Barriers Online: Exploring Consumers’ Resistance to E-groceries
Bachelor Thesis in Business Administration

Title: Barriers Online: Exploring Consumers’ Resistance to E-groceries
Authors: Coralis Berggren and Sarah Wikström
Tutor: Marcus Klasson
Date: 2018-05-21

Key terms: E-commerce, Barriers, E-grocery, Consumer Perceptions, Consumer Resistance

Abstract

**Background:** Since the dawn of internet shopping there has always been consumers who show resistance. Researchers have identified several relevant barriers which inhibit these consumers from shopping online. Now that e-commerce has developed to the point that it could be regarded as mainstream, the resistance that remains is most evident in certain industries, such as the e-grocery industry.

**Purpose:** To identify which general e-commerce barriers are also applicable to the industry of e-groceries, and to understand the resistance shown towards the sector. Also, to evaluate how countermeasures could impact these barriers.

**Method:** A qualitative and abductive approach was used in the study to analyze which barriers are relevant and which are irrelevant. Semi-structured interviews were conducted with participants located in the south of Sweden who have distinct opinions about e-groceries and show resistance to embracing their services.

**Conclusion:** Six of the original ten e-commerce barriers were deemed irrelevant to e-groceries. The other four were relevant and impacted the embrace of e-grocery services for potential customers. Two new barriers specifically linked to e-groceries were discovered. Countermeasures have to a certain degree influenced how customers have managed to overcome certain barriers.
Acknowledgements

First and foremost, we would like to thank our tutor Marcus Klasson for his never ceasing encouragement that has transformed this thesis from a rough paper to a smooth finish. We would also like to express our gratitude to the other thesis groups who have contributed with valuable insights and constructive criticism that has enhanced the final version of this thesis.

Furthermore, we would like to thank our friends and family for the constant support they have provided during this challenging process. Finally, we would like to express our sincere gratitude to the respondents in this study without whom this paper would not have been completed.

Coralis Berggren
Sarah Wikström
Table of Contents

1 Introduction ............................................................................. 1
  1.1 Background ........................................................................ 1
  1.2 Problematization ................................................................. 2
  1.3 Purpose .............................................................................. 4
  1.4 Research Questions ............................................................ 5
  1.5 Intended Contribution .......................................................... 5
  1.6 Definition of Key Terms ....................................................... 6
  1.7 Delimitations ..................................................................... 6

2 Frame of Reference ................................................................. 7
  2.1 Barriers to E-Commerce ....................................................... 7
    2.1.1 Perceived Risk ............................................................... 7
    2.1.2 Trust .......................................................................... 9
    2.1.3 Fidelity ........................................................................ 10
    2.1.4 Personal Contact ........................................................... 11
    2.1.5 Inconvenience ............................................................... 12
    2.2 Countermeasures to Barriers .............................................. 13
      2.2.1 Sensory Enabling Technology ..................................... 13
      2.2.2 Perceived Risk ........................................................... 15
      2.2.3 Personal Contact ........................................................ 15
    2.3 Summary of the Frame of Reference ................................. 16

3 Methodology and Method ......................................................... 17
  3.1 Scientific Philosophy .......................................................... 17
    3.1.1 Interpretivism ............................................................... 17
  3.2 Scientific Approach ............................................................ 17
    3.2.1 Abductive ................................................................. 17
  3.3 Research Strategy .............................................................. 18
    3.3.1 Case Study ............................................................... 18
  3.4 Research Method and Design .............................................. 19
    3.4.1 Qualitative Approach .................................................. 19
    3.4.2 Case Selection ............................................................ 20
    3.4.3 Data Collection .......................................................... 21
    3.4.4 Industry Context ......................................................... 22
    3.4.5 Data Analysis ............................................................ 23
  3.5 Quality Criteria .................................................................. 24

4 Results and Analysis .............................................................. 25
  4.1 Irrelevant Barriers .............................................................. 25
    4.1.1 Payment Risk ............................................................... 25
    4.1.2 Privacy Risk .............................................................. 27
    4.1.3 Distrust Towards Internet Shopping ............................. 29
    4.1.4 Fidelity ...................................................................... 30
    4.1.5 Sales Personnel ........................................................... 32
    4.1.6 Social Component ....................................................... 33
  4.2 Relevant Barriers ............................................................... 35
    4.2.1 Product Performance Risk ......................................... 35
    4.2.2 Distrust Towards Online Vendors ............................... 38
    4.2.3 Delivery ................................................................. 39
    4.2.4 Returns ................................................................. 41
4.3 Discovered Barriers ................................................. 43
4.3.1 Structure .............................................................. 43
4.3.2 Food Preference and Allergies ............................ 45

5 Discussion and Conclusion ................................. 48
5.1 Introduction ........................................................... 48
5.2 Discussion ............................................................... 49
5.3 Conclusion .............................................................. 51
5.4 Contribution ........................................................... 51
5.5 Limitation of the Study and Future Research .............. 52

References ........................................................... 54

Appendix .............................................................. 58
1 Introduction

This chapter introduces the background of the study, the problematization, and the purpose. Subsequently followed by the central research questions. Concluding the chapter are the sections detailing the intended contributions, definitions of key terms, and delimitations.

1.1 Background

Electronic commerce (e-commerce) is the concept of shopping for products online (Choi & Geistfeld, 2004). Chaparro-Peláez, Agudo-Peregrina, and Pascual-Miguel (2016) highlight that the internet as an alternative shopping channel is increasing in number of active users and in yearly turnover. Sweden, a country defined by the Fletcher School at Tufts University as one of the most advanced digital economies in the world (Tartar, 2017), has seen an upturn in sales from three percent to nearly nine percent in the e-commerce retail sector over the past ten years (PostNord, 2018). Despite this, there are still numerous customers hesitant to purchase goods online (Iglesias-Pradas, Pascual-Miguel, Hernández-García, & Chaparro-Peláez, 2013; Swinyard & Smith, 2003).

The online environment is two-dimensional, as such it does not allow for consumers to directly inspect their product (Grazioli & Jarvenpaa, 2000) or look the vendor in the eye (Ba, Whinston, & Zhang, 1999) before making a purchase. All of which are components humans have relied on as measures of assurance for decades. Thus, it can be understood that consumers may face a variety of perceived barriers when purchasing a product or service online. Familiarity to a website and its vendor are underlined as leading variables to feelings of trust instilled in consumers (Gefen, 2000). Swinyard and Smith (2003) looked at trust as a hindrance, as well as customer’s physical store preferences, the inconvenience and time consumption aspect of internet shopping.

As a result of previous research regarding which barriers are perceived as relevant by online consumers, comprehension of possible countermeasures has gradually improved. Clothing purchases completed via mail order usually include a return policy to reduce perceived risk of receiving goods which end up being unsuitable to the customer in terms of size and color (Foscht, Ernstreiter, Maloles, Sinha, & Swoboda, 2013).
Kim and Forsythe (2008) propose another method of reducing risk by applying the use of sensory enabling technology (SET) used to gain visual and tactile information of online products. Visualization technologies are commonly used in online clothing stores to provide two-dimensional and three-dimensional views of the products (Kim & Forsythe, 2008). Haptic interfaces promote a sense of touch as they allow users to feel the weight, size, and texture of products with the help of touch screen tablets or electronic gloves (Van Kerrebroeck, Willems, & Brengman, 2017). It is predicted to be a future means for facilitating the touch and sensory aspect of online shopping.

1.2 Problematization

An issue with research regarding e-commerce and the barriers consumers perceive is that the majority of preceding discoveries and inquiries have been conducted through a quantitative lens (Chaparro-Peláez et al., 2016; Foscht et al., 2013; Iglesias-Pradas et al., 2013; Kim & Forsythe, 2008; Brown, Pope, & Voges, 2003). Quantitative research methods are great at providing descriptive data, it captures a snapshot of a user population, but quantitative data is unfortunately considerably more difficult to interpret (Madrigal & McClain, 2012). For instance, quantitative data can point to the number consumers within a segment who experience one or several barriers to e-commerce, but it lacks the necessary data to interpret the numbers. The quantitative lens has an inability to provide an explanation as to why people are affected by a certain barrier.

What is more, numerous previous studies were predominantly conducted during the beginning of the twenty first century (Ba et al., 1999; Brown et al., 2003; Gefen, 2000; Swinyard & Smith, 2003; Vijayasarathy, 2004), which coincides with the implosion of the DotCom bubble. The DotCom bubble was the first major upsurge in business-to-consumer (B2C) trades via the internet, the bubble burst due to a lack of basic business knowledge, poor business plans, and failure to meet customer expectations to name a few (Razi, Tarn, & Siddiqui, 2004). The failure of the DotCom bubble had a resounding impact on the faith and behavior of both consumers and investors alike. Research into e-commerce barriers conducted around this time, although relevant, calls for a major update considering that the DotCom bubble implosion occurred nearly two decades ago. In the time span between now and then, e-commerce has developed the technological capabilities and infrastructure which was not available at the time (Bringgg, 2016).
Consumers have also become accustomed to the concept of sharing their credit card information through their computers, something that seemed foreign to consumers at the beginning of the millennium.

Advancements in SET are developments that are valuable and may be of use in the future for online shopping. These technologies are still in early stages, but the scenarios in which they can be used and their potential benefits in different industries has been shown in focus group research (Van Kerrebroeck et al., 2017). The haptic interfaces have primarily been associated with use in industries like apparel, cosmetics, jewelry, and interior design products. Unfortunately, there are certain industries that will not be able to make use of these technologies in the manner they are currently being developed. The use of SET in the context of online groceries (e-grocery) seems unlikely when taking into consideration that the texture of one necklace is the same as all necklaces of its kind, but the texture of one tomato does not have the same as all other tomatoes.

Based on the Dutch data exchange platform Syndy (2015) the European grocery industry began to conform to the digital trends of society around 2015. It was at this time the sector faced a digital tipping point, meaning much of its growth from that point on was expected to be generated digitally instead of in physical stores. Since then, the e-grocery market has been growing steadily, but is still in the early stages of development. The retailers who have converted to the online environment successfully, are now creating immense value for themselves and their customers, when compared to those who have not. It is predicted that when consumers migrate to purchasing food online that they will have a preferred store and a detailed profile, meaning it will be incredibly difficult to persuade customers to switch stores once their preference has been determined (Syndy, 2015). This emphasizes the importance for retailers to understand consumers’ resistance towards online grocers (e-grocers), while the consumers are still receptive, from a marketing point of view.

Both before and after the explosion of e-commerce, a great deal of interest and research has been dedicated to studying three major aspects: barriers and drivers of e-commerce adoption, customer segmentation, and e-commerce acceptance modeling (Iglesias-Pradas et al., 2013).
Although these aspects have contributed to understanding the components of the e-commerce structure, there is a lack of explanation surrounding the underlying reasons behind the resistance some experienced e-shoppers show towards e-groceries. Experienced e-shoppers are customers who have made at least one purchase online (Hernández, Jiménez, & Martín, 2010).

Pauzi, Thoo, Tan, Muharam and Talib (2017) have accentuated the shortage of literature which evaluates the fundamental dimensions and aspects which are most instrumental in consumers' resistance towards e-groceries. In addition, amongst existing research, there is no clear consensus of which barriers and social influences have the biggest impact on e-commerce shoppers’ attitude towards e-groceries. In contrast to e-groceries, multiple barriers have been identified within e-commerce such as perceived risk (Featherman, Miyazaki, & Sprott, 2010; Forsythe & Shi, 2003), trust (McCole, Ramsey, & Williams, 2010; Gefen, 2000), fidelity (Brown et al., 2003), personal contact (Srinivasan, Anderson, & Ponnavolu, 2002; Doolin, Dillon, Thompson, & Corner, 2005), and inconvenience (Campbell & Savelsbergh, 2006; Bahn & Boyd, 2014) all of which have contributed to knowledge in the area. However, this there is still a need for further and updated research of barriers online due to inconsistencies among the insights (Pauzi et al., 2017), and to create an understanding of the barriers related to the e-grocery market.

