccinelli et al., 2009).

*Affect* might influence attitudes, evaluations and risk taking (Cohen et al., 2008), where

consumers shop and their motivation to purchase a product. It is closely linked to mood in the literature. A good mood will in general make consumers think with a broader perspective (Labroo and Patrick, 2009), and therefore make them more open to new products.

A topic that can impact the decision process in multiple ways is *atmospherics*. Atmospherics refers to a retail environment, and can be considered an important factor in the customer experience. As an example, a store with calming music might give consumers a relaxed feeling, and invite the consumers to stay longer. The concept of atmospherics also includes employees; consumers' perceptions and interpretations of staff have for instance a great impact on customer satisfaction (Menon and Dube, 2000).

The last topic to be found in the literature that greatly impact customer behaviour is *attributions and choices*. Consumers' attributions and choices are central at the final stages of the consumer decision process (Puccinelli et al., 2009). Attributions involve linking a cause to an event, for instance when a fashion-focused customer concludes that a sales offer in a clothing shop must be due to the clothes being unpopular, and therefore refrain from entering it. Individual differences affect the attribution thinking and how we respond to it (Cowley, 2005).

Puccinelli et al. (2009) stresses that all of the seven topics described above are complex, and that a large amount of research is needed to gain a deeper understanding of how each of them affect the buying behaviour.

## 3.2 THE RETAIL ENVIRONMENT

In order to gain knowledge about how consumers buy, it is as implied in the previous sections, important to understand the different paths to purchase and the environment consumers are shopping in as well. A core challenge to overcome in order to enhance the customer value, is to understand the customer behaviour in a multichannel environment (Neslin et al., 2006). In this

section the multichannel environment and correlating values and channels are described, as well as the customers themselves and how they interact with the environment when buying.

### 3.2.1 Multichannel shopping

Multichannel shopping is a purchasing pattern where the consumers use more than one channel to fulfil their purchase. Examples of channels are the Internet, catalogues, mobile and brick-and-mortar stores. An increasing number of consumers make use of new technology to interact with their surroundings, such as virtual wallets and Internet connected televisions. It has been remarked that retailers are unable to keep up with this consumption trend and the consumers' expectations.

### 3.2.2 Multichannel customer value

The different buying situations affects the values the consumers undertake when making their choices. Hsiao et al. (2012) are the first and only ones to explicit study customer value in relation to the holistic multichannel environment. They identify multichannel shopping values by applying the means-end theory, and reveal the four values of *pragmatism, enjoyment, safety* and *freedom*. The four multichannel values are all sub values of utilitarian and economic aspects of customer value (Konus et al., 2008, Noble et al., 2005). An enjoyment attribute could for example be various service interactions, with personalized services as a consequence (Hsiao et al., 2012). Consumers perceive an increased multichannel value when Internet connected channels within the same company complement each other, and the value will increase with increased synergies between the channels (Wagner et al., 2013). Synergies, complementarity and perceived values all impact the consumers' satisfaction of use.

In order to get a deeper understanding of the multichannel retailing, the channel values itself and how customers experience them will be looked into in the following section.

### 3.2.3 Channel choices, attributes, experience and spillover

Consumers channel choices depends on the process and final outcome of using one or more channels. Each channel is selected by the consumer to give the highest benefit relative to the lowest cost (Balasubramanian et al., 2005). The value of using one channel during the purchase is increased when the utility increases, or when the perceived cost of using another channel is increased (Elliott et al., 2012). When measuring channel choice and usage, the means-end theory and impact of channel attributes are a common method used by researchers (e.g. Oppewal et al., 2013; Gensler et al., 2012; Verhoef et al., 2007). The literature reveals that *quality, price, convenience* and *risk* are the most central channel attributes (Ganesh et al., 2010).

Depending on the goals of the consumer, the different channel attributes vary for channel choices at different stages of the buying process (Balasubramanian et al., 2005). For instance, in the aforementioned information search stage, the consumer goal is to gather accurate and relevant information (Carlson et al., 2008), and in the post-purchase stage, consumers want to make use of products and services in an effortless way. The research of Gensler et al. (2012) in the banking industry, does for instance show quality as the most important channel attribute across all stages. The outcome might be different in other retailing industries.

