Sustainability in the Consumer decision Journey

Comparing the Nordics and Eastern Europe

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ABSTRACT

Problem:

When a sustainable development-focused company decides to expand their operations and enter international markets, it is crucial to understand their customers. However, there has been limited research conducted on the topic of how geographical background affects the consumer decision journey, and how sustainability appears in the different cases.

Purpose:

The research will be focusing on how the two different markets interact with the factor of sustainability in the case of different products, and how important this factor is in their consumer decision journeys.

Aim:

This paper aims to demonstrate how different approaches are needed even within the European Union based on the specific region. This paper would like to concentrate on the top-performing Northern-European region and the lowest-performer Eastern European region and would like to follow the decision journeys of the participants through the relevant touchpoints, aiming to find how companies can effectively influence the decisions from a sustainability perspective.

Method:

Qualitative research has been conducted with an inductive approach and with an interpretivist paradigm. The researcher conducted in-depth interviews with participants from both countries to gain deeper knowledge on the reasons behind the behaviors of the participants. The research concentrates on two selected countries, Sweden and Hungary, aiming to give a base for future research.

Result and Conclusions:

As explored in the study, there are several differences and similarities between the Swedish and Hungarian participants' way of thinking during the consumer decision journey. Also, differences within the two groups were also discovered, and reasoned. In several cases, the findings were in line

with the previous research, however, in some cases, the researcher experienced discrepancies. As a conclusion, companies should concentrate on the purchase and postpurchase stages in their strategies in order to build a customer base that is interested in their sustainability activities.

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Adrienn Nagy

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# 1.	Introduction

This section summarizes what the thesis will be concentrating on. It briefly introduces the basic concepts, such as sustainability, and gives a list of basic information on the two countries that will be researched. The researcher will present the necessity of this study and explain the purpose of the thesis.

1.1.Background

Because of the changing needs of the customers, companies today are putting more emphasis on sustainable development and sustainable marketing (Laurell & Parment, 2015). According to Akisik and Gal (2011), managers must be aware of their impact, as they have a great influence on the ability of the company on how successfully they are able to carry out sustainable business practices. As they further explain, it is crucial that managers are also aware of their own customers and how they see the company's products and production methods (Akisik & Gal, 2011). They also put emphasis on the fact that customer satisfaction is in a strong relationship with sustainability in business (Akisik & Gal, 2011).

In Sweden, furthermore, "The consumer market for green products and services was estimated at $230 billion in 2009 and predicted to grow to $845 billion by 2015" (Delmas & Burbano, 2011, p. 64).

Based on this, we can see that companies can benefit from having a good reputation in connection with their sustainability performance and measures. It is visible that sustainability as a topic is gaining larger importance in the customers' eyes.

In connection with customer satisfaction, it is also important to know the process of how customers think and how the sustainability claims of the companies can be connected to the customers' decision journey, to be able to influence it. As Santos and Gonçalves (2021) state, "the consumer decision journey model has become increasingly important to understand consumer decision-making processes" (p. 173). To follow the customers' interaction with the product throughout the journey, touchpoints are a useful tool (Lahey, 2023).

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1.1.1.The definition of sustainability, sustainable development, and circular economy

To understand the different approaches to sustainability and sustainable development, it is also important to clarify what these terms mean.

As stated above, sustainability has been getting more attention and larger importance, among others, when creating companies' strategies. This tendency is also visible from the fact that in 1987 the so-called *Brundtland report* was created by the United Nations World Commission on Environment and Development (Lackmann et. al., 2012). This report defines sustainable development as "development that meets the needs of the present without compromising the ability of future generations to meet their own needs" (United Nations World Commission On Environment and Development, 1987, p. 292).

To help understand the complexity of the term sustainability, and to conduct thorough research on its role in the customers' decisions, it is important to see the different aspects it includes.

In 2015, all United Nations Member States defined seventeen goals for the whole society including individuals, corporations, and governments for people and the planet. Among these there are goals related to safer living, better education, reducing inequality, developing opportunities, solving climate change, and preserving the natural environment (United Nations, 2021).

The 17 goals. Source: United Nations, 2021.

These 17 points can help summarize the main aspects and goals of sustainable development. Also, all of them can be connected to the main stakeholders, and make it visible that political organizations, companies, and customers are all important in achieving sustainable development. (United Nations, 2021).

In connection with the 17 points, the United Nations publishes the Global Sustainable Development Report every 4 years. The next one will be published later this year (Global Sustainable Development Report, 2019).

The latest report that was published in 2019. This report puts emphasis on the fact that all stakeholders should work together to reach sustainable development goals and a circular economy. In addition, it also points out that different approaches are needed for different countries: "Growth needs to be decoupled from environmental degradation by using different approaches in low- and high-income countries. That requires environmentally sustainable development, combined with the new elements of a circular economy" (Global Sustainable Development Report, 2019, p. 128).

These different actions for sustainable development, however, do not require measures solely from political leaders. To achieve the goal of sustainable development, companies have a meaningful influence in the process from multiple aspects. As an example, as Valkó (2003) mentions, an important key to reaching efficiency in sustainability is regular and fact-based providing of information.

Furthermore, as Akisik and Gal (2011) summarized:

> "For instance, managers and governmental regulators must be aware of the impact of their decisions on the availability and quality of senior management as this can influence the ability of firms to carry out sustainable business practices. Managers must also be concerned how customers view their products and their production methods as the level of customer satisfaction also is related to sustainability in business" (p. 319).

As visible from all the information above, political, and corporate stakeholders and individuals all have a role in achieving sustainable development. According to Folke et. al. (2019), "actions by transnational corporations, if combined with effective public policies and improved governmental regulations, could substantially accelerate sustainability efforts" (p.

1396).

In connection with sustainability, - as also mentioned in the Global Sustainable Development Report (2019) the phenomenon of circular economy is also gaining more importance. As Stahel (2016) explains, "a *circular economy* would turn goods that are at the end of their service life into resources for others, closing loops in industrial ecosystems and minimizing waste" (p. 435). As he further wrote, circular economy is connected to multiple aspects of sustainability, as "a new relationship with our goods and materials would save resources and energy and create local jobs" (p. 435). As Stahel (2016) states, the central factor of this model is the person itself, as consumers become the creators as well. Therefore, the approach of customers and their motivation to shift towards this model is also crucial to examine and research.

Stahel (2016) also observes that the knowledge that is connected to achieving a circular economy is mainly in the hands of big industries. Finally, he further explains that governments also have a role in establishing a circular economy, by adapting policy levers such as taxation.

As for the relevance of circular economy, a study by Wijkman and Skånberg (2017) concluded that a shift to a circular economy would reduce each nation's greenhouse-gas emissions by up to 70% and grow its workforce.

1.1.2. Customers' Approach to Sustainability

As we can see from the previous chapter, customers are of high importance to reach sustainable development goals and establish a circular economy.

According to Richwine (2010) and Sirgy et. al. (2006), the general customer behavior is shifting: "customers are increasingly interested in obtaining information about the entire life cycle of products [...], they want to know that the materials that are part of products are safe, that the product itself is safe, and that it is produced in a responsible way" (as cited in Akisik & Gal, 2011, p. 317). With this increasing complexity, sustainability is also gaining larger importance in the decision making process.

According to Delmas and Burbano (2011), "The consumer and capital markets for green products, services, and firms have been expanding rapidly in the last decade" (p. 64). As Valkó pointed out as early as in 2003, mainly in Western-European countries, surveys

showed that the issue of sustainability was of the same importance in the customers' eyes as concerns about basic job- and living security.

As found out in a recent study, "the majority of consumers in each country are discussing sustainability issues regularly" (Index, S.B., 2022, p. 16). Looking at the long-term trends, the research states that "besides a steady development from 2021 to 2022, the overall trend since 2013 is increasing interest in sustainability throughout all markets". (Index, S.B., 2022, p. 16).