1.3 Purpose

The purpose of this paper is to study resistance to e-grocery services by putting focus on the online barriers and their respective countermeasures among experienced e-shoppers who have not yet embraced e-grocery services. The consumers who are relevant for this study are those who are responsible for grocery purchases in their household, are used to purchasing other goods online, and have a stated opinion as to why they have refrained from purchasing their groceries online. For these reasons this group of consumers are classified in this paper as potential e-grocery customers. This research provides deeper insights into this specific group of consumers through semi-structured interviews evaluating their standpoint on the matter. These insights will amend inconsistencies in previous studies and provide new and updated knowledge to the field.
1.4 Research Questions

Little is known about the perception of the feelings individual potential customers’ have towards e-groceries versus their feelings towards traditional grocery shopping. The reasoning behind researching potential customers is that it is their purchasing behavior that is affected by barriers and as they have yet to overcome their perceived barriers. Therefore, their point of view is of great value to research within this field. Grounded in this context of limited knowledge, the main research question is as follows:

How do potential customers feel about purchasing food online?

To further the understanding of the main question, the following are the sub-research questions:

Why are potential customers resistant to embrace e-grocery services?

How do countermeasures to certain barriers influence potential customers when considering the use of e-groceries?

1.5 Intended Contribution

The research conducted will be a qualitative complement to the research of barriers to e-commerce, which has been predominantly studied from a quantitative perspective (Van Kerrebroeck et al., 2017). This approach broadens and updates the understanding of e-commerce barriers and distinguishes which of these barriers are relevant to e-groceries. An update in literature regarding e-commerce barriers is needed as consumption patterns have changed since the beginning of the century, when most studies in this field were carried out (Iglesias-Pradas et al., 2013). The central scholars whom this research adds knowledge to includes Gefen (2000), Chaparro-Peláez et al. (2016), and Featherman & Pavlou (2003).
1.6 Definition of Key Terms

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>E-commerce</td>
<td>Online shopping of goods or services</td>
</tr>
<tr>
<td>E-grocer</td>
<td>A grocery store that sells products online, sometimes as a complement to a physical store</td>
</tr>
<tr>
<td>E-grocery</td>
<td>Segment of electronic commerce related to the sale of groceries on the internet</td>
</tr>
<tr>
<td>Pre-selected</td>
<td>Groceries selected based on recipes chosen by the e-grocer, then packed and delivered with the recipes to cook from the produce</td>
</tr>
<tr>
<td>Self-selected</td>
<td>Groceries selected by the customer, the packed and delivered by an e-grocer</td>
</tr>
<tr>
<td>Sensory enabling</td>
<td>Technology that aids online consumer decision-making through visual or tactile information</td>
</tr>
</tbody>
</table>

1.7 Delimitations

This thesis discusses online grocery purchases as an alternative to, rather than as a complement to, traditional physical store grocery shopping. Due to this, the focus is on self-selected and pre-selected grocery bags, not on the niched companies with a limited amount of grocery products (see the sub-chapter named Industry Context in chapter three for further information on the different e-grocery alternatives available in Sweden). The literature is delimited to information about e-commerce barriers and countermeasures. The interviews take place in Sweden and are limited to the Swedish population. Additionally, this paper is written in the spring of 2018 and the authors are aware that the industry of interest is rapidly changing, overtime it is likely the perceptions of the consumers to e-grocery shopping may change.
2 Frame of Reference

This chapter covers the theoretical perspectives of barriers and countermeasures to e-commerce and are presented together with relevant literature which emphasizes and deepens the focus of the study. In total, five main themes of barriers and ten underlying dimensions have been outlined and summarized at the end of the chapter.

The fundamental basis for the frame of reference consists of theory and research in relation to general barriers to e-commerce and their countermeasures. This study is particularly interested in exploring the context of e-groceries and identifying which of the general barriers are relevant to this market. Since e-groceries is the empirical focus of the study and not supported or based in theory, the contextualization and description of the industry is presented in chapter three. The theory in this chapter therefore exclusively examines literature in reference to the themes of barriers, underlying dimensions to e-commerce, and their respective countermeasures.

2.1 Barriers to E-Commerce

Barriers to e-commerce cause consumers to hesitate or refrain from making a purchase. In a purchase situation where consumers might experience uncertainty, perceived risk and trust are the barriers which affect their decision the most (Pavlou, 2003). These are two themes of barriers which will be described in this chapter, together with the three themes personal contact, fidelity, and convenience.

2.1.1 Perceived Risk

Perceived risk is one of several major impediments to the growth of e-commerce, the interpretations of this barrier and its definition has been conceptualized in various ways across studies (D’Alessandro, Girardi, & Tiangsoongnern, 2012). There is a lot at stake for consumers when considering making a purchase from a faceless e-commerce provider (Featherman & Pavlou, 2003). Understandably, there is a wide range of risk concerns which may arise for the consumer in such a situation. Due to the immensity of perceived risks, it is often categorized into dimensions to make the theme more cohesive and comprehensible (Liebermann & Stashevsky, 2002).
The dimensional barriers of perceived risk this study takes into consideration are: **payment risk, privacy risk, and product performance risk.**

**Payment Risk**

Purchasing within the online environment requires the use of credit cards or other banking solutions, as cash is not an option (Vijayasarathy, 2004). Nevertheless, credit card payment is considered by professionals to be a barrier which to a certain degree restricts the development of online shopping (Hong & Yi, 2012). The concern for theft of credit card information on the internet is a fear both e-commerce shoppers and non-shoppers share (Swinyard & Smith, 2003). The difference between these two groups is that the e-shoppers have been able to overcome the barrier to make a purchase.

**Privacy Risk**

The ways in which consumers evaluate purchases and come to a decision is better explained when the risks they face are taken into consideration (Featherman et al., 2010). Privacy concerns are deeply ingrained in consumers and the concern has grown as they have become increasingly experienced and familiar with e-commerce. Privacy risk is defined in this study as “a consumer’s subjective evaluative assessment of potential losses to the privacy of confidential personally identifying information, including the assessment of potential misuse of that information that may result in identity theft” (Featherman et al., 2010, p. 220). Subsequently, consumers with privacy concerns, and the resulting risk they experience, refers to the uncertainty they associate with personal information being collected by the collecting and accessing agencies (Kansal, 2014). The notion of privacy is valuable as it allows transactions that may result in trust occur, without privacy it would be impossible to build trust through transactions.

**Product Performance Risk**

This element of risk is in its simplest form the fear of making a poor or inappropriate purchase decision (Doolín et al., 2005), and can be defined as the loss incurred when a brand or product does not perform as expected (Forsythe & Shi, 2003). The risk stems from the inability to accurately judge the quality of a product or service online, leading to a poor choice.
Definitive and correct judgement of the quality of a product or service online may be affected by the limitations to touching, feel, or try the product or service, and insufficient information of its attributes (Forsythe & Shi, 2003). All resulting in increased product performance risk experienced by consumers.

2.1.2 Trust

There are numerous definitions of trust, they reflect that trust is a multidimensional construct associated with integrity, benevolence, empathy, competence, ability, confidence, and predictability (McCole et al., 2010; Gefen, 2000; McKnight & Chervany, 2001). Despite the wide variety of definitions, one general consensus is that trust only exists in uncertain and risky environments or situations (McCole et al., 2010). Due to the uncertain and complex nature of online transactions, understanding the essence of online trust has become an important goal. The need for trust plays a fundamental role in mitigating the effects of risk and uncertainty in online purchases, trust is also regarded as a crucial contributing component of the success of any online business (McCole et al., 2010; Beldad, De Jong, & Steehouder, 2010).

Research on trust outside of the e-commerce realm has consistently focused on trust that is built in a gradual way, via ongoing interactions between the vendor and customer (Gefen, 2000). The description of trust from this perspective depicts these interactions as the methods by which people create their own beliefs and intentions, which then dictates their trust or distrust in a potential vendor. The problem with this type of trust-building however is that this manner is usually not an option or a possibility for online vendors. Unlike the more traditional understanding of trust there are other aspects which are emerging due to e-commerce and the lack of direct contact it supplies (Chaparro-Peláez et al., 2016; Ba et al., 1999). Two of these emerging trust dimensions evaluated in this research is distrust toward online vendors and distrust towards internet shopping (Gefen, 2000).

Distrust Towards Online Vendors

Due to the conditions of online B2C relationships, trust is imperative for the consumer to accept the risk and uncertainty which is inherently linked to a given transaction (McCole et al., 2010).
The relationship between consumer and vendor is not only characterized by uncertainty, but also by anonymity, lack of control, and potential opportunism (Grabner-Kräuter & Kaluscha, 2008). Website ease of use and design quality are attributes which signal to consumers the trustworthiness of a web vendor, if these visual elements are not seen as adequate consumers may not feel safe purchasing from that vendor (Lee, Kang, & McKnight, 2007). Having only limited cognitive resources at their disposal, consumers turn to trust as it is an effective mental mechanism when coping with uncertain situations (Grabner-Kräuter & Kaluscha, 2008). As such, it is deduced that lack of trust or distrust in an online vendor is an important barrier some consumers face.

Distrust Towards Internet Shopping

The element of familiarity and acceptance of the internet as a shopping channel goes hand-in-hand with the concept of trust in online vendors since familiarity typically is a prerequisite of trust (Gefen, 2000). The experiences internet users have had with online transactions can range from negative to positive, or anywhere in between (Beldad et al., 2010). Their online shopping experiences may have been enjoyable, gratifying, or satisfying, but they could also have been frustrating, disappointing, or discouraging. Satisfaction with previous online transactions affects not only users’ trust towards shopping on the internet but can also increase or decrease usage and e-commerce familiarity (Beldad et al., 2010).

2.1.3  Fidelity

The stream of literature investigating store loyalty and brand loyalty is highly dominant (Brown et al., 2003), leaving the aspect of fidelity in need of further investigation. In this paper fidelity is defined as consumers’ devotion to physical retailers which in turn acts as a barrier to convert to online retailers (Chaparro-Peláez et al., 2016). In the sub-section following fidelity, sales personnel as a barrier is described. Note that fidelity distinguishes itself from sales personnel in that importance is emphasized on customers relationships with store personnel, whereas store personnel refers to the valuable expertise available to customers in person.
Online purchasing has been implied to be related to shopping orientations (which were created to categorize physical store shoppers), these orientations attempt to describe and explain different consumers’ general predispositions toward shopping (Gehrt & Carter, 1992). These orientations are presumed to affect consumers purchase behavior while internet shopping depending on which orientation they exhibit. The shopper orientation which illustrates how fidelity acts as a barrier is the personalizing shopper as presented by Brown et al. (2003). The personalizing shopper is associated to consumers who value relationships with store personnel. With this orientation in mind, it is logical to presume that the loss of personal contact with sales personnel is seen as a barrier to some consumers.

2.1.4 Personal Contact

Research has found that shopping is an important personal and social activity for many consumers (Doolin et al., 2005). Online shopping unfortunately removes many aspects of personal contact which consumers have come to value.

Sales Personnel

A lack of interactivity is an issue many e-commerce businesses deal with, as the websites are often hard to navigate, provide insufficient product information, and e-mail inquiries usually go unanswered for a day or two (Srinivasan et al., 2002). Bauer, Grether, and Leach (2002) found that some online businesses have weak points in terms of interactive behavior between the customers and the organization. The interactive behavior was instead occurring amongst the customers. When customers enter physical stores, they are accustomed to being greeted by informative and competent personnel who they can speak directly to if necessary. This barrier becomes a problem when e-commerce businesses are not ensuring effective customer support tools on the website, and when the degree of two-way communication with customers is limited (Srinivasan et al., 2002).