Channel experience and spillover do also play significant roles in consumer channel choice (Gensler et al., 2012). Gensler et al. (2012) are the first ones to investigate channel attributes, experience and spillover effects simultaneously and together with the different stages of the buying process. Channel experience has an effect when the use of one channel increases the likelihood that the consumer would make use of the same channel next time. Spillover effect happens when the likelihood of using a channel in one stage of the buying process affects the likelihood of using the same channel in another stage. Spillover has a huge

effect on consumers channel choices in all buying steps.

How we choose one channel over the other might also be a result of previous experience. When consumers have experienced service failure in one channel, they are more likely to find an alternative channel more appealing on a subsequent occasion (Bendoly et al., 2005).

### 3.2.4 Offline versus online channel

Some products are more associated with one channel than others. This can especially be seen if we compare offline and online channels. Consumers have different preferences for online and offline services, which vary with different products at different stages of the shopping experience (Levin, et al., 2003). There are a difference between *high touch products*, such as clothing, and *low touch products*, such as cinema tickets. Another way to distinguish between products that are suited for purchase online and offline, is to group them into *search goods*, where full information about the most important attributes can be known prior to purchase, and *experience goods*, where direct experience is necessary (Chiang and Dholakia, 2003).

Consumers perceive more quality risk when shopping high touch products online (Gallino and Morino, 2013). Still, it is statistically shown that more people are satisfied with the experience of purchasing online compared to offline (The e-tailing group, 2012). Regardless, the offline channel delivers some features that are highly valued by customers, and most consumers still depend on expertise in store. Shopping enjoyment and materialism plays a more important role on perceived deception in the traditional shopping context compared to the online channel (Riquelme et.al, 2013). This is especially shown in the purchases of service products (Elliott et al., 2012).

### 3.2.5 Multichannel customers and segmentation

The Internet plays a significant role in the multichannel retailing (Oh et al., 2012).

Verhoefs et al.'s research (2007) shows that most of the multichannel behaviour today includes the Internet channel, either for information search or for purchasing. Literature reveals that customer segmentation is a high priority for many retailers, who select customer segmentation methods to maximize the value of customers (Hong and Kim, 2012). It is shown that customer segmentation increases both customer satisfaction and company profits (Hung and Tsai, 2008).

Konuş et al., (2008) collect survey data from several product categories in a multichannel environment and identifies a segmentation of *multichannel enthusiasts*, *uninvolved shoppers* and *store-focused consumers* (Konuş et al., 2008). They also investigate the impact from different covariates, and finds that innovativeness and loyalty have the greatest impact on people within the different segmentations. Another way to segment multichannel customers is by which channels they would purchase through. Elliot et al. (2012) does for instance use this segmentation when they examine different channel usage for customers, see table 1. Their research reveals that customers develop, and that they most likely will advance from being pure offliners to implementing online information search prior to purchase, or go from being cross-channel offliners to becoming pure onliners (Elliott et al., 2012).

Pure onliners: Search online, buy online  
Pure offliners: Search offline, buy offline  
Cross-channel offliners: Research online, buy offline  
Cross-channel onliners: Research offline, buy online  
Dual-search offliners: Research both, buy offline  
Dual-search onliners: Research both, buy online  
(Elliott et al., 2012)

Table 1: Shopper segmentation.

### 3.2.6 The research phenomenon

Researching products online is a growing fashion (The e-tailing group, 2012), and as many as 65 % of all consumers research online before making a purchase (TNS, 2012).

Norway has the highest percentage of consumers in the world according to total population when it comes to establishment of researching and shopping products online. The research of the retailing group TNS (2012) reveals that a large group of online consumers are of older age and not particularly social engaged. This group usually have money to spend, and do so by shopping online (Sousa and Voss, 2012). The more involved the consumers are in the purchase, and the more a product or service cost, the more investigation is done prior to purchase (TNS, 2012). Research shows that multichannel customers in general are more price conscious than all other consumers (Konus et al., 2008). How much time consumers have on hand is also reflected by the amount of Internet research that is conducted (Oppewal et al, 2013).