Valkó (2003) however points out that even though the sensitivity to sustainability is relatively high, it does not necessarily mean that the customer sentiment will also shift towards the products that have a lower impact on the environment. He also explains that customers would not purchase a particular product only because it is more sustainable, it needs to have additional basic qualities, such as price or quality, that appeal to even the environmentally conscious customers.

As Akisik & Gal (2011) found in connection with customers' approach, customer satisfaction is in a strong positive relationship with sustainable development. Therefore, those companies that put more emphasis on sustainable development are prioritizing their customers' satisfaction more (Akisik & Gal, 2011). According to the authors, companies can only achieve sustainable development if their products are in line with their customers' needs (Akisik & Gal, 2011). They also point out that customer needs are generally complex phenomena, and customers' interest in the whole product lifecycle is increasing.

In their research, as previously mentioned, Akisik & Gal (2011) found that the satisfaction of customers is strongly related to sustainable development. This suggests that "sustainable development can only be achieved when businesses produce products that satisfy customers' needs and wants" (p. 317). However, they also point out that "customers' needs and wants have become complex" (Akisik & Gal, 2011, p. 317). Their findings also show that there is a great need to know the customers' specific viewpoints and approach to be successful in the market (2011).

As further studies also point out, customers' approach towards sustainability can differ greatly depending on the environment. As Deák (2014) found, the development of an environmentally conscious and socially responsible class of customers largely depends on the social and economic development level of the country. One of the main conditions is the

existence of a customer group that has further needs than only the basic needs – CSR and bottom-up initiatives are common in a socially developed and democratic environment (Deák, 2014).

Therefore, using the same sustainable marketing strategy on the whole continent might not be beneficial. "Culture influences how sustainability issues are viewed and approached in different contexts and situations" (Berglund et. al., 2019, p. 6288). "Cultural aspects influence the ways environmental, social and economic dimensions and SD are interconnected" (UNESCO, 2006; Commonwealth Secretariat, 2007, as cited in Berglund et. al., 2019, p. 6288).

The collected data shows that it is crucial to examine their market on a regional or country level and adjust companies' strategies accordingly.

This study aims to find the differences and similarities between Eastern Europe and the Nordics in relation to the approach of customers to sustainability through their consumer decision journeys.

As further explained in the *Methodology* chapter, for a more unified data collection and to be able to see the reasons behind the differences, this research concentrates on one country from each observed region: Sweden and Hungary.

1.2. Problem

As mentioned before, for a company to establish successful operations in a country, they need to consider the cultural and behavioral peculiarities and be aware of their effects on customer behavior.

Understanding our customers is crucial to make our business successful and sustainable in both short and long term (Akisik & Gal, 2011). As businesses operate in different markets, it is important to understand the various factors of the new consumer decision journey that they are facing and adjust their strategies to that.

When a business would like to enter the European market, it is important to clarify which region of Europe they are targeting. Besides the general attitude of customers being different, the Europe Sustainable Development Report also shows that the attitude towards sustainable development also varies (Lafortune et. al., 2021). Therefore, it is important to concentrate on

the attributes of the specific region and country where their customers are.

Aiming to demonstrate how different approaches are needed even within the European Union based on the specific region, this paper would like to concentrate on the top performer Northern-European region and the lowest-performer Eastern European region (Countryeconomy.com, n.d.)

1.2.1. Research gap and the need for this study

There have been multiple studies conducted on customer behavior and sustainable development. However, most of the studies conducted in relation to the differences between markets did not analyze the differences within the same continent (Berglund et. al., 2019; Bhattacharyya & Cummings, 2013). As they continue, "aspects such as values, attitudes and behaviors in the wide and complex context of SD may vary between cultural regions due to different histories and traditions. How this general goal can be achieved in a culture-specific way is a question that requires more research" (Berglund et. al., 2019, p. 6288).

By investigating the possible differences between two regions of Europe, this research would like to contribute new knowledge to how cultural and demographic background affects the customers' views on sustainability and sustainable development and how companies can adjust to the differences in the consumer decision journey.

As a tool for the research, touchpoints will be explored throughout the consumer decision journeys of the two countries' customers. As Towers and Towers (2021) explained, "most of the existing research has a focus on specific parts of the customer journey, rather than providing a more holistic view of all touch points in the whole customer journey" Therefore, since the touchpoints' role in the overall of the consumer decision journey is also a gap in existing research, the first half of the research paper will also focus on this question.

1.3. Purpose

This paper aims to investigate the reasons and cultural origins of the behavioral differences between Northern and Eastern European customers. The research will be focusing on how the two different markets react to the sustainability claims of certain brands or products through their consumer decision journeys. By this research, this paper aims to identify factors and connections in the customers' decision-making processes, providing a tool for understanding

these two markets and helping in the strategy-making process of companies.

The paper also aims to add to the existing research on the consumer decision journey's touchpoints and how they can be affected by companies' communication strategies, as they also have a major role in the consumer decision journey and the way they perceive companies' sustainability actions.

The paper is focusing on the following research questions:

RQ1: How do the different touchpoints appear in the different stages of the consumer decision journey in the case of the two countries?

RQ2: How do the identified touchpoints influence the approach towards sustainability in the two countries?

Abbreviations that appear in the paper:

1. SD: sustainable development

2. ESD: education on sustainable development

3. SME: small and medium enterprises

4. CSR:

5. FMCG: fast moving consumer goods

6. SMCG: slow moving consumer goods

7. WOM/e-WOM: word of mouth/electronic word of mouth

8. e.g.: exempli gratia, a common abbreviation used for *for example*

9. et. al.: et alia, a common abbreviation used for *and others*

2. Literature review and theoretical framework

This section aims to present the theoretical background that exists in the topic of this research. The researcher will make use of the existing literature on sustainable marketing, the consumer decision journey, and the customer profiles and approaches of the two chosen countries. In addition, the researcher will elaborate on the role of sustainability in the consumer decision process in both cases, investigating it through touchpoints. Furthermore, the researcher is aiming to identify the similarities and differences in the general customer behavior and more specifically the consumer decision journey. Finally, based on all the collected data, a summary of the literature will be provided, establishing the basis of the primary research presented in the next chapters.

2.1. The consumer decision journey

The general term of consumer decision journey was first established by Court et. al. (2009), and since then, multiple studies approached the term and further elaborated on it. As an example, Lemon and Verhoef (2016) explain it as the process through which the customers touch all the decision stages while the customer experience is formed. The authors furthermore explain that past experiences and external factors are both included in the process. Based on the works of Lemon and Verhoef (2016) the following framework identifies the main stages of the consumer decision process:
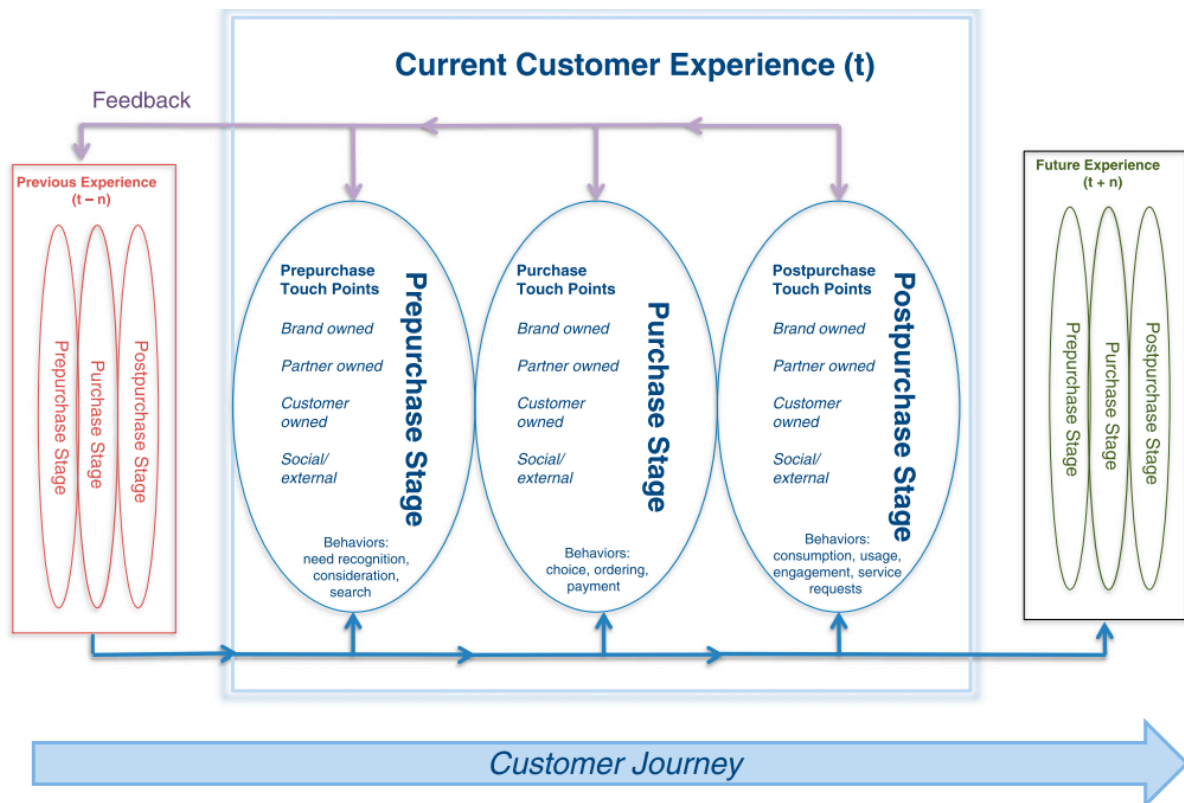
The Consumer decision Journey Process. Source: Lemon and Verhoef (2016)