Social Component

The loss of the social benefits is another negative element associated with the online shopping experience (Doolin et al., 2005). Some characterize shopping as a social activity which they do together with friends or family.
In some cases, shopping may be an activity which brings customers a great deal of social benefits. This is again an example of a shopping orientation which is a potential barrier to consumers, the so-called *recreational shopper* (Doolin et al., 2005). The customers who exhibit this orientation value the social aspects of shopping to such an extent that the internet is considered a less attractive medium for shopping.

2.1.5 Inconvenience

When purchases are made in a physical store the customer most often receives the goods immediately after the purchase. E-commerce shopping, on the other hand, entails delivery and at times also the return of certain goods. These two dimensions are on occasion perceived as barriers to online shopping (Swinyard & Smith, 2003).

**Delivery**

Many businesses today allow their customers to purchase their goods online and have them delivered directly to their front doors (Campbell & Savelsbergh, 2006). For these retailers it is crucial that their orders are delivered in an efficient and reliable fashion, this is a challenging activity not only to plan but also to execute (Ehmke & Campbell, 2014). Particularly the deliveries which require customers to be home at the time of delivery, known as attended deliveries (Campbell & Savelsbergh, 2006). To avoid failed delivery the customer and the service provider must agree upon a specific delivery time. Accepting larger quantities and more orders may increase profits for the business, but it also makes it more difficult to ensure the reliability of their deliveries (Ehmke & Campbell, 2014). Swinyard and Smith (2003) identify that late delivery and backorder concerns are two aspects of great importance to customers. Unfortunately, the attendance of the customer is problematic to predict, and home deliveries typically result in high rates of failure which leads to higher delivery costs and wastes the time of other consumers (Pan, Giannikas, Han, Qiao, & Grover-Silva, 2017). Understandably, some customers find the hassle and stressful nature associated with home delivery outweighs its benefits.

**Returns**

Due to the nature of the online environment and its inherent inability to allow customers to touch or feel the physical product, the return policy of online businesses play an important role in purchase behavior (Pei, Paswan, & Yan, 2014).
The return policy influences consumers’ purchase decisions by enhancing their perception of fairness. Consumer’s perception of a seller’s return policy shapes their purchase decisions and transactions (Oghazi, Karlsson, Hellström, & Hjort, 2018). When restrictive return policies are put into place it is argued by Bahn and Boyd (2014) that it increases consumers’ perceptions of the risk associated with the retailer's product assortment, in turn making it seem less attractive. The degree to which the policy affects the attractiveness of the assortment depends on how detailed and clear assortment information is presented in the first place. It is therefore of importance for vendors to explicitly describe products and provide easily accessible customer service to reduce their number of returns (Foscht et al., 2013).

2.2 Countermeasures to Barriers

As established by the description of Barriers to E-commerce in this chapter, there are several perceived barriers which hinder potential customers from engaging in online shopping. Many of the barriers have been studied since the beginning of e-commerce and have therefore been of interest to practitioners and how to overcome them. Research into countermeasures refers to in what ways physical store attributes can be adapted to the online setting (Kim & Forsythe, 2008; Van Kerrebroeck et al., 2017; Yoo & Kim, 2012), how to lower the risks associated with payment online (Featherman & Pavlou, 2003), and how to promote individualized communication and interactions online (Bauer et al., 2002).

2.2.1 Sensory Enabling Technology

Kim and Forsythe (2008) explains sensory enabling technology (SET) as a solution which “can deliver product information that is similar to the information obtained from direct product examination, thus reducing product risk” (p. 901). SET is a collection of techniques e-retailers can apply to their websites to provide information to the customers that cannot be described verbally. SET is commonly separated into two areas of study, visualization technologies and haptic interfaces (Kim & Forsythe, 2008). Visualization technologies can for example assist through two dimensional (2D) or three dimensional (3D) pictures. Haptic interfaces in contrast can convey a sense of touch though special computer software or different technical devices but is as of today not yet available in B2C e-commerce (Van Kerrebroeck et al., 2017).
Visualization Technologies

In e-commerce product pictures are provided for customers in hope that the visual component will invoke a purchase decision (Kim, Kim & Lennon, 2009). In the clothing industry it has been proven that verbal information in the form of text leads to higher purchase intention rates than pictures (Kim & Lennon, 2008). However, Yoo and Kim (2012) suggest in their research the use of both verbal and visual elements is the optimal combination of stimuli for online shoppers. This highlights the importance for online vendors to know how to portray their products properly. The possibility to zoom in on pictures of products captivates the attention of viewers, however it will not improve the customer's perception of the product (Jai, O'Boyle & Fang, 2014). This statement is in part supported by the findings of Kim and Forsythe (2008) who claim that 2D pictures with different angles or with a zoom function is not perceived as innovative, but that it has a functional role in the evaluation process of purchasing. The ability to digitally rotate the product gives the customer both a realistic view of the product and makes the shopping experience more entertaining (Kim & Forsythe, 2008). This function makes it possible for the customer to visualize him or herself using the product (Jai et al., 2014).

Haptic Interfaces

Kim and Forsythe (2008) emphasized that touch-enabling technologies are not available yet in B2C e-commerce because they demand advanced computer programs. However, their study was carried out before tablets and touchscreen computers became a part of everyday life for many. Brasel and Gips (2014) suggested that the act of touching a product through a screen, rather than clicking on it, leads to a sense of ownership enabling the consumer to bond with the product before it is physically delivered. Van Kerrebroeck et al. (2017) took the concept even further and investigated how touchscreens could mirror the texture and structure of products to create the ability for consumers to feel the material before purchase online instead of only reading about it. The study found that tablet technology combined with a touch enabling glove is innovative, entertaining, and useful in gaining a better sense of a product. This benefit remained regardless of whether the product was jewelry, furniture, electronics, or apparel. However, a limitation with this technology is that it is only useful when the tested product and the delivered product are identical. When there are discrepancies between the products this technology is less useful, for example in the sale of fruit or vegetables.
2.2.2 Perceived Risk

To combat the effects of perceived risk there are some countermeasures which have been implemented and seen positive results. Two effective risk-reducing strategies is money back guarantees and prominently displayed consumer satisfactions guarantees (Featherman & Pavlou, 2003). These two strategies help counteract payment and product performance-based risk concerns customers may have. The logic behind this countermeasure is that consumers may be more willing to accept the perceived risk if the service provider makes it clear that they firmly believe in their products and services. Simple statements and graphics stating that transactions are guaranteed can be enough to calm the risk concerns felt by customers. A similar strategy may also work towards reducing privacy concerns, by also clearly presenting a business’s privacy policy to their customers (Featherman & Pavlou, 2003). Another way to counteract perceived risks if for e-retailers to work with independent payment websites, thus ensuring that the payment will be secure (Swinyard & Smith, 2003). Although these countermeasures have led to success for some businesses, these countermeasures are not applicable for all industries.

2.2.3 Personal Contact

Bauer et al. (2002) identified something which many online businesses have adapted today which is individualized communication. This promotes B2C contact in the absence of physical store personnel. Customers need someone or something to turn to for further information or other questions they may have. E-mail addresses and online direct chats allow for complaints to be sent to the organization directly, the company can then learn about customer difficulties earlier and make amendments quicker. Another example of a countermeasure is that consumers’ feelings of commitment towards a brand may be positively influenced by individualized services and their satisfaction with the service (Bauer et al., 2002). Although this countermeasure creates a bridge between the online business and the e-shopper, it does not fully substitute the interactivity a shopper would have with a physical staff member.
2.3 Summary of the Frame of Reference

To facilitate the reading experience the barriers established in this chapter are summarized in table below.

Table 1: Summarizing Table of Barriers to E-commerce

<table>
<thead>
<tr>
<th>Themes</th>
<th>Dimension Within Each Theme</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perceived Risks</td>
<td>Payment Risk</td>
</tr>
<tr>
<td></td>
<td>Privacy Risk</td>
</tr>
<tr>
<td></td>
<td>Product Performance Risk</td>
</tr>
<tr>
<td>Trust</td>
<td>Distrust Towards Online Vendors</td>
</tr>
<tr>
<td></td>
<td>Distrust Towards Internet Shopping</td>
</tr>
<tr>
<td>Fidelity</td>
<td>Fidelity</td>
</tr>
<tr>
<td>Personal Contact</td>
<td>Sales Personnel</td>
</tr>
<tr>
<td></td>
<td>Social Component</td>
</tr>
<tr>
<td>Inconvenience</td>
<td>Delivery</td>
</tr>
<tr>
<td></td>
<td>Returns</td>
</tr>
</tbody>
</table>
3 Methodology and Method

This chapter describes the study's methodology by presenting and motivating the choice of scientific philosophy, scientific approach, and research strategy. Then, the chosen method and design of the study is stated, explaining how the qualitative data was collected, analyzed, and in which ways the quality and credibility of the study was ensured.

3.1 Scientific Philosophy

3.1.1 Interpretivism

Collis and Hussey (2014, p. 43) state that “a research paradigm is a philosophical framework that guides how scientific research should be conducted”. Traditionally the two major paradigms of scientific philosophy are positivism and interpretivism (Gray, 2013). Walliman (2001) explains that positivism is derived from studies in natural science and can be applied in the research of social sciences as well. The aim of positivism is to find one truth or fact about a subject matter, which can be deduced from testable and verifiable data. Interpretivism on the other hand highlights that what is real is subjective and multifaceted, subsequently meaningfulness varies from individual to individual and that there exists more than one single truth (Collis & Hussey, 2014; Walliman, 2001; Stake, 2010).

The research conducted in this paper is of interpretivistic nature as the ambition is to fathom the underlying reasons of potential customers' resistance to online grocery shopping. Since perceptions differ, there will likely be several different answers as to why the respondents do not buy their groceries online. Therefore, the scientific philosophy suitable for this paper is interpretivism.

3.2 Scientific Approach

3.2.1 Abductive

A scientific approach explains the logic behind the reasoning of an argument (Walliman, 2001). In scientific research there are usually three types of reasoning: *deductive, inductive*, and *abductive* (Reichertz, 2014). Deductive reasoning consists of a general statement, an observable and more specific statement, and ends in a logical conclusion linking the two statements together (Walliman, 2001).
One way of using a deductive approach is to test a hypothesis based on literature by making observations (Collis & Hussey, 2014). An inductive approach on the other hand begins with observations which then shape a general conclusion (Walliman, 2001). Inductive reasoning is important when constructing new theory in an unexplored area of a field (Reichertz, 2014). An abductive approach combines the inductive and deductive reasoning approaches, alternating between theory and observation to produce a plausible theory of the studied subject (Saunders, Lewis & Thornhill, 2012).

Saunders et al. (2012, p. 148) state that an abductive approach is suitable for a topic in “which there is a wealth of information in one context but far less in the context in which you are researching”. Grounded in this statement, the scientific approach of this study will be abductive. There is an abundance of research on barriers to e-commerce in general, but the focus has been on evaluating how e-commerce barriers affect consumers who do not shop online at all. There is a lack of knowledge and literature evaluating how these barriers affect consumers who are already e-shoppers but show resistance to certain online markets, in this case e-groceries. The approach for this research will be to first sift through existing literature, then assess if the theories in literature coincide with the observations in the study. Then it is determined whether new theories can be drawn which hopefully can lead to the improvement of the existing theory in literature in e-groceries.