A trend being observed as a result of the research phenomenon is *free riding* across different channels. Cross-channel free riders mainly seek convenience, flexibility and price information. The likelihood of free riding between channels is dependent on product category. The impact of sociodemographic variables does not affect the free riding (Heitz-Spahn, 2013). Retailers have expressed concerns regarding free riding behaviour, since consumers can benefit of the free product information from one retailer, and then place the order with another, cheaper retailer. Still, multichannel customers are expected to be more loyal and satisfied than for instance single channel or dual channel shoppers (Heitz-Spahn, 2013).

### 3.2.7 Omnichannel

Since 2012, the word *omnichannel* retailing has appeared frequently in the media and seminars, but the research on its connotation, cause and countermeasure is still in its initial stages. Omnichannel focuses on letting the consumer experience the brand, not a channel within the brand (Kilcourse, 2011). Sousa and Voss (2012) points out that research in a multichannel environment where internet services are significant usually treats the

channels as a way to deliver products, more than a way to deliver service. Integration of online and offline retail channels is a recent phenomenon. The omnichannel shopper is described as a sophisticated consumer, which differs from the multichannel shopper by using all channels simultaneously (Thoma, 2010). The integration is driven by the need to offer a homogenous and more rewarding online-offline customer experience (Gallino and Morino, 2013).

Service quality makes the consumers willing to pay more (Zeithaml et al., 1996). The right multichannel environment and setting would contribute to the value creation for the customers (Gentile et al., 2007) and consumers adopt multichannel retailing to satisfy their shopping needs (Konus et al., 2008). If marketers want to transform pure offliners to an Internet-using shopping group, the consistency of service quality across channels, price saving availability and secure feelings are important (Elliot et al., 2012). People also value the fact that items are going to be waiting for them when they are ready to visit the store (Gallino and Morino, 2013). People that find little value in the shopping trip itself can benefit from omnichannel. It is shown that these customers can gain more value from the shopping when using technology (Yang, 2012). Europeans have high expectations of digitally enhanced stores (Gill, 2013) and merchants should strive towards giving customers a seamless and consistent experience. An example of a digitally store is the Clinique store with its interactive makeup desk.



Picture 1: Clinique interactive desk.



The increasing use of mobile phones for purchasing products is also a recent shopping behaviour. 65 % of the people with a smartphone use it while shopping (The e-tailing group, 2012) and about half of the people owning a smartphone (in the US) have been affected by using their mobile device while shopping in store. Many shoppers today share for instance stages of their shopping journey through social networking sites such as pinterest.com, facebook.com or via Snapchat to get immediate feedback. How this would affect the users, and what values it will give them is still in need for research. It is for instance important to know how to implement social networking and how this affects the customers (Deloitte, 2013; Gill, 2013).

The connected shopping experience is constantly expanding. Dual screening, inventory transparency, buy online pick up in store, dynamic offers and interactive merchandising in stores are amongst some of the areas that develop (Anderson, 2011).

#### **4. DISCUSSION**

Customer values comprise a complex area of research in the literature, and there can be observed an enormous effort being made to understand the customer. Research areas include which values that contribute when making a purchase, different value correlations and how customer values affect the perceived feeling of experience and satisfaction during and after a finalized purchase (e.g. Sweeney and Soutar, 2001).

It can be observed a development of the concept of value in the literature, and how it relates to other factors. For instance did Sheth et al.'s research in 1991 treat customer values as distinctive from each other, whereas more recent research concludes that customer values are interrelated.

The results show that existing literature do not seem to have agreed upon a single set of customer values. Utilitarian and hedonic values are recognized as being umbrella values, but social value does not yet seem to

have been established between different researchers, as in the study of Hsiao et al., 2012. Despite the divergent views regarding customer values, it is agreed upon that value has an important role in marketing and consumer research (Hsiao et al., 2012). This can be seen in context of the competitive advantage when delivering a superior customer value (Spiteri et al., 2004). Consumers assess products in functional terms of expected performance, value for money and versatility, as well as enjoyment and/or pleasure derived from the product, and the social aspects of what a product communicates.