They point out that the customer experience is an iterative and dynamic process, as it flows through the stages of prepurchase, purchase, and postpurchase (Lemon and Verhoef, 2016). It is also important to take into consideration that it is an increasingly complex task for companies to create and manage their customers' journeys (Akisik & Gal, 2011).

Based on Lemon and Verhoef's (2016) description, during the first stage, the customer interacts with the brand in all aspects before the transaction happens. Here, the main behaviors are need recognition, search, and consideration. As Puccinelli (2009) states, "early in the search process, advertising appeals often influence consumers through feelings" (p. 23). Therefore, based on their explanation, if an advertisement makes the customer feel good, they are more likely to be persuaded by these attributes than factual details (Puccinelli, 2009).

In the second stage, the customer also interacts with the brand, however, it is during the transaction itself (Lemon and Verhoef, 2016). The main behaviors in this stage are choice, ordering, and payment.

Lastly, in the third stage, the customer interacts with the brand after the purchase. The main behaviors in this stage are usage and consumption, postpurchase engagement, and service requests (Lemon and Verhoef, 2016).

Further analyzing the consumer decision journeys, Wolny and Charoensuksai (2014) identified three types of them: impulsive, balanced, and considered journeys. According to their definition,

> "The impulsive journey is typically shorter, and the shopper relies on previous experiences and friends for quick decisions and usually avoids large amounts of information. Balanced journeys can begin with recommendations by friends or media, but the difference to impulsive journeys is [...] the shopper tends to research information from variable sources until arriving at the purchasing decision. Considered journeys have a specific difference, which is a prepurchase phase, where the shopper gathers information without having an intention of actually purchasing. The shopper uses this information later when the need for the purchase arises" (as cited in Vermilä, 2019, p. 17).

The research also differentiates consumer decision journeys based on product types: whether they are fast moving consumer goods or slow moving consumer goods) The complexity of the decision journey differs in the two cases. As the literature suggests, the decision making process is longer and more complex in the case of the SMCG industry than in the case of SMCG, including more factors of evaluation. Also, while the process is longer, it is also more flexible, as in the SMCG industry, customers tend to take a non-linear way.

Firstly, as Vermilä (2019) defined, "fast moving consumer goods are retail products that are not durable. It is typical that they are purchased repeatedly, priced cheaply and their service life is shorter in comparison to durable goods" (p. 10). Since these products are not meant to last and have lower prices, this industry is highly competitive and promotion-heavy, therefore, these are lower involvement purchases (Vermilä, 2019). Based on Wolny and Charoensuksai (2014), these journeys can be considered more impulsive.

In line with the collected data above, Ewerhard et. al. (2019) also concluded:

> "The consumer decision-making process for FMCG is probably less rational and harder to grasp because decisions are made quickly and largely unconsciously.

SMCG are associated with rational and cognitive behavior, high involvement, and more complex decisions" (p. 2).

Furthermore, it is important that the purchase step of FMCG journeys mostly consists of impulse buying, only 35% of customers planning their decisions in advance in case of these products (Ewerhard et. al., 2019). This is also enhanced by the companies' strong advertising and sales strategies.

As Vermilä (2019) further explained, in case of fast moving consumer goods, based on the industry's nature, the postpurchase stage is rather insignificant - the only factor considered in the postpurchase phase is that it meets the customers' expectations that they set before the purchase.

In contrast with FMCG, the SMCG industry is described by Ruismäki (2021) as products that are "less spontaneously bought and include high involvement and more complex decision making" (p. 7). In this case, the consumer decision journey is balanced or considered (Wolny and Charoensuksai, 2014). Therefore, the consumer decision journeys that involve SMCG and FMCG are different (Ewerhard et. al., 2019). As Ruismäki (2021) added, in the SMCG industry, the journey is influenced by purchase type (re-purchase, new product), and purchase class in terms of features and value.

Ewerhard et. al. (2019) discovered that in case of slow moving products, it is less likely that the decision happens solely using online channels. Therefore, companies need a strong presence in all channels that customers involve in their decision making process throughout their journey.

In connection with that, the concept of the *research shopper* was identified, as a customer who uses one channel for information search, but eventually makes the purchase through a different one (Verhoef et. al., 2007). In Ewerhard et.al.'s (2019) research this phenomenon was also visible: their participants started the search online and finished the purchase offline. The reason they identified was that the customers preferred to see and touch the product in real life before making the commitment and purchasing it.

Furthermore, as Ruismäki (2021) found in their research, "the need and problem recognition are multidimensional in SMCG industry and can include multiple internal or external

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stakeholders" (p. 14). Therefore, marketers need to concentrate on a more complex picture than solely the customer.

Regarding the postpurchase step of the journey, in the case of the SMCG industry customers tend to communicate their experiences, mainly if they had negative ones. This contributes to the basis of WOM, which also has high relevance during the evaluation step when it comes to SMCG (Ewerhard et. al., 2019).

Finally, as Ruismäki (2021) found, in the case of the SMCG industry, customers tend to move back and forth between the steps of decision making, mainly in the prepurchase stages.

2.2. Touchpoints

Within the consumer decision journey, various research identified touchpoints as important factors to analyze, that are experienced by the customers throughout the whole journey (Towers & Towers, 2021; Lemon & Verhoef, 2016). However, as Ruismäki (2021) observes, not all touchpoints are of equal importance in the decisions.

Touchpoints are defined by Vermilä (2019) as "interaction points between the consumer and the brand or company" (p. 9). Furthermore, they identified three criteria for interaction points to be considered touchpoints: visibility for the customer, the ability to be appointed in time as an event, and inclusion of communication between the customer and the brand or company.

Towers & Towers referred to touchpoints as being "critical to the consumer decision journey" (p. 332), however, they also pointed out that not all touchpoints can be controlled by an organization, "but ownership is a key factor" (p. 332) when defining which touchpoints have the largest effects on consumer decisions and customer experience. The touchpoints that Towers & Towers (2021) collected are summarized in Appendix 1.

As visible from the chart below, customers interact with touchpoints throughout their whole decision journey. As Santos and Gonçalves (2020) emphasized their importance, "although individual touchpoint moments are important, the combination of their strengths throughout the decision journey may provide the most value" (p. 317). However, during the different steps of the journey, different touchpoints are relevant (Santos & Gonçalves, 2020).