3.3 Research Strategy

3.3.1 Case Study

A research strategy refers to the means used to obtain findings in research and can be done in a number of ways, ranging from experiments where all variables are controlled to ethnography which studies a group of people in their natural environment (Saunders et al., 2012). Another way is case studies, they can be used by both interpretivist and positivist studies (Collis & Hussey, 2014). This research strategy aspires to understand phenomena in their natural environment. Yin (2014) suggests pursuing a case study approach to research when in-depth knowledge of the phenomenon is needed, and when the research questions begin with the words why or how. The case study strategy consists of two categories: a single-case or multiple-cases (Yin, 2014). A single-case study design is applied if the case in question is particularly unusual, original, or common.
Multiple-case study design collects several respondents’ point of views and looks for similarities (literal replication) or differences (theoretical replication) amongst the results (Yin, 2014).

The research conducted in this paper will use a multiple-case study strategy to investigate the research purpose. The objective of this study is to discover both literal and theoretical replications, in other words, to establish which barriers are perceived to be of importance to the respondents and which barriers are not. With the objective in mind, this study is an exploratory study. Furthermore, the study will be conducted in a cross-sectional manner to create a snapshot of the current perspective, rather than a longitudinal study which accounts for changes over time (Gray, 2013).

3.4 Research Method and Design

3.4.1 Qualitative Approach

The research method is the process of how the data is collected and analyzed (Collis & Hussey, 2014). Researchers usually choose one of two, and at times both, methods: quantitative and qualitative. Stake (2010) explains the differences between the two by describing quantitative research as a method which relies on linear attributes, measurements, and statistical analysis. Qualitative research in contrast is described as a method which relies on human perception and understanding. Quantitative research depends on the use of numerical figures to identify a single right answer, as such quantitative methods are linked to the positivist research philosophy. Qualitative research is linked to the interpretivist philosophy since perceptions are subjective and can therefore not be numerically expressed, but relies on textual expression (Saunders et al., 2012).

This study will adopt a qualitative method to answer the research questions as they aim to explain potential customers' resistance to e-grocery services. The primary source of data will be collected through semi-structured interviews and will be described further in this chapter. As perspectives are subjective, this approach will provide valuable insights about online shopping behavior, and the lack thereof for e-grocers.
3.4.2 Case Selection

This study uses judgmental sampling, a sampling method in where the respondents are selected by the authors, based on the assumption that they can contribute through their own experiences to the knowledge of the research field (Collin & Hussey, 2014). The people chosen to be part of the primary data in this study had to meet certain criteria to ensure a cohesive view of the e-grocery barriers. First, the interviewees had to be regular e-shoppers of various products, but who have not switched from regular grocery shopping to e-groceries. This criterion was fundamental as those who are not regular e-shoppers will likely perceive different barriers to e-groceries than those who are familiar with e-commerce. Secondly, the interviewees had to fully or partly responsible for the purchase of groceries in their household. This criterion ensures a superior comprehension of regular grocery shoppers, and his or her perceptions and associations to grocery shopping. Finally, the participants had to have a distinct, stated opinion which motivates their resistance to e-groceries. The reasoning behind the final criterion being that a consumer who is unfamiliar with or indifferent to e-grocery services cannot resist something they are not against or aware of, meaning their feedback would not help explain resistance to e-groceries.

The selection of participants for the interviews as well as a contextualization of the sample population are presented in Table 2 below. Contextualization paints a picture of the respondents' backgrounds and of the subject, the respondents are likely to have varying perspectives depending on the geographical, demographic, or economic setting in which they live (Collins & Hussey, 2014) which is why some of this information is included in Table 2. Their names are kept confidential and are therefore changed to make the respondents feel comfortable sharing their opinions in the interviews. Their ages range from 24 to 57 and the participants live in a total of six different cities in the south of Sweden. Household composition was included in the table as it might affect the reasoning behind the perceived barriers. Most respondents usually bought clothes, cosmetics, home interior decorations and pharmacy items when shopping online. The frequency of their online shopping habits ranges from one to four times per month. The average interview time was 36 minutes and the total amount of transcribed pages added up to a total of 83 pages.
Table 2: Presentation of the Interviewees

<table>
<thead>
<tr>
<th>Name</th>
<th>Age</th>
<th>City</th>
<th>Household composition</th>
<th>Products usually bought online</th>
<th>Online purchase frequency (per month)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eli</td>
<td>24</td>
<td>Jönköping</td>
<td>Lives alone</td>
<td>Shoes, hair care products</td>
<td>One</td>
</tr>
<tr>
<td>Jamie</td>
<td>26</td>
<td>Malmö</td>
<td>Lives with partner</td>
<td>Clothing, shoes, hair care products, interior decorations</td>
<td>Three</td>
</tr>
<tr>
<td>Lee</td>
<td>28</td>
<td>Uddevalla</td>
<td>Lives with spouse and two children</td>
<td>Children’s clothing, hair care products, make-up, pharmacy items, pantry items, media streaming services</td>
<td>Two-three</td>
</tr>
<tr>
<td>Mika</td>
<td>49</td>
<td>Näsjö</td>
<td>Lives with partner</td>
<td>Sportswear, fishing equipment</td>
<td>Two-three</td>
</tr>
<tr>
<td>Nicola</td>
<td>57</td>
<td>Näsjö</td>
<td>Lives with partner</td>
<td>Pantry items, sportswear, clothing, pharmacy items</td>
<td>Two-three</td>
</tr>
<tr>
<td>Robin</td>
<td>24</td>
<td>Stockholm</td>
<td>Lives with partner</td>
<td>Clothing, shoes, make-up, pharmacy items</td>
<td>Three-four</td>
</tr>
<tr>
<td>Sam</td>
<td>24</td>
<td>Helsingborg</td>
<td>Lives with room mate</td>
<td>Clothing, interior decorations, make-up, media streaming services</td>
<td>Two</td>
</tr>
</tbody>
</table>

3.4.3 Data Collection

In the data collection primary data was gathered from semi-structured interviews with the selected case respondents. Semi-structured interviews allow for valuable variations in the feedback from respondents’, which is the reasoning behind doing this type of interviews (Saunders et al., 2012). In contrast to structured interviews, semi-structured interviews explore the answers of the subjects’ by allowing them to further expand and develop their responses, which in turn can lead to undiscovered dimensions.
In accordance with type of chosen interview, the issue was first introduced to the subjects and then their responses to the questions were meticulously examined in search of new information or new angles on the topic (Kvale, 2007). The literature that provided the foundation for the frame of reference was found and accessed via research search engines such as Emerald Insight, Google Scholar, and Jönköping University’s own library database Primo. Furthermore, secondary data was collected from industry websites to deepen the knowledge of the e-grocery market.

The interviews were conducted in several different locations including the homes of some respondents, Jönköping University, and Skype calls. Collis and Hussey (2014) suggest that online interviews are useful if the sample is geographically dispersed, so long as it can be assumed that the interviewees are willing and able to use online software. Every interview was recorded, with the consent of the respondent, and transcribed in a structured, clear, and coherent manner (see the interview guide in Appendix). Once the interviews were completed the data analysis process began. The interview questions were linked to the research questions and the e-commerce barriers and countermeasures outlined in the frame of reference: Risk, Trust, Fidelity, Personal Contact, and Inconvenience.

3.4.4 Industry Context

PostNord (2018) reported that in 2017 ten percent of the Swedish population made at least one e-grocery purchase per month, however the reported number of e-grocery related purchases only accounts for two and a half percent of annual turnover of all groceries sold in Sweden (Svensk Digital Handel, 2017).

Secondary data was collected from several e-grocers websites to gain an insight into the products and services they offer, and understand how the purchasing process, the delivery terms, and return policy works. This information was essential in crafting the interview guide and for ensuring correct answers could be provided if the respondents had any questions about e-grocers during the interview.

Big grocery chains offer a combination of services to their online customers. Two options customers can choose between is self-selected grocery bags and pre-selected grocery bags (grocery bags based on recipes chosen by the e-grocer).
A couple of companies choose to specialize in one of these two services and are most often pure players, meaning they only operate online and do not have a physical store outlet (Xing, Grant, McKinnon & Fernie, 2010). There are also companies who sell niche products such as companies who sell pantry items in bulk or products with short expiration dates, or vegan and organic products (GS1 Sweden, 2013). However, this category is not included in this study as these types of companies do not sell perishable goods and their items are shipped via regular mail, because of this the potential barriers for home delivery for example may not be applicable.

The delivery options amongst the providers varies, the options also differed depending on the geographical location of the consumer. Several e-grocers offered self-collection of the grocery bags in their physical stores and some also carried out home deliveries. The home delivery options varied between grocers, some delivered two days per week whereas others could deliver on a daily basis. One common denominator between all the companies researched in the secondary data is that they all required the consumer to specify a two to three hour time slot for delivery. Some companies were also able to at least give a more specific time prediction for delivery on the day of the delivery.

3.4.5 Data Analysis

To interpret the interviews and explore patterns the data analysis was performed. Each of the authors transcribed half of the interview recordings and then swapped halves when it was time to read through. This way ensured that both authors had a clear picture of everything said in all the interviews. Coding was then carried out to make the empirical data more manageable in size and to organize the material in a more cohesive manner (Walliman, 2001). The codes were connected to the themes and dimensions of barriers established in the frame of reference, they were also related to potential new barriers and other interesting topics discussed during the interviews. Simultaneously to the coding, a collection of memos was compiled to further help the interpretations made from the material and to classify potentially useful quotes for chapter four. This approach to qualitative research was suggested by Walliman (2001) and suited the objectives of this study and was therefore operationalized.
Through coding and memos patterns were shaped and observed. The patterns were then divided into the three categories *Irrelevant Barriers, Relevant Barriers, and Discovered Barriers*. These categories then constituted the structural design of chapter four which presents and summarizes the results and analysis of the empirical material.

### 3.5 Quality Criteria

Quality criteria is used to assess the quality and contributions of a study. A way to evaluate this in an interpretivist study such as this, is by dividing it into the four criteria *credibility, transferability, dependability, and confirmability* (Collis & Hussey, 2014). Credibility describes how well the research fulfills its intended purpose and is something that can be enhanced by data triangulation, which involves studying multiple perspectives from different people in a cross-sectional case study (Gray, 2013). Transferability signifies to what extent the findings are generalizable, this criterion determines if the findings can be applied to more situations than the one in the specific case study. Dependability refers to how the research process has been developed. Finally, confirmability relates to whether research process is comprehendible and confirms that the findings are reflected in the primary data.

The following exemplifies how this study exhibits and is built upon the four aforementioned quality criteria. Since the interviewing process involves multiple participants and various perspectives, data triangulation has been executed and the criterion of credibility can be accepted. The interview guide could be used for further studies amongst the potential e-grocery shoppers and most likely the results will be of a similar character; thus, the criterion of transferability is met. The research process has been clearly documented and the interview guide (see Appendix) distinctly indicates how the findings were produced, subsequently the dependability criterion is also met. Finally, in the research process an interview guide grounded in the theory from the frame of reference were created and the findings connected to the data stems from the interview guide, thus the criterion of confirmability is fulfilled.
4 Results and Analysis

This chapter compiles the results from the semi-structured interviews, direct quotes are illustrated, and observations are made linking to the e-commerce barriers discussed in chapter two. At the end of each barrier analysis is performed with the existing theory of each barrier taken into consideration.

For the analysis of the results an abductive approach was deemed most suitable to operationalize. The five themes and the ten dimensions established in chapter two laid the foundation of the open-ended interview questions and was of assistance in the coding process. Each section of questions in the interview guide related to one of the themes described in the frame of reference. Upon analyzing the results, the action of comparing the underlying theory of each theme to corresponding answers was straightforward. After evaluating which responses clearly connected to existing theory and identifying barriers which were previously unexplored, the results and analysis were finally divided into three categories. This was done to ensure the chapter would be cohesive and clearly understood by the reader. The categories are as follows: Irrelevant Barriers, Relevant Barriers, and Discovered Barriers.