Due to the many factors that affect the customers, understanding their behaviour in the multichannel environment becomes increasingly more compound. Customers today have for instance the ability to search online on their phones and tablets whilst visiting a retail store, or finalize their purchase on their mobile device in a store (Gill, 2013). This make the differences between online and offline channels blurry. Atmospheric and environment is an overall theme that has an important part on influencing customer behaviour, and its impact on customers when they can access information at literally any point is an interesting phenomenon. As a consequence has the overall interaction with the company become one of the most important factors when creating customers satisfaction, together with service quality.

It is a challenge that purchasing patterns differs so greatly depending on what is to be purchased. When Oppewal et al. (2013) shows that holiday trips are usually bought in the same channel as initially investigated, the same pattern might not be found in high experience goods, such as perfume. That researching online and buying offline is the most popular shopping trend can be seen in light of consumers maximizing their value. The availability and ease of using the Internet in information search stages give high utilitarian value, and visiting a physical store might increase the hedonic value. That elderly are the ones to most frequently shop online can for instance be a result of these consumers

being more price conscious, that they prefer to shop in the comfort of their home or office, that they perceive a higher utilitarian value due to limited leisure time or that they work during stores opening hours.

The article of Hsiao et al. (2012) is the only accessible one exploring customer value in a multichannel retailing setting. This affects the availability to vindicate features of consumers multichannel purchase behaviours. Efforts have therefore been made to understand the different aspects surrounding this retail situation, such as the impact of multiple channels itself.

The influence of social media on our behaviour is a topic not reviewed extensively, due to lack of academic research from a user perspective. There can still be seen a trend where we use our mobile phones to interact with friends and family before a purchase. That we actually take pictures of an item and share it before finalizing a purchase reveals that social values should be considered in a multichannel retailing environment as well (Gill, 2013).

If customers have high expectations when we are met with technology, it is more difficult to make them gain satisfaction. This might again impact their behaviour on a later stage. Since customers have such a high expectation of stores with digital features, and the best possible way to create an excellent experience is to exceed them, it is evident that the balance between technology, service and experience is difficult.

Limitations of the method in this study are the lack of available research specifically dedicated to the reviewed subject. The findings are as well limited by search words, the snowball method and the databases investigated. Strength of the method is the broad spectre of reviewed literature, which provides a more complete picture of the theme. On the other hand, papers from marketing professionals and commercial organizations might have given biased results. The investigations in the literature have also been conducted from around the world. It is

likely to assume that people from different countries have different buying behaviours, which might give different outcomes on their value creation, purchasing environment and behaviour.

## 5. CONCLUSION

This paper presents a review of current literature to gain a better understanding of how and why consumers buy. It is the first one to consider both values and purchase behaviour in a holistic manner and to distribute the results suitable for a novice audience.

Value represents the enduring belief that guides actions across different context. Customer value and shopping motivation is a combination of what people need, what they think they need, shopping motivations, goals and perceived satisfaction. How and why users buy, further depends on whom the consumers are, what is being bought, and in which setting, through which channel and in which environment the purchase takes place. There is a strong interrelation between all the different aspects of shopping motivations, values, goals and experience. These aspects are again strongly related to the behavioural topics.

Customer behaviour includes all the stages from how users interact with different channels and obtain information, to how we feel, have memories, fulfil goals and create value. Since so many factors matter in the purchase process, an integrative approach is important when understanding customer behaviour.

It is shown that there is a lack of research determining customer behaviour in the new retail environment. There is a need to relate value to general customer literature, such as goals and schema when making new models for measuring consumer purchasing intentions and the similar. The impact of service value on customer behaviour in a multichannel retailing lacks research. It is also a need to further investigate the integrated shopping phenomena of omnichannel purchasing.

The amount of articles read to get a somewhat complete picture of drivers to purchase and customer behaviour might reflect the complexity and diversity of the subject. There are still areas of literature not being thoroughly covered, such as the impact of social media. Notably, as a result of the complexity of the topic, there can be observed a need to impart knowledge about how and why we buy in a comprehensive and accessible way for a more novice audience.

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## Tables and figures:

Table 1; Solberg, M. T. Compiled from Elliott et al., 2012

Figure 1: Gill, M. 2013. Available at [http://gtmarket.ru/files/news/JWT\\_100\\_Things\\_to\\_Watch\\_in\\_2012.pdf](http://gtmarket.ru/files/news/JWT_100_Things_to_Watch_in_2012.pdf), page 65.