Based on Lahey (2023), Stephens (2022), and Towers & Towers (2021), the relevant literature can be summarized as follows:

Touchpoints (Lahey, 2023, Stephens, 2022)	Touchpoints (Towers & Towers, (2021))	Touchpoint type	Stage(s) of decision journey
Loyalty program, offers to customers	Loyalty programmes	Brand-owned	Postpurchase
Conversation with sales and support team	Service, Price		Purchase, Postpurchase
Product page	Attributes of product		Purchase
Website checkout flow and payment	Payment option		Purchase
Digital advertisements	Brand advertising	Brand owner	Prepurchase
Discount codes	Price based promotions	Retailer	Purchase
Store	Physical/online store	Retailer- owned	Purchase
Radio, TV, print, outdoor advertisement	Catalog		Prepurchase
Store	Physical/online store	Competitor-owned	Purchase
Friends and family (WOM)	Other customers	Social/ external	Prepurchase
Other information sources (e.g., podcasts)	Independent information sources		Prepurchase
Social Media ads	Social media		Prepurchase
Native and third-party reviews	Reviews		Prepurchase
Native search	Generic search and price comparison	Customer-initiated	Prepurchase

Summary on the literature on the place of touchpoints in the consumer decision journey.

Source: Lahey, 2023; Stephens, 2022; Towers and Towers, 2021.

However, as Towers and Towers (2021) pointed out, there is limited research on how touchpoints affect customers in the consumer decision journey through the whole process.

2.3. Sustainability and the Consumer decision Journey

To see the role sustainability has in purchase decisions, we need to examine how it fits into the consumer decision journey, and how it is different in the two regions and countries.

Firstly, Valkó (2003) found that customer sensitivity to the topic of sustainability can be enhanced by the person's own past experiences and information from the media. Therefore, an advertisement focusing on the sustainability-related features of the product or the brand itself can give customers the feeling that they can have a positive influence on the environment or society, hence it can make the customers decide in favor of that product or brand (Puccinelli, 2009). Therefore, sustainability can be important in the information search and consideration phases. Furthermore, in the consideration phase, "product attributes that match a cognitive representation with a positive association can provoke more positive assessments of product quality" (Compeau, Grewal, and Monroe 1998, p. 295). Also, positive associations can also influence the final decision of the customers (Puccinelli, 2009), as positive mood "can make them more open to new products, especially those that serve long-term goals" (Puccinelli, 2009, p. 23). Based on their observations, if a brand can make customers see the long-term goals behind their sustainability measures, it can also lead to persuading the customers to buy their products.

However, even though it is visible that in general, sustainability can fit into the model of the consumer decision making process, there are meaningful differences between the different customers, their approaches, past experiences, and attitudes toward the different product features. Therefore, it is important to examine how the decision-making journey is affected by the customers' geographical and cultural background.

2.3.1.Sweden - the general customer

According to Standard Bank's (2023) description, Sweden is a progressive country, which is reflected in their economy. Swedish customers generally care about what and how they consume (Standard Bank, 2023). Price is their primary factor when evaluating product options, however, they also consider function, quality, and branding (Standard Bank, 2023).

Recently it has become visible that Swedish customers generally are becoming less and less loyal to brands - although their most preferred brands are still national ones - and since the pandemic, their consuming habits moved greatly towards online shopping (Standard Bank,

2023). Social media penetration is also on a very high level of 90.8% (Kemp, 2022), and influencers can also have a major impact in their purchasing decisions (Standard Bank, 2023).

2.3.2. Hungary - the general customer

In Hungary in recent years, the demand for more healthy and organic alternatives started to increase, because of the rising awareness of health issues (Standard Bank, 2023).

Hungarian customers are strongly price-sensitive, which greatly affects the strategies of retailers (Standard Bank, 2023). This is also visible from the fact that, as Standard Bank (2023) points out, "shipping costs are the main concern when choosing a delivery or pickup method". The other purchase decision factor with great penetration of 25% is urgency (Statista, 2016). Also, Breczku (2022) identified sustainability as being the second factor Hungarians consider besides price.

Hungarian customers are above the world average of 8% in brand loyalty, reaching 15%. Their reason for shifting towards other brands, however, is in line with the global leading reason, which is better price/value ratio (Gaál, 2019).

According to Statista (2022), the great majority, nearly 80% of young Hungarian internet users between 25 to 34 years old shopped online, and this number is approximately 40% even in the age group of 65-74.

It is visible from the data that customers from both countries prioritize price in their purchasing decisions. However, besides price, Swedish customers take more factors into consideration, according to the data collected, such as whether the products are locally produced.

Another similarity is the high percentage of online purchases, however, the tendencies in brand loyalty are quite the opposite, with Swedish customers showing a decreasing interest in brand loyalty while Hungarian customers are significantly above the world average.

2.4. Customers' approach to sustainability

As stated earlier, companies should be putting more emphasis on customers' approach as its importance is increasing. But also, as mentioned, it depends greatly on the background of the

customer, such as on the economic situation of the country they live in (Pedrana, 2013). Furthermore, as Yifan et. al. (2020) found, there is a connection between the consumption levels of sustainable products and the environmental awareness of the customers of that market.

The next chapters aim to investigate the differences between the customers of the two countries.

2.4.1. Customers' approach in Sweden

As written by Nordic Ecolabeling (n.d.), sustainability is becoming an increasingly important aspect of the consumer decision process in Northern Europe. As found out in a recent study, "the majority of consumers in each country are discussing sustainability issues regularly", and in Sweden, the ratio is reaching 68% (Index, S.B., 2022, p. 16). Looking at the long-term trends, research states that "besides a steady development from 2021 to 2022, the overall trend since 2013 is increasing interest in sustainability throughout all Northern-European markets". (Index, S.B., 2022, p. 16).

When it comes to sustainability, Sweden is one of the leading countries to pay attention to health, and the demand for eco-friendly options is still increasing (Standard Bank, 2023). Among these, the markets of natural beauty products, organic products, and the market of second-hand products is expanding, both online and offline (Standard Bank, 2023). Swedish customers in general are interested in circular economy, and approximately 75% of them stated that they consider sustainability in a purchasing decision (Standard Bank, 2023). Among the multiple sustainability-related topics, climate change is the one that engages Swedish customers the most, and they have growing expectations for brands to follow sustainable development strategies (Standard Bank, 2023).

According to Bosona and Gebresenbet (2018), Swedish customers' demand for organic products was in a sharp increase, as 72% of their survey participants believe that organic food is a more sustainable option, although they also found that the meaning behind organic production methods might not be clear for even those customers who prefer these options.

In connection with that, according to Sandberg et. al.'s (2022) evaluation, during the pandemic, sustainability increased its status as a priority in the eyes of Swedish customers.

According to Yifan et. al.'s (2020) findings, young customers would not prefer buying plastic packaging, and they would be willing to pay more for a solution that helps protect the environment. In line with that, it is visible that regardless of age, Swedish customers give an increasing attention to this topic:

> "During the pandemic, Swedish consumers have started to take a closer look at where their products come from and are seeking more sustainable choices. 32% of respondents believe the importance of sustainability has increased during COVID-19. An even larger number (45%) have started to buy more sustainable products - of which 29% believe that habit to be permanent" (Sandberg et. al., 2022).
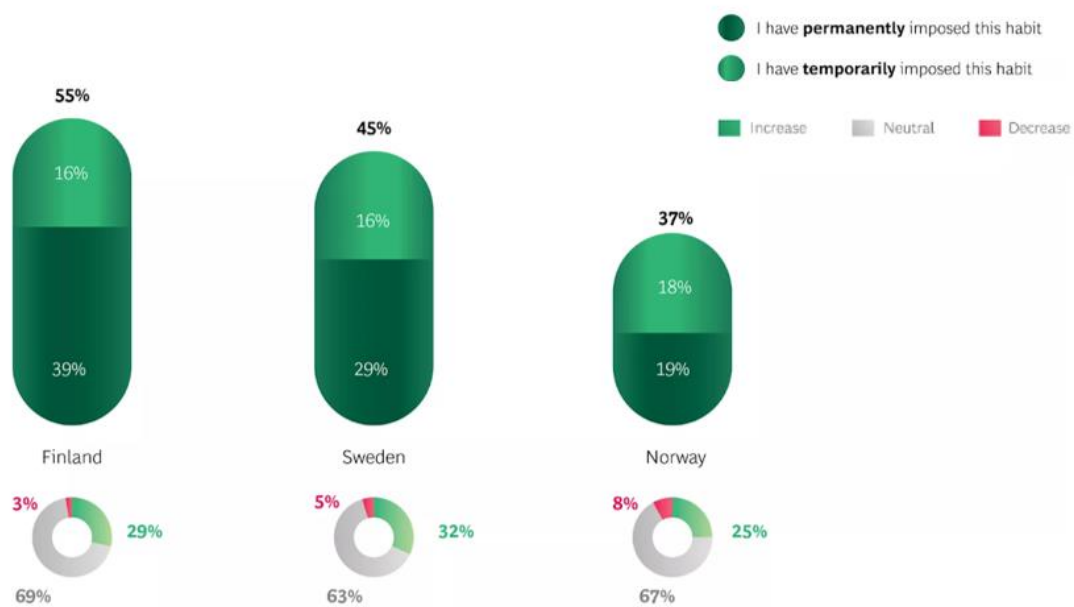
How the importance of sustainability has changed during Covid. Source: Sandberg et. al., 2022.

Awareness, however, would not necessarily mean that the actions of customers are in line with their attitude. Nevertheless, according to Sandberg et. al.'s (2022) findings, a shift in customer behavior also followed their increase of awareness. According to their results, the actual purchasing behavior is making a great positive shift towards sustainable products (Sandberg et. al., 2022). As their data shows, around 50% of their respondents were already buying more sustainable products at the time of the survey, and this behavior can be observed across all major product segments, ages, and income levels (Sandberg et. al., 2022). This can lead to the conclusion that the shift is not only happening in one segment of the Swedish customer base, but it is an overall tendency.

According to Sandberg et. al. (2022), the most significant increase in sustainability importance is in Travel & Transportation and Food & Groceries, where at least 60% say that is important or very important. Other categories also include at least 50% of respondents who state that it is important for them:
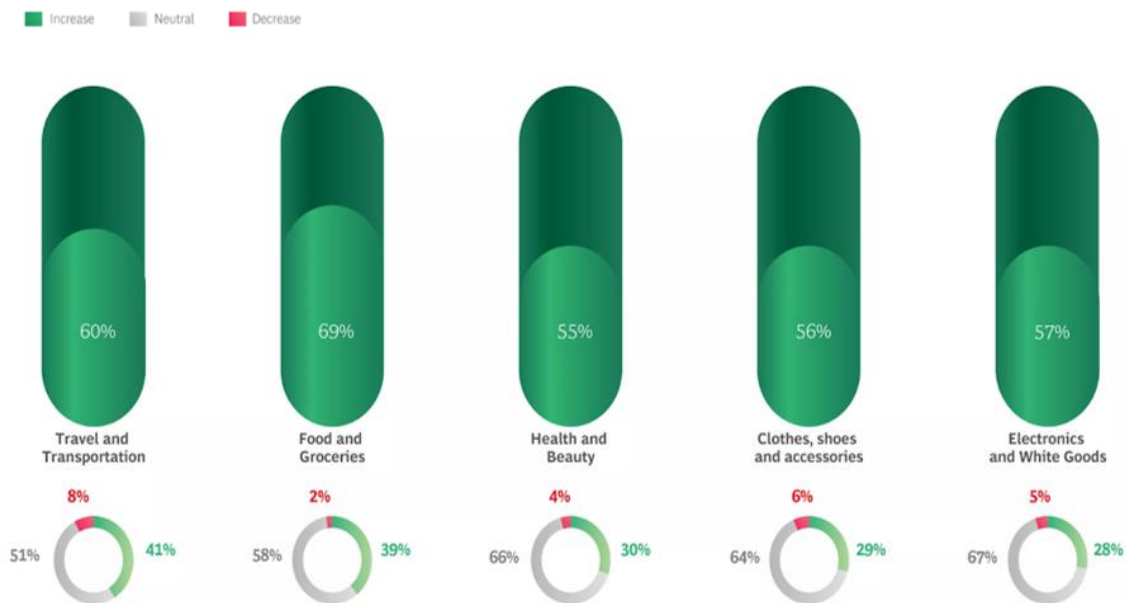
How the importance of sustainability has changed during Covid by product category. Source: Sandberg et. al., 2022.

2.4.2. Customers' approach in Hungary

As Deák (2014) points out, the consciousness of a country's population regarding health, environment, and sustainability is in a strong connection with the trends in customer behavior. After the fall of the Soviet Union, Hungary started opening to foreign markets, therefore there was an increasing tendency in consumption, however, this did not come with an improvement in the quality of the goods (Deák, 2014).

In a survey conducted by Valkó (2003) among Hungarian customers, all participants saw a connection between customer behavior and environmental issues – with a great majority of them stating that the connection is very strong. Therefore, similarly to Sweden, customers are aware of their own impact.

In a study conducted in 2009 they asked Hungarian customers about their thoughts regarding sustainability. When they asked them about the environmental impact of products they

purchase, 50% of them said they know little or none about it, but on the other hand, 32% stated that this information is very important for them (Eurobarométer, 2009, as cited in Deák). As Breczku (2022) found, price and sustainability are the two main factors of decision making among the Hungarian customers.

Breczku (2022) also found that customers change their behaviors based on how much information they have about climate change – it does not only make them consider choosing a greener option, but it makes them motivated to look for them. As she continues, inner motivation is a key to making these changes, besides the knowledge they acquire. However, when it comes to attitude versus actions, Naz et. al. (2020) found that in the case of Hungary, "the belief of millennials that they can make a difference in changing the environment does not change their actual behavior towards green products" (p. 13).

In the study conducted by Eurobarométer (2009), the majority of Hungarian customers said that they were not willing to pay a higher price for a product because it is a more environmentally friendly solution. However, there seems to be a positive tendency. When they conducted a similar study in 2014, only 34% of customers said that they would not purchase a more sustainable solution if the price was higher (Eurobarométer, 2014). According to the first study conducted by Eurobarométer (2009), only 13% of the Hungarian customers would be willing to pay more for healthier alternatives when it comes to food. Besides, only 5% of them believe that customers have a role in improving the safety and quality of food.

In Valkó's (2003) research about Hungarian customers' sustainable choices, one-third of them replied that they purchase more sustainable products often, with a total of 85% already trying more sustainable solutions. Therefore, we can see that the standby activity of Hungarian customers is relatively high when it comes to sustainable choices, and if other accompanying conditions, such as motivators and supply, are also present, they can be converted to the more sustainable options (Valkó, 2003). Furthermore, Hungarian customers would like to receive more information on the attributes of the more sustainable product options – it would also contribute to choosing these products (Valkó, 2003). Only 6-7% of the Hungarian customers said that they wouldn't be interested in such information (Valkó, 2003).

According to the findings of Naz et. al. (2020), however, environmental concern does not

have any significant influence on the consumer decision journey of Hungarian customers. However, they also found that 73% of their respondents were willing to pay a higher price for a product with environmental benefits.

As visible from the collected data, there is a strong discrepancy in the way Hungarian customers think about sustainability - with half of them stating that this information is not important for them, and almost all the other half saying that it is a very important factor for them. Also, Breczku's (2022) research implies that Hungarian customers' actions are in line with the attitude, while Naz et. al.'s (2020) research found quite the opposite.

However, as it was found that all the participants see a connection between customer behavior and environmental issues (Valkó, 2003), this aspect is in line with the Swedish views, as they also consider sustainability an important aspect of consumer decisions.

Furthermore, it is visible from the data that a larger proportion of the Swedish customers consider sustainability during their purchase process, with 75% stating that they do, while the Hungarian data shows that only one-third of them claim that they choose the more sustainable solution, although most of them already tried them (Valkó, 2003).