4.1 Irrelevant Barriers

This category consists of the barriers which have been found in previous literature to be relevant to e-commerce in general, but which the findings in this study prove to be irrelevant barriers to e-groceries. The barriers found to not be contributors of e-grocery resistance are payment risk, privacy risk, distrust towards internet shopping, fidelity, sales personnel, and social component.

4.1.1 Payment Risk

In general, most of the respondents confess to feeling little to no concerns when asked how they feel about sharing their payment information online when purchasing items.
“I am probably a little bit too naïve in that aspect. I do not have any feelings towards sharing payment information...since most of my payments are made through ‘Klarna’ [Swedish payment solution for e-commerce companies] or with online bank identification and they feel like safe payment options.” — Lee

“I do not consider sharing payment information online as any riskier than paying with my credit card in a physical store.” — Jamie

“I feel very protected in Sweden, if anything unfortunate were to happen when sharing my payment information online, I am sure I could turn to the authorities for help.” — Eli

Other participants had a different perspective on the subject, giving different reasons for feeling uneasy about sharing their payment information online. They also explained different ways in which they deal with this concern, Mika for example said “I always pay via invoice” to avoid sharing payment information online.

“One time I was shopping on a website and the items kept disappearing from my shopping cart, when I saw that I left the website. It felt like something was wrong. It may just have been a glitch or something, but the website was not professional enough in my opinion—the process was not as fast and easy as it usually is. Because of this I did not feel comfortable sharing my credit card information with the company.” — Sam

For one of our respondents the feelings of uneasiness when sharing payment information online was linked to their familiarity and experience with online shopping.

“When I first started online shopping, I was worried about sharing my payment information but the more products I ordered, the less I worried about it.” — Robin
Analysis of Payment Risk

For most of the respondents sharing credit card information or using other banking solutions online was not regarded as a barrier. This could in part be attributed to the safe payment options many e-commerce companies use (Swinyard & Smith, 2003). There was only one participant who expressed concerns regarding this barrier to the extent that he refuses to provide online retailers with his credit card information, instead he only shops online when there is the option to pay via invoice. Given six out of the seven interviewees did not consider credit cards as a barrier in the slightest, the claim by Hong and Yi (2012) is contradicted in this study. Most were not either worried that their credit card numbers would be stolen online (Swinyard & Smith, 2003). Some attributed this to the trust they feel towards Swedish vendors and the safety they associate with the Swedish online environment. Several participants went as far as to say that they only purchase online from Swedish websites due to payment and trust related concerns.

4.1.2 Privacy Risk

The consensus among the respondents is that privacy is not a barrier which affects their behavior or decision making. They are for the most part willing to share information with companies in return for the goods they purchase online. However, some do express that they would not feel comfortable sharing information with companies they do deem as necessary to them. Lee for one explains that she would not share information with an online vendor if they asked for information about her family, as she considers that private information. Jamie discloses that she does not take any precautionary actions to protect her private information as it seems tedious to her and would limit her ability to shop online. It would be difficult to for example receive a package without sharing address information. The idea that personal information could be stolen or misused for unknown purposes is perceived as worrisome, but not to the extent that they choose to discontinue or change their online shopping habits.

“The misuse of my information is not something I worry about, the thought has occurred to me, but it is not something that influences my shopping behavior online.” — Lee
“My information is most likely already being misused to a certain extent. Not because it was stolen, but because the information I have shared is probably being used for a hundred different things that I am not aware of.” — Sam

The interviews were carried out in April of 2018, a few weeks after the disclosure that the social media platform Facebook shared information about its users to other organizations (Roose, 2018). Robin is one of the participants who this revelation has hardly impacted her perception of the online environment. Robin states that the risk of sharing personal information should be of bigger concern to her but admits she does not really care if the scandal affects her.

“The discussion about information being sold is relevant right now, particularly because of the Facebook-scandal. I feel completely unfazed by it though, I do not really care about it. I cannot explain why, it really is crazy that Facebook can take my information and sell it so that the buyers can customize the advertisements shown to me. [...] In all honesty though, I do not really mind if a pair of shoes I have seen online somewhere else pop-up in an advertisement to me on Facebook.”

— Robin

Analysis of Privacy Risk

The respondents’ statements are not consistent with what Featherman et al. (2010) says about a growing privacy concern for people who regularly shop online. On the contrary, the respondents seem to be feeling more comfortable the more they shop online. They have experienced some feelings of unease that their private information could be shared externally in accordance with Kansal’s (2014) findings, but they are not worried enough to commit to any sort of preventative measures. Lee for instance feels that a clearly stated privacy policy reduces the risk she associates with privacy concerns, which is coherent with Featherman and Pavlou's (2003) findings about privacy policies as a countermeasure to perceived risk. Ultimately, the risks linked to privacy neither act as a barrier to online shopping in general, nor as a barrier to online grocery shopping.
4.1.3 Distrust Towards Internet Shopping

For this barrier none of the participants reflected any feelings of distrust towards the internet as a shopping channel. No one could describe a specific experience from shopping on the internet that had been a failure. Some mentioned ways in which they attempt to increase their familiarity with online actors, but even then it seems to be linked to creating familiarity with online vendors rather than increasing familiarity with the internet.

“Shopping on a new internet website for me depends on whether I have seen or heard about it in commercials or reviews. The reviews are most important to me, if it is a website I am not familiar with...a website I do not feel one hundred percent sure of.” — Lee

“What determines if I shop somewhere new is if there are good reviews and ratings for the website on 'TrustPilot' [online business review website]. If there are good reviews on TrustPilot for the website I feel secure, even if I am personally not familiar with the website. When that is the case...the opinions of others are very important to me.” — Robin

Analysis of Distrust Towards Internet Shopping

Although the participants share certain concerns when developing trust towards an online vendor, they all seem to have overcome any level of distrust they may have had towards the internet as a shopping channel. This does not support the theory that the element of familiarity and acceptance of the internet as a shopping channel is very closely linked to trust in online vendors (Gefen, 2000). Trusting the internet is a prerequisite to trusting an online vendor, meaning the participants would not have been able to feel trust towards any online vendor without overcoming this barrier. With this in mind it, can be assumed that the familiarity and acceptance of the internet and vendors must be different since there are no concerns towards the internet but there are concerns towards vendors.

As mentioned in the presentation of the empirical material, none of the participants described an incident that was discouraging or made them distrust the internet (Beldad et al., 2010). This is not to say they had never been dissatisfied with orders from the internet, however, most explained that this disappointment was easy to overcome and that they simply try ordering from a different website the next time.
Another evident way the participants deal with distrust while internet shopping is through reading online reviews made by other customers, hence eliminating the relevance of this barrier.

4.1.4 Fidelity

Fidelity, the commitment experienced to certain physical grocery stores, as a barrier to e-groceries resulted in a wide range of different opinions amongst the respondents. An opinion that several had was that they usually grocery shop at the same store because of the convenience level of the store location, rather than feelings of fidelity towards the store. Eli exemplified this by saying "The only reason I buy my groceries at the same store is because it is the closest to my apartment".

“The grocery store I usually shop at is alright I guess. It is close by and has somewhat reasonable prices. But I would not feel unfaithful to the store if did my grocery shopping somewhere else.” — Sam

“I only shop my groceries at the same store because it is the closest to my apartment. [...] I do not feel any fidelity at all towards that store in all honesty. There is actually a different grocery chain that I much prefer than the one I shop at.” — Robin

“I partially choose which grocery store I shop at based on sales promotions, but more often I choose the store depending on where I happen to be when I realize I need to buy groceries. [...] I usually alternate between four different stores, which to a certain degree speaks for how discontent I am with all four stores.” — Jamie

Another aspect of the way the respondents feel fidelity towards a grocery store is based on what their habits are or even what their family’s habits are. Lee for instance attributes her upbringing to the grocery store preference she has today.
“As of recently I have started purchasing food at ’Hemköp’ [grocery store], before moving to Jönköping I did not know that the chain existed. I would say I feel more fidelity towards the store brand ‘ICA’ [grocery store] since I have always purchased groceries from ICA in the past.” — Eli

“I believe that most people tend to automatically purchase their groceries from the same store brand that their parents purchased their groceries from when the person was a kid.” — Sam

Contrasting the views expressed by the respondents above, Nicola likes the grocery store closest to her house and values the relationship she has built with the sales personnel. However, she has occasionally purchased pantry items online, therefore it is reasonable to assume that she does not perceive fidelity as an inhibiting barrier to e-grocery services.

“I pretty much always buy my groceries at the same store, by now I can say that I am familiar with the store personnel around the store and at the cash register, on occasion we talk for a while.” — Nicola

Analysis of Fidelity

Based on the results fidelity does not appear to be a relevant barrier to e-groceries. Most of the respondents have no problems switching to grocery stores with better prices or more convenient locations, suggesting their devotion to physical retailers is non-existent (Chaparro-Peláez et al., 2016). Nicola is the only respondent who fits the shopper orientation known as the personalizing shopper as presented by Gehrt and Carter (1992), since she values the relationship she has with the personnel in her physical grocery store. Brown et al. (2003) suggests that the good relationships between consumers and personnel may act as a barrier to online shopping. However, even Nicola admits her relationship with store personnel has not stopped her from purchasing pantry items in bulk or from considering using an e-grocery service.
4.1.5 Sales Personnel

In general, the results from the interviews show that the shoppers rarely ask for help or advice from sales personnel in physical stores. Despite the majority admitting they recognize most staff members in their grocery stores, they maintained that their interactions with them are limited and the value of these interactions is low. The respondents express that being helped by customer service via an online direct chat is something they would use, and that they perceive as helpful. The feedback from the respondents also reflects that they, for various reasons, think that personnel online is more competent and knowledgeable than personnel in physical stores.

“I almost never ask the store personnel for help, maybe occasionally. [...] If I were to ask for help online while shopping I would prefer to use a direct chat to customer service. I think they could probably help me better since my question would be given to the appropriate person instead of the person I happen to be standing closest to.” — Robin

“I usually do my grocery shopping quickly, I rarely look around or ask the personnel for help, I stick to what I have on my list, then pay and leave. [...] I have used the direct chat function to talk to customer service once and I found it extremely helpful!” — Nicola

“I usually use the self-checkout counters at the grocery store, so I typically have little to no social interactions with store personnel when I grocery shop. [...] I would not miss the staff if I bought my groceries online...buying products online eliminates the need to be social when shopping, and I kind of like that about online shopping.” — Lee

There are two opposing opinions to this barrier amongst the interviewees. The main contrasting points being that Mika preferred not to reach out to customer service at all, and that Eli strongly appreciates the comfort of being able to speak to personnel directly.
"I do not usually ask the personnel for help or advice. If I would need help while grocery shopping online, I would not use a chat function or phone number to customer service. If the website provides detailed product descriptions that is good enough for me.” — Mika

“I like talking to the staff and asking for help. I could probably find all the grocery items I need with ease online, but I like knowing there is personnel nearby that I can speak to and be helped by instantly.” — Eli

Analysis of Sales Personnel

Upon analyzing the feedback given about sales personnel, for all but one, the lack of personal contact interactivity (Srinivasan et al., 2002) is not something the participants see as a barrier when considering using e-grocery services. Mika’s statement about requiring detailed product descriptions is consistent with Kim and Lennon's (2008) findings that verbal information is an effective countermeasure and is important to consumers when making a purchase decision online.

The creation of direct chats between online customers and online vendors is an effective tool in counteracting the interactive weak points many online businesses have faced (Bauer et al., 2002). Four of the seven interview subjects said they had either used a direct chat when shopping online, or that they would feel comfortable using one if they needed to. Finally, there was no consensus on if the group perceives personnel online as more or less informative (Srinivasan et al., 2002) than personnel in physical stores. Nonetheless, this may not act as a barrier since there was only one respondent who said they regularly ask for help from store personnel.

4.1.6 Social Component

For this barrier there was a favored opinion among the participants, with six out of the seven agreeing that grocery shopping is not a social activity for them. In this dimension social activity is defined as shopping with somebody else or talking to other customers, not necessarily the social interactions had with store personnel. The majority also mentioned similar negative perceptions which they associate with grocery shopping in physical stores, such as long ques and large crowds of customers.
Additionally, they seemed to agree that grocery shopping alone or with other people did not have an impact on their opinion that grocery shopping is not a social activity. Robin even went as far as to say that personnel who try too hard to be friendly make her feel uncomfortable.

“I do not care much for the social interactions when I grocery shop, especially when I go in after work and the store is overcrowded with other people. This usually means long lines at the cash register and that certain products can be difficult to reach due to crowding.” — Jamie

“Grocery shopping is a chore I just want to be ‘over-and-done’ with. [...] If I have not been outside my house for a couple days it could be nice to have a positive encounter with someone in the store, but it is not something I see as important.” — Lee

“Sure, I have had some enjoyable encounters with people in the grocery store, but many times I am not really in the mood to talk to anyone at all and I just keep my headphones in the whole time I am in the store. It is not like I go to the grocery store because I want to be social.” — Sam

Unlike the other interviewees Mika is the exception to the rule. He seems to thoroughly enjoy all the social aspects grocery shopping in physical stores has to offer. He was the only one who did not have anything negative to say about grocery shopping except that standing in line is not something he enjoys too much. Interestingly enough he actually perceives grocery shopping to be more social when he does it alone, supporting the observation that whether grocery shopping is done alone or with friends or family has no effect or increase on the social benefits perceived by the consumer (Doolin et al., 2005).

“I would definitely say grocery shopping is a social activity for me. Sometimes I shop with my partner, but I actually prefer going alone because then I can stay and look around as much as I want. [...] It is always nice to meet someone you know or have a chat with the person at the cash register, it is something I enjoy.” — Mika
Analysis of Social Component

Despite some of the participants describing that they do or can experience social benefits from grocery shopping, almost all were in agreement that it was not something they would miss or something they consider to be a barrier to e-groceries. Thus confirming that the loss of social benefits is not a negative element associated with the online experience at all (Doolin et al., 2005), at least not in the context of food. For a few of the participants the loss of these social interactions was on the contrary something they perceived as a positive consequence of shopping online. Despite these observations, it must still be emphasized that the loss of social benefits still is a barrier for a few consumers (Doolin et al., 2005), keeping in mind the one participant in our study does not see e-groceries as a more attractive option.

4.2 Relevant Barriers

This category summarizes those barriers which have been proven in previous literature to be relevant to e-commerce in general, and the barriers that the findings in this study indicates are also relevant barriers to e-groceries. The barriers found to be contributing to e-grocery resistance are product performance risk, distrust towards online vendors, delivery, and returns.

4.2.1 Product Performance Risk

Product performance and the concern about whether the consumer will or will not be satisfied with the product they order via the internet is a worry that is easy to understand and sympathize with. Even when purchasing in physical store outlets it is not completely uncommon to end up with a product that does not meet expectations. It is only logical to assume that this risk would increase when shopping via a digital outlet where touching or trying out the item beforehand is not an option. Furthermore, the possibility to look at pictures before an online purchase is imperative. Robin for instance claims that she would not buy anything online unless she could see what the product looks like in picture form.
Surprisingly the results from the subjects of the study show great diversity, more than half of the participants stating that this risk is small or even non-existent to them. For those who express a feeling that this risk does affect their online shopping behavior, one common denominator is that this risk increases the time they spend evaluating and researching before committing to a purchase.

“I am quite thorough when making a purchase, I take my time considering it. It takes a while for me to come to a decision, I do not just enter the website and then order ten minutes later.” — Eli

“I am very detailed with my research before purchasing... it takes me a long time to make a purchase. I am more meticulous when I am ordering online.” — Mika

“When I order something online I like to feel very confident in my decision, but there is always the chance that it might go wrong. [...] I would definitely say that this feeling of confidence in quality is something I am lacking towards the idea of purchasing my groceries online.”

— Robin

Jamie and Sam are two of the participants who experience this risk to some degree but for different reasons. Overall they say it does not change their overall shopping behavior online more than that they conduct more research and evaluation for certain items and less for others. They also described why they do not purchase food online.

“I worry about the performance risk of some products, but not more than when I shop at physical stores. Some purchases I evaluate more and some I evaluate less, it depends on the price tag. [...] For me it is essential to personally see an apple or a banana before I buy it so that I can make sure it is not too mature. These are the type of things I consider when I am at the grocery store, these are conditions which might not be accessible to me if I bought my groceries online.” — Jamie
“How worried I am about the quality of the product depends on the price. At the same time, I feel as if the responsibility is on me, it is my job to do enough research before I make a purchase so that I am sure I made the right choice. If it turns out I made the wrong choice, I feel like that was my error since I picked it—given that there is not a manufactural fault in the product.” — Sam

Finally, both Lee and Nicola explain that this barrier is nearly non-existent in their eyes. Product performance related worries is not something that affects their online shopping behavior. Knowing that making a return is easy enough for them, even Lee admits that if the product was cheap she is often too lazy to return it and might even end up using the product anyways. Nicola admits that product performance risk is not a contributing reason to why she does not purchase groceries online and says that it "just feels weird" and she cannot quite explain why that is.

“I do not worry about the performance risk of what I order since the websites I usually order from are very easy to make returns to. I have to admit though that I tend to be lazy with my returns. If I ordered something cheap I do not usually return it, sometimes I might even use the product anyways.” — Lee

“It does not bother me that I cannot inspect the groceries myself before purchasing online, for me the issue is that is just feels weird buying food online.” — Nicola

Analysis of Product Performance Risk

Overall the element of this risk and the fear of making a poor or inappropriate purchase (Doolin et al., 2005) is still very much real for three of the respondents in this study. However, the remaining four respondents exemplify that they have either completely accepted this risk and are not affected by it due to easy return methods; or that this risk only affects their online shopping behavior when they are evaluating a more expensive purchase. Despite this, the participants who experienced low product performance risk with e-commerce in general, still experienced a high risk to this barrier in the context of e-groceries.
In addition to all of this, every single respondent also mentioned a few ways they manage to compensate for the inability to touch, feel, and try the product or service before purchase (Forsythe & Shi, 2003). These include looking at pictures, reading reviews, and asking friends for recommendations.

For instance, the possibility to see the product from different angles could make the purchasing decision easier to make (Kim & Forsythe, 2008). The evaluation process might have been facilitated further if the consumer could inspect the individual products though haptic interfaces to promote the sense of touch (Kim & Forsythe, 2008) as exemplified by Jamie. The technology has not yet caught up with the demand of touch facilitators in the e-grocery sector, but the feature would be desirable for many of our respondents (Van Kerrebroeck et al., 2017).

4.2.2 Distrust Towards Online Vendors

Reviewing the feedback from the interviews shows that the larger part of the participants linked their trust in online vendors to the way the businesses’ website is built and designed as well as how clearly information is presented to their customers. Nicola attributes trust to "online vendors who have a phone number on their website".

“If I am purchasing from an online business, it is how the website is built which creates feelings of trust for me. [...] A website with a black background and neon green text is maybe not a website I would trust enough to make a purchase from.” — Jamie

“Of the online vendors I purchase from, I certainly have a great deal of trust invested. Since there have never been any issues when I have wanted to return an item and their terms and conditions—if you are interested—are clearly stated.” — Lee

For others, the existence of physical store outlets in addition to the online outlet contributed to creating feelings of trust for them. They did also say that they trust vendors online without physical stores, but they described stronger feelings of trust to online businesses who do not only operate in the online environment.
“For me it is very important that online vendors also have physical store outlets, those are the vendors which I trust. [...] Because it feels easier to contact the store if something were to go wrong...I can actually walk into the physical store and talk with staff face-to-face.” — Eli

“When online stores also have physical store outlets it feels like they believe in the quality of their products more. Since they also sell them in physical stores, I can see the people who work for them, and that makes me trust those vendors more—it just feels better.” — Robin

Analysis of Distrust Towards Online Vendors

The information extracted in the interviews supports the research conducted by Lee et al. (2007) that website design and quality attributes signal trustworthiness, or even signal distrust in cases where the website design and quality are lacking (as described in the quote above from Jamie). The respondents all agreed that they would not purchase from an online vendor they did not feel trust towards, but the ways in which they perceived this trust differed somewhat. This further confirms the theory that trust is an effective coping mechanism for dealing with uncertain situations (Grabner-Kräuter & Kaluscha, 2008), and makes it evident that distrust towards online vendors still is a current and relevant barrier to e-commerce. For some website quality was the major indicator while for others online vendors who also have physical store outlets was an important signal of trustworthiness.

4.2.3 Delivery

The participants expressed different levels of perceived risks when comparing the prospect of purchasing groceries online to the prospect of purchasing clothing or interior design items.

“What I like about ordering clothes online is that the package arrives at the postal service and that I can pick it up when it suits me. When ordering groceries online you are required to be at home during the time of delivery.” — Robin
Delivery of groceries requires the customers to be at home during a given time frame. This also invoked anxiety as it demands that the respondents ahead of time decide a time slot where the delivery can be made. The restriction of personal freedom to leave home whenever they like affected Nicola and Eli a lot.

“Some e-grocers might give customers a time frame in which they will deliver, that is something I do not like. If I am not allowed to agree with the provider upon an exact time when the groceries will be delivered, the time I would save by purchasing my groceries online would be wasted on waiting for delivery during the given time frame.” — Nicola

“I do not like the idea that I have to be home between say, 6 p.m. and 8 p.m., even if I usually am home at that time, it feels restricting knowing that if I wanted to go to the gym I could not go.” — Eli

Mika did not agree with the other participants. He works from home and would therefore not have a problem being at home whenever the delivery could be made. Nonetheless, for the people with irregular working hours this too pose some uncertainty and insecurity as it would be hard for them when ordering the food to predict if they would be home at the allocated time slot.

“The delivery times should be convenient and need to be compatible with my work schedule, as my shifts vary meaning I cannot be home at the same hour every day.” — Sam

“Since I have the type of job where I am booked in with short notice, I would have difficulties planning deliveries ahead of time. [...] If it would be possible to book a specific time of delivery that would be best for me.” — Lee

Furthermore, Sam and Lee have also said that if the delivery was slightly late it would not be a deal breaker as long as it was not a whole day late because then the convenience of e-grocery shopping would be lost.
The assembled grocery bags are not always delivered to the customer’s home. There is also the option to pick up the bags in a physical store, something that Jamie would prefer. Additionally, she would like the possibility to order shortly before picking them up. This would make it possible to save time going through the store without planning several days ahead of time.

“If it were possible to purchase the groceries online while commuting on the train home from work, and then be able to retrieve the grocery bag at the store—that would be a concept I would be more inclined to try than having my groceries delivered to my home.” — Jamie

Analysis of Delivery

In most cases the interviewees found it troublesome to be home at the time of the delivery, consistent with the research Campbell and Savelsbergh (2006) has done about these kind of deliveries, the attended deliveries. Late or inconvenient delivery times also affect the respondents’ reluctance to purchase food online, which support delivery as an e-commerce barrier as claimed by Swinyard and Smith (2003). Similarly the idea that deliveries can be costly and requires waiting for products enhance the importance of this barrier (Pan et al., 2017). This idea is supported by the findings from the interviews. Therefore, it can be established that delivery for most people is a barrier to e-grocery shopping.