As a contrast between the two countries' customers, while Swedish customers appear to have the shift in their actions together with the attitude and interest in the topic, Hungarian customers show a discrepancy here as well. The latest research conducted by Naz et. al. (2020) showed no significant shift in the actions.

Lastly, as price is found to be one of the most important factors in the decision journeys of both countries' customers, while Swedish customers claim that they are willing to pay a higher price for more sustainable options, in the case of Hungarian customers the results of previous research are somewhat inconclusive.

3.   Methodology

This section presents the research philosophy, research approach and research design of this study. Firstly, the approach of the research is described, which is followed by the research purpose. Afterwards, a description of the research design and research strategy, as the researcher explains the selection process of the included cases and how they conducted interviews. Finally, the analytical strategy is reviewed. Throughout the chapter, validity and reliability are emphasized. Lastly, this chapter will demonstrate how the collected data is analyzed in order to answer the research questions.

3.1.   Research philosophy

The research philosophy has to do with the development of knowledge and which systems and beliefs the researchers have chosen to apply to a particular study (Dudovskiy, n.d.).

The researchers will inevitably make assumptions throughout the study, which in turn will influence how the research question, method and data is interpreted (Saunders et. al., 2009). In order to create a credible research philosophy, it is essential to have a consistent set of assumptions which fits well with the research project (Saunders et al., 2009). This has been taken into consideration while analyzing the findings of the current research.

In this particular study, the interpretivist research philosophy has been chosen as the most suitable one, as "the supporter of interpretive paradigm believes in the deep understanding of a concept and explores the understanding of the world in which they live" (Rahi, 2017, p. 1). As this study aims to explore deeper levels of a phenomenon, it is crucial to understand the concept of it, therefore, this philosophy fits best to the purposes in this case.

As an interpretivist paradigm was chosen for this research, a qualitative approach was chosen, since such an approach has a stronger connection to this paradigm (Collis and Hussey, 2014). To fulfill the purpose of this research, it was necessary to collect in-depth information to interpret rather than being able to statistically analyze the data, which implies that a qualitative approach fits better than a quantitative approach.

3.2. Research approach

Generally, research can be designed to have an exploratory, descriptive, or evaluative purpose, and the design will be determined by the form of the research question (Saunders et al., 2009). The research purpose of this paper was explanatory, as it aims to explore a situation where there is no single outcome (Yin, 1994; Creswell, 1998 in Fisher & Ziviani, 2004).

An inductive research approach means that one makes conclusions based on observations and goes from individual observations to later make conclusions about general patterns on the topic (Collis and Hussey, 2014). As Rahi summarized, "a relationship between meanings and actions of human subjects are to be observed and investigated" (p. 1). As the primary research in this study focuses on investigating the connections between concepts, this approach is suitable in this case.

As Saunders et al. (2009) further explained, instead of moving through the stages of research one after another, the research process usually consists of revisiting each stage more than once (p.10). This research was in line with this observation. As Saunders et. al. (2009) continues, during this process, the research question is constantly being formulated and revised (p.10).

As using an inductive research approach, the first step of this research was to collect secondary data in the topic as a framework. Afterwards, exploring the research gap the researcher would like to focus on, the purpose and research questions were formulated. Afterwards, the interview guides were created, aiming to receive data that can fill the research gap. During the interviews, the participants raised ideas that could not be matched to any of the collected secondary data, and at the same time, parts of the collected data became irrelevant. Therefore, an adjustment was made in the collected secondary data to align the structure and establish the background for comparison. Finally, the similarities and differences were mapped, and the explanations were covered.

3.3. Research design

This thesis is using both primary and secondary data. The first step was to collect secondary data through literature review. The literature review gave insights into which theories that would be appropriate to use when trying to answer the research question.

Then, this thesis is using a qualitative method for conducting primary research. Since the research purpose of this thesis was explanatory, the form of qualitative research in this thesis is semi-structured in-depth interviews. After the interviews, conclusions will be drawn considering and comparing the findings of both the primary and secondary data that was collected.

The researcher has chosen to collect primary data for this research through in-depth interviews, which were carried out among residents of both observed countries. Primary data is collected for the purpose of a specific study by the researchers themselves (Collis and Hussey, 2014). For this research, the method of primary data collection consisted of 11 semi-structured interviews and 2 expert interviews. Semi-structured interview is an interview method that allows for flexibility in the sense that all questions do not have to be prepared in advance: "While it generally follows a guide and is focused on a core topic to provide a general structure, it also allows for discovery, with space to follow topical trajectories as the conversation unfolds" (Magaldi & Berler, 2020, p. 4825). Collis and Hussey (2014) further mention that semi-structured interviews can be useful when concepts and ideas have to be understood in order to find opinions and beliefs of the interviewee. This fits well with the exploratory nature of this research and research questions.

Furthermore, two expert interviews were also conducted during this research, using their advantage that they can create a bridge for the publicly available secondary data while the dimensions are controlled by the researcher (Dorussen et. al., 2005). Expert interviews were used in order to compare the chosen customer participants' viewpoints to those of the companies that operate in the chosen markets. Expert interviews gave a chance to see how much the companies understand their customers' behaviors, and what levels are worth further investigating because of obstacles or challenges that the companies face. In this research a Hungarian and a Swedish company was chosen, both from industries that were included in the interviews and the secondary data collection as well.

Referred to as	Job title	Company description	Interview length
Hungarian expert	CRM Manager	Small household appliance brand	21:40
Swedish expert	Vice President of Sustainability	Swedish fast fashion brand	25:04

Expert interview participants.

The total length of the interviews that were conducted during this research is 7 hours and 39 minutes. However, pieces of data were shared during the informal conversations following the interview, and the salary ranges were asked for after the interview process, due to the revision of secondary data and considering it relevant afterwards.

Furthermore, one participant, Andras, was asked about his experiences in both countries that are included in this research, therefore, it is visible that his interview is significantly longer that then other participants'.

As for the manner the interviews were conducted, due to the geographical distance and costs associated with it, some interviews took place through online communication platforms such as Skype and Zoom. In cases where the circumstances allowed it, the interviews were conducted in person. Furthermore, the interviews with the Swedish participants were conducted in English, while the Hungarian respondents felt more comfortable using their native language, Hungarian.

The interviewees were also asked for permission to have the interview recorded, in order for the researchers to have the possibility to later reach back to the data and interpret it as accurately as possible.

3.   Data analysis

The data collected for this research was analyzed through non-quantifying methods of analysis, because an interpretivist research paradigm was chosen. The general analytical procedure was selected in order to systematically analyze the data of this study (Collis and Hussey, 2014). The procedure includes three steps that occur during the analysis process: reduce data, display data and draw conclusions.

The first step in the analysis was to code the primary data from the conducted interviews. The data was then summarized and presented in the *Findings* chapter. Lastly, conclusions were drawn that responded to both research questions.

3.4.   Evaluation of sources

As the thesis is built on both primary and secondary data, it was crucial to appropriately evaluate secondary data sources as well as the participants of the interviews. As mentioned, both primary and secondary data were collected; secondary data was mainly used to gain a general insight into the factors that could be integrated into the interviews, hence getting a deeper insight into the connections and the basis of them.

Bryman and Bell (2011) emphasized that the further away the data is from the original source of it, the quality of the included information decreases more. Therefore, as the secondary sources of this thesis, mainly academic articles and statistics were were used to identify the main factors of the consumer decision process and the general differences between the two countries in the topic, collected directly from the data sources. The literature review was formulated based on academic peer-reviewed articles collected through Google Scholar and other academic databases such as Elsevier. The sources were evaluated by the author based on the data on how many times each article has already been cited in other academic works.