4.2.4 Returns

The concepts of returning products purchased online invoked different opinions among the interviewees. Generally, they agreed that the possibility to return products is of great importance and that it, depending on the price, is essential to even attempt to make a purchase online. Lee makes a valid point in saying "if the product does not meet my expectations, I should be able to return it"

“It is very important that I have the choice to return a product when I make a purchase. Especially in the online environment as I do not feel as secure there as I do in physical stores.” — Robin
“It is essential to me that it is possible to return the products I order. On the other hand, I have to admit that I am kind of lazy when it comes to returning products and I try to avoid having to do it.” — Mika

When the question of returning grocery products purchased online was brought up it caused a bit of confusion among the respondents. As none of them had neither bought food online nor visited e-grocery websites they had to resort to guessing of whether and how returns would be possible.

“I am not quite sure what would be the smoothest way to return items to e-grocers... Perhaps they could make it possible to return pantry items through the postal service, but not perishable produce.” — Sam

“If I received a grocery item that was bad I would not necessarily need to return the product. Maybe it would be sufficient if I took a picture of a rotten tomato and then sent that to the company. That way I could get my money back or receive a new tomato.” — Jamie

Furthermore, the respondents were reluctant to return food products altogether. There were a few reasons why, but the most expressed reason was the cost-benefit analysis. Groceries are fast moving consumer goods (FMCG) and as such are not that expensive. Hence, there is not much money to be earned in comparison to the additional time spent in the process of returning them. Nicola motivated her reluctance thus:

“I am sure that I have at some point bought a cheese which turned out to be old or something. But since there was not a lot of money involved I did not bother returning it.” — Nicola

Most of the respondents seemed to perceive returns of groceries as problematic, yet Lee preferred to send back products rather than to go to a physical store. This was due to a willingness to avoid a confrontation. Ba et al. (1999) states that face-to-face contact between the vendor and the consumer invokes trust. Perhaps this is why Lee dislikes returning products in person, as it could be viewed as a sign of distrust towards the vendor.
“I actually think I would find it easier to return groceries purchased online than bought in a physical store. It would feel a bit awkward to walk up to the cash register and say ‘hey, I want my money back’. […] There might be a dispute that occurs, and I would like to avoid a discussion or something similar.” — Lee

Analysis of Returns

According to Pei et al. (2014) a clear return policy affects the consumers' purchase behavior in the online retail sector, meaning the policy needs to be easily understandable. As established, the respondents found the concept of food returns problematic and therefore it can be assumed that the e-grocery companies have not been successful in their commercial messages. The perception of the return policy as unclear might have negatively impacted the interviewees resulting in reluctance to make a purchase (Oghazi et al., 2018). Furthermore, as proven by Bahn and Boyd (2014) the restrictive return policies increases perception of risk which in turn makes the purchase less likely to occur. To conclude, the inconvenience of returns of online groceries appears to have affected the respondents and can therefore be classified as a barrier to e-grocery shopping.

4.3 Discovered Barriers

This category presents barriers which have been uncovered in the findings of this study as relevant to e-groceries, and which have yet to be established in existing literature regarding e-commerce barriers. The two additional barriers which have been observed in this research is structure and food preference and allergies.

4.3.1 Structure

Structure and planning are two dimensions that are closely related. In this paper we will use them interchangeably as we do not wish to tarnish the respondents’ expressions. This barrier could not be identified in all the interviews, either because it was not a barrier to all respondents or because as it was not part of the frame of reference and therefore not foreseen as a barrier and thus not included as a distinct question in the interview guide. In the subchapter about delivery the results showed that some participants struggled with their flexibility and availability to be home during delivery hours.
Since their weekly schedules were not strictly structured and organized ahead of time, the use e-grocery services for them felt like a difficult task to implement in their lives. In this sub-chapter however, the structure is related to the process of how products are purchased, not delivered.

The structure barrier exists to some extent for five of the respondents. The first aspect of lack of structure relates to the frequency of which they purchase groceries currently. As the ability to plan ahead is seemingly not of great importance it would be problematic for them to order food one or a few days ahead of time. Eli and Jamie share this opinion and express it like this.

“When it comes to food I do not usually plan several days ahead of time, I usually buy it the same day I cook with it. Because of this I want to receive my groceries as quick as possible when I have made a grocery list.” — Eli

“I do not buy my groceries on a weekly basis but rather on a day-to-day basis. [...] The main reason why I do not purchase my groceries online is that I usually decide the same day what I want to eat and then I buy it the same day. This would be difficult to do if I purchased my groceries online.” — Jamie

Moreover, the structure required to be able to engage in to e-grocery shopping limits the possibility for consumers to buy products on impulse. This could be both an advantage and a disadvantage. Lee thought the overview available when purchasing food online would limit impulse buying behavior and would consider it a good way to save money. Robin however thought it would limit her possibility to find new products and would therefore miss the spontaneity of physical store shopping.

“I always have my grocery list with me when I go to the store, so I know what to buy. However, I must admit that more often than not items which are not on my list end up in my shopping cart as well.” — Lee
“When ordering groceries online there is more planning and organization which needs to be involved. This is something which negatively affects my decision to purchase food online. I tend to buy things impulsively at the grocery store. This would be more difficult to enjoy in the online store since I would be searching directly for the products I want to buy.”

— Robin

Whereas Robin conveyed that she would like to maintain shopping in an unstructured way and therefore did consider structure as a barrier, Sam articulated a wish to overcome this barrier. She perceived online grocery shopping as an innovative and new way to do grocery shopping which would free up time in her life. However, as she has yet to do so, structure is a barrier for her as well.

“If I could manage to get my act together and start grocery shopping on a weekly basis again, it would feel easier to me to click on the products I want and simply pick up the grocery bags at the store or have them delivered to my home.” — Sam

Analysis of Structure

The findings suggest that structure indeed is a barrier to the use of e-grocery services. The inability to plan grocery shopping ahead of time in combination with the burst of inspiration that only impulse buying can provide has affected the respondents' capability to buy their food on an online platform. A few of the interviewees expressed a longing for structure whereas others considered the structure to be an obstacle that they had no ambition to overcome.

4.3.2 Food Preference and Allergies

Another barrier to e-groceries identified was food preference and allergies. This barrier only exists for the pre-selected grocery bags with included recipes as it relates to food that would for some reason not be consumed due to food preference or allergies. The reason for why this barrier is only evident in the pre-selected grocery bags is because the dishes are decided by someone else and only revealed when the customer receives the bag.
The companies that provide the pre-selected grocery bags usually provide a few alternative versions of the bags, but they do not change the daily menu according to the customer's preferences.

Food preference in this case could result from ethical reasons, for instance if the consumer is a vegetarian, vegan, or only buys ecological produce. Food preference could also be related to the dislike of certain products or dishes that would be included in the recipes. One example is Robin who describes herself as a *picky eater*. Similarly, allergies could act as a barrier as the consumer would not be able to eat all the products included. Eli’s cooking abilities was the main reason to why food preference was a barrier to e-groceries for her.

"*I usually do not spend much time in the kitchen cooking. I make four standard dishes which is why I am not usually interested in trying new recipes. It feels like if I ordered pre-packaged food there would be a lot of products I would neither want nor use.*" — Eli

Furthermore, Jamie also would experience food preference issues. Not because she herself would not like to try pre-selected grocery bags but because her partner, similarly to Robin, is a picky eater and would not want to cook food based off a menu. Sam on the other hand would not mind cooking from a menu but since she has an allergy combined with an ethical food preference, she has been struggling to find a company that offers a solution that suits her diet.

"*I am both a vegetarian and lactose intolerant. I have not seen any commercials for vegan-friendly pre-selected bags. I have seen someone who offers a vegetarian one, but that one contains dairy products. It would feel unnecessary paying for a grocery bag containing products I cannot eat.*" — Sam

Analysis of Food Preference and Allergies

It seems like food preference does influence the person responsible for the grocery shopping in the household. This could be either because the person themselves did not want the pre-selected food or because someone else in the household is were unwilling to change grocery shopping habits.
Equivalently, the same reasoning holds true if someone in the household is allergic. Consequently, food preference and allergies can be a barrier to e-grocery shopping, at least for pre-selected grocery bags.
5 Discussion and Conclusion

5.1 Introduction

The purpose of this study was to understand the barriers that cause resistance among regular e-commerce customers to embrace e-grocery shopping and whether industry countermeasures are enough to counteract these barriers. The literature focused on five themes and included ten dimensions, these are the barriers discussed in the empirical material. Based on the findings in chapter four we have established which barriers could be considered relevant respective irrelevant as well as newly discovered barriers (see Table 3). In the rest of this chapter the focus will be on answering the research question: *How do potential customers feel about purchasing food online?* This will be done though considering the two sub-research questions that pinpoint the negative perception of e-grocery services (*Why are potential customers resistant to embrace e-grocery services?*) as well as considering if various countermeasures have contributed to how people overcome different barriers (*How do countermeasures to certain barriers influence potential customers when considering the use of e-groceries?*).

Table 3: Summary of the Barriers and their Relevancy to the E-grocery Sector

<table>
<thead>
<tr>
<th>Irrelevant Barriers</th>
<th>Relevant Barriers</th>
<th>Discovered Barriers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payment Risk</td>
<td>Product Performance Risk</td>
<td>Structure</td>
</tr>
<tr>
<td>Privacy Risk</td>
<td>Distrust Towards Online Vendors</td>
<td>Food Preference and Allergies</td>
</tr>
<tr>
<td>Distrust Towards Internet Shopping</td>
<td>Delivery</td>
<td></td>
</tr>
<tr>
<td>Fidelity</td>
<td>Returns</td>
<td></td>
</tr>
<tr>
<td>Sales Personnel</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Social Component</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
5.2 Discussion

This study aimed to investigate potential e-grocery customers and their feelings of resistance towards purchasing groceries online. By reviewing literature about barriers to e-commerce and interviewing respondents, it was evaluated whether the barriers affected their decision to try e-grocery services or not. In the cases where it was obvious a respondent was not affected by a barrier, they were asked to explain how and in which ways they overcame the barrier. Through careful analysis and literature review the authors have been able to distinguish which of the general e-commerce barriers are most influential to resistance of the e-grocery industry (see Table 3).

An interesting take-away from the results is that there were more barriers found to be irrelevant than relevant among the participants. It came as no surprise that distrust towards internet shopping was not perceived by the respondents as a relevant barrier. Which is understandable when taking into consideration that all the participants were experienced online shoppers and have already overcome whatever level of distrust they may have felt towards the internet as a shopping channel. Even though some had had negative experiences, it had not lead to a negative perception of online shopping in general as claimed by Beldad et al. (2010). In previous research, payment and privacy risks were substantial contributors to online shopping resistance. In our up-to-date research however, the perception of payment and privacy risks seems to have dissolved and are no longer relevant barriers to e-commerce. The development of secure payment options (Swinyard & Smith, 2003) and a demand for transparent privacy policies (Featherman & Pavlou, 2003) have worked as countermeasures to these perceived risks. Consequently, these risks are not considered barriers to e-grocery services either, at least not amongst the regular e-commerce shoppers in Sweden.

None of the different social dimensions presented themselves as barriers to e-groceries either. As a matter of fact, the respondents seemed to prefer online shopping and said they did not care much for meeting new people or socializing when they have items they need to buy. This was particularly evident in the context of grocery shopping, which to some of the participants was described as a troublesome and tedious chore. One of the primary reasons they attributed to feeling this was having to crowd with other customers, another contributing reason was that almost none felt any type of enjoyment or satisfaction from the social interactions they have with store personnel in physical grocery stores.
Due to these feelings amongst the respondents, neither the *social components* (Doolin et al., 2005), nor expertise from *sales personnel* (Bauer et al., 2002) was described as something that would be missed to an extent that would classify the two dimensions as barriers to e-grocery shopping. The same reasoning is applicable to the dimension of *fidelity*, none of the respondents felt a strong enough commitment to their regular grocery store that it could be attributed to the sole reason as to why they chose not to use e-grocery services (Brown et al., 2003).

One of the most relevant barriers is *product performance risk*. It was expressed repeatedly that grocery selection and preference are highly personal and that people want to pick their own products, especially fresh produce. Different examples ranged from ripeness of fruit to expiration dates of dairy products. The product performance risk barrier is closely related to another barrier, the *distrust towards online vendors*. It is evident that potential customers of e-grocery services are anxious to give the responsibility of selecting products to a vendor because they are worried that the products will not live up to their standards (Forsythe & Shi, 2003). They fear the lack of control of handing over the responsibility to a stranger and might also be worried that there is a risk of not getting the freshest produce because of potential opportunism by the vendor to get rid of their stock (Grabner-Kräuter & Kaluscha, 2008).

Two additional characteristics of e-grocery is *delivery* and *returns*. Among the people who have embraced e-grocery services completely might consider these as convenience dimensions as they save time by limiting the need to visit physical stores, but for people that have not implemented these kinds of services they might consider them to be inconvenient instead. Many found is restricting to be home a certain time for attended deliveries (Campbell & Savelsbergh, 2006) and they could not understand how returns of products that were bad would work in practice (Pei et al. 2014). Therefore, the inconvenience barriers are still relevant in the e-grocery sector.

Besides the barriers already established in literature we discovered two new barriers to e-grocery services. *Structure* seem to be an issue which encumber the acceptance of online grocery services as it in essence involves planning because the food is not delivered until earliest the day after ordering. Similarly, *food preference and allergies* act as a barrier because people in general do not want to order thing that they cannot or would not want to eat.
5.3 Conclusion

E-commerce has continuously developed and in so has the consumers’ perceptions shifted as well. Most research studying barriers to e-commerce was completed in the wake of the burst of the DotCom bubble, at a time when suspicion towards internet was clearly evident. This study focused on barriers in a developing industry, the e-grocery sector, to understand the relevancy of the barriers described in literature in this industry context. It sought to investigate potential customers’ feelings of unease in order to identify the barriers that affect them. This was done though qualitative interviews.

The literature has identified ten barriers to e-commerce. The main finding of this study was that four of these were still perceived to be barriers for the potential customers to embrace e-grocery services and included product performance risk, distrust towards online vendors, delivery, and returns. The other six dimensions were not considered barriers as they had been overcome, either by familiarity with internet as a shopping channel or though countermeasures the different e-grocers have utilized. Moreover, the abductive nature of the study enabled the discovery of two additional barriers that was closely related to the e-grocery sector: structure and food preference and allergies.

5.4 Contribution

The study about barriers to e-commerce and their impact on the e-grocery sector in Sweden has contributed to theory, research, and business practices in several ways.

Contribution to theory and research

Though demonstrating the relevance and applicability of general e-commerce barriers to e-groceries, the study has contributed to the theories surrounding the general barriers. It also allows for future researchers to apply this theoretical perspective on related studies which may be done either about e-commerce barriers or about e-grocery resistance.

This study compiles a full overview of the barriers previous research has identified as a hindrance to e-commerce, reviewed them meticulously, and then distinguished which barriers also have an impact on the e-grocery industry and which do not. Thus, this study furthers and adds to the scholarly findings produced by Gefen (2000), Chaparro-Peláez et al. (2016), and Featherman & Pavlou (2003).
In addition to this, the research has contributed with two new barriers which have not been established in prior literature within the field. The analysis adds to knowledge in e-commerce, particularly regarding e-groceries, and the same approach could be used towards other industries as well to gain insights.

**Contribution to practice**

The findings presented in the paper can facilitate e-grocers in their mission to gain market share and create awareness. The results point to that e-grocers should devote more resources towards building their familiarity and presence in the minds of consumers to counteract the barriers which exist. Another suggestion, based upon the feedback from the respondents, is that e-grocers should attempt to offer faster and more flexible delivery options to their customers.

**5.5 Limitation of the Study and Future Research**

The limitations for the study are in accordance with the essence of the study. The basic limitations include those which are attached to the research approaches in the paper. A qualitative research paper based on semi-structured interviews comes with its own set of limitations. In addition, the respondents' biases towards their understanding and interpretation of e-commerce, its barriers, and e-groceries is another limitation. Finally, the arguments in this thesis need to be further grounded in relevant theory.

It is not only the respondents’ bias which must be taken into account but also the bias of the researchers. The understanding of e-commerce themes, barriers and how they apply to e-groceries are linked to the researchers’ limited, restricted, and prior knowledge towards the literature on the subject. Due to the in-depth nature of research through a qualitative lens, it removes the ability to generalize the results found in the study. Seven interviews with different respondents is too small of a group to significantly and truly confirm the arguments for influential e-commerce barriers established in the study. The research field is defined, but it is not up to date and has been studied quantitatively most often. This study is a simplified analysis and a small attempt to get the ball rolling in the new area of this research field.
For future research into e-commerce barriers and how they overlap with the e-grocery sector it would be intriguing to further explore and verify if structure and food preference and allergies are barriers to e-groceries through quantitative research. It would increase validity of the arguments of the study if the arguments could be transformed into generalizations and be confirmed to be significantly true. A longitudinal study over a longer period of time on the subject would also be rewarding. Another unanswered question which could guide future research is an investigation into how online vendor trust is created. Many of the respondents claim they only purchase from websites they trust, but the question is how they came to trust these websites in the first place. All in all, e-commerce and its barriers have a wide reach and affects many adjacent fields, the future research possibilities are endless. The updated and now qualitative knowledge on the subject that this study provides is a good start, but will require further, extensive research before any general conclusions may be drawn.
References


Appendix

Interview Guide

1. Before the interview

☐ Ask if the participant if they give their consent to record the interview. Explain that the information will be used anonymously and that their names will be changed to protect their identity.

☐ Introduce the subject and the context of the study: “Barriers to electronic commerce (e-commerce) are well studied, but which are the barriers experienced by potential customers to online groceries (e-grocery)? The study is grounded in five different themes of barriers which are perceived risk, trust, fidelity, personal contact, and inconvenience. This is the basis for our study.”

☐ Explain what types of e-grocery services are offered in Sweden: “There are different forms of e-grocery shopping alternatives when purchasing groceries online. One version is that the customer picks their own grocery items and puts them in their online basket in the same manner as when purchasing clothing online. This grocery bagged is then prepared by store staff and can be collected at a physical store or home-delivered. The second version is a pre-packed grocery bag with pre-determined recipes, the bag can be adapted to meet family size or food preference such as vegetarian, lactose-free, or organic.”

2. General Questions

☐ How have your experiences been when purchasing products online?

☐ What does your relationship to e-commerce look like?
   - ☐ Do you prefer shopping online compared to shopping in physical stores?
   - ☐ What kind of products do you typically purchase online?

☐ On a monthly basis, how frequently do you browse and/or purchase products online?

☐ What is your opinion towards buying perishable groceries online?
   - ☐ Have you ever considered purchasing groceries online?
   - ☐ Have you visited the website of an e-grocer?
3. *Perceived risk barriers to purchasing groceries online*

- What are your feelings towards sharing credit card information (or other payment information) online?
  - If you are comfortable sharing payment information online, what do some businesses or websites lack that makes you less comfortable?
  - If you are not comfortable sharing payment information online, what could some businesses or websites improve to make you feel more comfortable?

- Is your privacy online something you safeguard?
  - In what ways and in what ways not?

- How concerned are you that the personal information you share online will be misused or sold without your permission?

- What are your thoughts in regards to online identity theft?
  - Is this a fear of yours? Please elaborate.

- When considering to purchase a new product or service, how much are you influenced by fear of making a poor or inappropriate decision?
  - In what ways?

- Which facilitators help you the most to make your final decision when you are evaluating which product you should buy online? (i.e. looking at pictures, reading product descriptions, recommendations from friends, reading reviews)
  - In your opinion, are these facilitators something e-grocery websites are lacking? (only if the participant answered yes to visiting a e-grocery website)

- When purchasing products online, you do not have the ability to physically touch the products before purchasing them, in which ways to you perceive that this effects your purchasing behavior online?
  - Would you say this disability has a stronger effect on your online purchasing behavior in the context of food?
  - Would you characterize this as contributing reason to why you choose not to purchase your groceries online?

- Can you think of any suggestions to e-grocers that would make you feel more comfortable purchasing your groceries online?
How important is it for you to feel confident that you will be satisfied with a new product you order online?

Is this feeling of confidence in quality something that you feel is missing in order for you to dare try ordering groceries online? In what ways?

4. **Trust barriers to purchasing groceries online**

What is your attitude towards online vendors?

- Do you have a tendency to either trust or distrust them?

Are feelings of trust towards a vendor something you consider to be a requirement in order for you to feel safe or comfortable making a purchase from them?

- If you feel trust towards a vendor with physical stores, do you think you would feel more trust towards them online than an online vendor without physical store outlets? How come?

Would you consider purchasing from an online vendor you neither trust nor distrust? (in other words, an online vendor you have yet to establish an opinion of)

Does the ability to look a vendor in the eye before making a purchase create feelings of trust for you?

- Could you name a few ways in which feelings of trust towards vendors are created for you personally? (both online and in physical stores)

5. **Fidelity barriers to purchasing groceries online**

Can you describe your feelings towards the grocery store you most often shop in?

- Do you feel like you are faithful to that grocery store?

- What would be needed for you to switch grocery stores?

  - What would be needed in order for you to switch to online grocery shopping?

Do you feel that you have a good relationship with the store personnel the grocery store you most often visit? Please elaborate.

- Do you value your relationship(s) with them?
Would you say that your familiarity with the store and its personnel is a underlying reason to why you prefer to shop in physical grocery stores rather than online grocery stores?

6. **Personal contact barriers to purchasing groceries online**

When you shop for groceries, does it happen that you ask for help or advice from store personnel?

- Can you give an example of what you might ask and how you would like to be helped/greeted?
- If you imagine you were conducting the purchase online instead, how would you like to be helped?
  - How would you feel about having to write your question in text format instead of being able to talk to a staff member directly?
  - Do you believe that personnel that works online would be more or less knowledgeable about specific products than the personnel in physical stores? Please elaborate.

When you go grocery shopping in a physical store, how would you describe your shopping routine?

- Are you usually alone, with family, or with friends?

Would you say that grocery shopping in physical stores is a social activity in your opinion?

Can you describe how you experience social interactions when you shop in a physical grocery store?

- What is positive? (i.e. is it easy to receive help, meet people, do you become inspired)
- What is negative? (long ques, difficult to find products, rude staff)
- Would you miss these social interactions if you began to purchase you groceries online instead?
7. *Inconvenience barriers to purchasing groceries online*

- How inconvenient would you say it is for you to grocery shop at the physical store closest to you? (I.e. do you live far away, do you have to use public transportation, are their opening hours suitable to you)
- If you were to try having your groceries delivered to your home, do you think that being home at the time of delivery could potentially clash with your schedule?
- Is the fear of late or failed delivery something that influences your purchasing behavior?
  - Why?
- How essential is it for you to have the option to return a product or service when making a purchase online?
- Given that the return of a product is free, to what degree do you feel that the return process is a hassle or inconvenient for you? (i.e. printing labels, or going to the post office)
- Have on occasion returned items that you have purchased at physical grocery stores?
  - In your opinion, do you think it would be more difficult or problematic to return products to an e-grocer?

8. *After the interview*

- The participants are asked if they have anything to add to the interview, own thoughts, or comments regarding the subject that might come to mind.