As of the primary data, the interviews were conducted with participants who qualify as typical customers in the particular countries. Also, to gain as deep insight as possible, the researcher was aiming to collect data from as many different backgrounds as possible, based on gender, age, educational background and profession. This is shown in the following compilation of the participants:

Name	Age group	Country	Education	Job title	Salary range (after tax)	Interview length
Hajnalka	35-	HU	MSc /higher	Administrative expert	over 500 000 HUF	31:29
Kristof	18-25	HU	High school	Student	below 300 000 HUF	39:40
Adam	25-35	HU	MSc /higher	Tax consultant	300-350 000 HUF	35:30
Tibor	25-35	HU	Vocational	Network monitoring operator	350-400 000 HUF	44:32

Name	Age group	Country	Education	Job title	Salary range (after tax)	Interview length
Marcell	25-35	HU	MSc /higher	Marketing manager	450-500 000 HUF	29:23
Laszlo	35-	HU	Vocational	Entrepreneur	450-500 000 HUF	29:08
Andras	25-35	SE	MSc /higher	Hardware engineer	35-40 000 SEK	69:24
Anna	35-	SE	MSc /higher	Graphic designer	over 40 000 SEK	22:41
Stina	18-25	SE	High school	Marketing specialist	20-25 000 SEK	31:22
Jonas	35-	SE	Vocational	HVAC engineer	35-40 000 SEK	43:33
Suzanne	25-35	SE	BSc	Photographer	25-30 000 SEK	35:10

List of in-depth interview participants.

The primary data was collected from two specific countries within the two observed areas, based on the analysis of the cultural and economic aspects. Basic customer habits-related data about them can be found in Appendix 2.

While Sweden is in the top ten countries in most economic indicators, such as mean and median income, GDP per capita, and per capita household expenditure, Hungary is among the lowest performing countries, taking place in the lowest ten or even lowest five countries in Europe (European Environment Agency, 2015; Eurostat, 2021; Eurostat, 2023)

Similarly, when it comes to income levels, while Sweden is in the top ten countries with the sixth place, Hungary is the second last in the European Union (Eurostat, 2022).

Regarding sustainability, as mentioned before, Hungary is holding the last place in regards of willingness to spend more on a sustainable product (Eurobarométer, 2014), while Sweden is one of the leading countries in the question of the population's approach toward sustainability (Standard Bank, 2023).

As visible from the sources that were collected, the Nordic countries are top performers, and the Eastern European countries are low performers in all data sets listed. Within the regions, however, the highest and lowest rank is changing depending on the statistical indicator.

Therefore, ensuring the optimal outreach to high quality participants, the researcher chose Hungary and Sweden, as she is familiar with these countries.

3.5.   Ethical considerations

Ethical considerations are especially meaningful concerning human privacy (Connelly, 2014). This study consisted of a sample of customers, who agreed to be mentioned by their first names, and shared their data according to their willingness. Furthermore, the two expert interviews were conducted in an anonymous manner, and the company names were not disclosed.

4.   Findings

In this section, the collected primary data will be presented after identifying and summarizing all data that is relevant for answering the research questions. The data collected through the semi-structured interviews will be presented through the logic of the consumer decision journey model. Furthermore, sustainability will be the focus of the chapter, observing the thoughts of the participants about the relevance of this topic in their consumption habits. All quotes mentioned in this section have been collected from the conducted interviews.

4.1.   Coding based on Towers and Towers (2021), Lahey (2023), and Stephens (2022)

According to Illinois Library (2023), "Coding is a qualitative data analysis strategy in which some aspect of the data is assigned a descriptive label that allows the researcher to identify related content across the data" (para. 1).

Deterding and Waters (2018) expressed their doubt regarding the need of using strict coding methods, saying:

> "The articles they examined did not cite a specific methodological text, instead using terms as _inductive_, _focused_, or _thematic_, some adopting approaches such as _narrative analysis_, or reported drawing their coding categories from prior literature. Only a minority of articles explicitly mentioned the use of coding software, and nearly 20 percent of articles reporting semi-structured interview data did not discuss their coding procedure at all" (p. 719).

As this study is aiming to draw a conclusion connecting two topics, sustainability's role and the relevant touchpoints through the customer decision journey, the practical approach was chosen to link and standardize the interview responses based on the possible touchpoints.

Based on the collected data of the interview transcripts and voice recordings, the following recurring elements were identified that are used throughout the analysis:

Quotes from the interviews	Touchpoints	Touchpoint type	Stage(s) of decision journey
"We could buy it with discount points, and we got it cheaper"	Loyalty programmes	Brand-owned	Postpurchase
"If there is a problem, they always return the money"	Service, Price		Purchase, Postpurchase
"Color is important"	Attributes of product		Purchase
"I tend to get insecure about the payment (...) I don't dare to pay by card on a very unknown site"	Payment option		Purchase
"I don't really trust any brand saying that they are sustainable"	Brand advertising	Brand owner	Prepurchase
"I would go up to some discount websites"	Price based promotions	Retailer	Purchase
"It is usually more expensive in stores than online based on my experience"	Physical/online store	Retailer- owned	Purchase
"They only have an online catalog, and I like to look at their catalogs"	Catalog		Prepurchase
"I never buy pants online"	Physical/online store	Competitor-owned	Purchase
"I would call a friend and he would pick a phone for me"	Other customers	Social/ external	Prepurchase
"I found a channel on YouTube where they are tested"	Independent information sources		Prepurchase
"I also looked at reviews on Reddit to see what people thought about it"	Social media		Prepurchase
"I checked the reviews, and it was fourth in the global rankings"	Reviews		Prepurchase
"I also do maybe a quick search online on other stores"	Generic search and price comparison	Customer-initiated	Prepurchase

Coding of interviews based on the relevant touchpoints.

In the following sections, the detailed description of the findings from the interviews can be found, based on the categorization of Sandberg et. al. (2022). The interviews were focusing on different product types to be able to effectively identify the different underlying reasons. The relevance of different touchpoints is visualized in tables that will be used in the analysis later on. Furthermore, the different aspects of sustainability that appeared in the answers of the participants are also listed.

4.2.   Hungarian participants

Slow moving consumer goods - general factors:

When the participants were asked how they evaluate slow moving consumer goods in general, the answers were quite different. Hajnalka explained that she takes the price, brand, and availability into consideration in these situations. She also mentioned that she prefers the option of delivering to a pickup point rather than delivering to her door because they are *"never home",* and it is a flexible option.

Furthermore, although Adam and Tibor both mentioned price and quality, they have a different logic connected to these factors. Most of the time, Adam associates higher price with better product quality, therefore he tends to purchase the more expensive product option, hoping that he would receive higher quality for the additional cost. After the purchase, he feels that he needs to prove to himself that the product was indeed worth the higher price because he received the additional value in the form of better quality. Tibor, on the other hand, mentioned that he rather looks at both price and quality, and tries to evaluate the products based on the perceived price/value ratio. Despite the different logic behind the decisions, they are both willing to pay a higher price if they believe that they would get better quality in exchange.

Although Laszlo also pointed out that he usually looks for durability in a product, he sees himself as a strongly price-oriented customer. He usually buys products if they are at a high discount: *"50% is quite good. I usually buy everything that way".* He does not choose the

more expensive product options, only if they get discounted later; he even tends to wait until the product he likes gets discounted.

When concentrating on quality, most of my respondents mentioned the quality they perceived, through physical interaction with the product. A different approach was mentioned by Marcell, who said that he usually looks at specific websites with customer ratings and he also looks at YouTube videos and Reddit reviews about the products he is interested in.

4.2.1. Food and groceries & Health and beauty

Laszlo mentioned during his interview that he is very loyal to cleaning products and cosmetics brands, and he does not even look for other alternatives when he is shopping for such items. Furthermore, he said that he is loyal to the place of purchase as well, as he buys food and household products in his preferred supermarket chain. On the other hand, he mentioned that he is more flexible in the case of food, and he tries other brands more often.

Hajnalka also started with the fact that she always orders her groceries from the same online store. However, she did not mention price as a primary reason for her decision, rather the variety of products and the waste-reduction solutions they provide.

Marcell mentioned one factor that he takes into consideration in case of food products – he said that although he has his preferred brands and products, if there is one among them with a sustainability-related label, he sees that as a positive attribute and probably chooses that alternative.

Adam and Kristof did not mention groceries explicitly. This can be explained by the fact that they are not the primary people who are responsible for it in their household, as they still live with their parents. However, Adam mentioned that in case of cosmetics products, he looks at the natural ingredient content, but only because his skin is sensitive.

4.2.2. Clothes, shoes, and accessories

Factors (Touchpoints)	Hajnalka	Kristof	Adam	Tibor	Marcell	Laszlo
Comfort (Attributes of product)	✓					
Looks (Attributes of product)	✓	✓	✓			
Price (Service/Price)	✓	✓	✓			✓
Offline availability	✓		✓	✓		✓
Discount (Service/Price)	✓					
Material (Attributes of product)		✓		✓		
Quality (Attributes of product)		✓	✓	✓		✓
Brand (Attributes of product)	✓	✓	✓		✓	
Resale value		✓				

Factors and touchpoints of the Hungarian participants' decisions in the case of Clothing items.

Kristof mentioned that in the case of higher priced clothing he prioritizes known brands. Furthermore, he thinks of the resale value when deciding about fashion items and brands: *"I chose the more expensive ones because of the name and marketability"*.

Regarding clothing items, Adam usually goes back to the store where he purchased the previous one if he had positive experiences. He also prefers buying clothing items offline because he wants to try them on. Similarly, Laszlo always buys clothes offline, and besides trying it on, he also checks the quality. In case of clothing items, Tibor would also only buy them online if he either tried it on in the store first, or if there is a good option to send it back in case it does not fit.

Before the purchase, Adam always checks *"to see if there is anything cheap"*. Similarly, Hajnalka mentioned that although she always starts looking at her preferred stores, she would still take other stores into consideration if there were a discount or better price.

Hajnalka was the only participant who mentioned impulse-buying, *"because they (the pants) were very, very nice"*, however, later during the interview she explained that she needed to buy pants anyway soon.

4.2.3. Electronics and White Goods

| Electronics | | | | | | |
Factors (Touchpoints)	Hajnalka	Kristof	Adam	Tibor	Marcell	Laszlo
Price (Service/Price)	✓	✓		✓		✓
Brand/Store name	✓		✓	✓	✓	
Newness (Attributes of product)	✓	✓		✓		
Offline availability	✓					✓
Online availability		✓	✓			
Delivery fee (Service/Price)		✓				
Design (Attributes of product)		✓	✓	✓	✓	✓
Word of mouth/Ratings (Independent			✓			
Customer support				✓		
Durability (Attributes of product)					✓	
Past experience			✓		✓	

Factors and touchpoints of the Hungarian participants' decisions in the case of Electronics.

 In the case of mobile phones, Hajnalka said that she would prefer buying them offline because she would like to see how the colors on the screen look in real life. Similarly, Laszlo mentioned that as he *"can only rely on aesthetics, because he doesn't understand it",* and chooses the product that is in stock and available immediately on the spot - although he checks if there is a discount available to any of the options that fit his needs, including additional services or accessories. On the other hand, Adam does not prefer offline purchases in this case, because he was working in similar stores and had negative experiences with the professionality of the staff.

As Adam also does not think that he has the necessary knowledge for it, he said that he would completely trust one of his friends in deciding instead of him. If this option were not available, he would choose his preferred brand, even if it is the most expensive option.

In the case of phones, Tibor pointed out that he would buy from a store or brand where he can make sure that there is adequate support after purchase. He mentioned that price-value ratio is the general thing he looks at in all his purchase decisions.

Last time he purchased a new phone, Marcell focused on the camera, but he mentioned that he would not purchase the next one based on this. Also, he mentioned that the color he preferred was only available for the most expensive model, and since its price is significantly higher, the value he got in exchange might not have been enough.

In the case of other technology-related products, Kristof decides solely based on where the product is available at the lowest price, including delivery fee. He mentioned that he prefers purchasing such items online because of convenience, meaning that it is easier to compare stores. Also, in his experience, it is usually cheaper.

When talking about such products, price is the most important factor for Tibor. He does not have a preference in buying such products online or offline, but he chooses to start with (online) stores he knows, because he trusts them that in case of any issue, he will be refunded.

As an opposite, instead of looking at the price, Marcell buys products in this category based on durability and function, and brand is very important for him, as he had positive experiences with branded products in the past.

White Goods				
Factors (Touchpoints)	Hajnalka	Tibor	Marcell	Laszlo
Price (Service/Price)	✓		✓	✓
Delivery methods	✓		✓	
Material (Attributes of product)	✓			✓
Quality (Attributes of product)	✓	✓		✓
Color, looks (Attributes of product)	✓		✓	
Fit in the environment (Attributes of product)	✓		✓	
Offline availability			✓	
Reviews		✓		
Durability (Attributes of product)		✓		✓

Factors and touchpoints of the Hungarian participants' decisions in the case of White Goods.

In the case of white goods, the most common factors for the decision were price, quality, and how it would look in the environment, considering external attributes such as size, color, and material. Hajnalka also mentioned that it is important how easy it is to clean the product.

For Laszlo, price is such a primary factor, that he said that even when there is urgency as a factor, he said that he takes a few days to look around in different stores to find the best deal. He also mentioned that he bought his last household items because the need arose. However, he said that if there was no discount on it, he might not even have bought the items. Laszlo also mentioned that he bought these products through a loyalty programme, and he is generally interested in such offers.

In the case of White Goods that he purchased recently, Tibor was looking at videos, listening to professional chefs about their opinions, and asked friends who have expertise in the topic. He was specifically looking for this brand because of reviews from friends: *"I know someone who has been working with this for 40 years"*.

He also mentioned that even though he ordered it online, he ordered it to the store so that he could look at it before paying for the product. He wanted to see the quality and how it fits him. Similarly, Marcell also mentioned that he likes to go into the stores and try the furniture before buying it. However, he said that afterwards he is willing to purchase it online, but it also depends on the delivery options: it either needs to be available in a store close to them so that they could organize picking it up and bringing it home, or have home delivery options: *"it was important that it is close to our parents, because they have bigger cars and they were able to pick it up"*.

For Adam and Kristof, household items were not relevant to consumer decision journey situations, as they are currently living with their parents, and they do not buy such products.

Obstacles in the purchase decisions:

All the Hungarian participants mentioned obstacles that keep them from going through the consumer decision journey in different cases.

Firstly, when asked about her purchasing habits offline and online, Hajnalka mentioned that she had walked out of stores before without purchasing anything only because the staff was impolite with her. When talking about obstacles online, she mentioned that she is usually afraid that the purchased item would not fit, however, the main thing that can stop her from finishing the purchase is if she is redirected to a payment method or website that she does not trust: *"If I see that something strange should be entered, I don't dare to pay by card"*. She had negative experiences with this in the past when it turned out that the website was asking for people's bank account details and then took money without permission. However, she does not have a problem with online payment methods that she already knows. Even if it means that the product might be available for a higher price, she is willing to pay a little bit more (a maximum of 10%) if she can make sure that the website is secure. Another obstacle Hajnalka mentioned was if the shipping costs are too high. Then she also added that if the delivery takes too much time, she might also consider other stores instead of waiting, even if

it is not an urgent decision. Kristof also mentioned similar reasons that kept him from making purchases in the past: *"it turned out that the company works with a very high shipping fee"*.

Marcell and Adam both mentioned their monthly budgets was asked about recent obstacles they faced. Marcell added that he was not sure that the product was indeed a good choice but, in the end, he postponed the purchase. Adam also mentioned that even if he likes a product, he might not buy it if he does not need it urgently, because of his monthly budget.

The last obstacle that affects the participants' purchasing decisions was mentioned by both Tibor and Laszlo: they both said that even if they are generally content with a product and they can afford it as well, they will not purchase it if they feel like they do not need it. They both explained that they could not justify the purchase to themselves later: *"there is a pair of shoes that I like but I won't buy it because I have other shoes"*.

Sustainability:

Tibor mentioned that although he would be interested in the topic, he cannot afford the extra costs of choosing the sustainable options - but if the price is the same, he would be open to buy the sustainable option. He also said what he does not know cannot hurt him, so he admits that he approaches this topic with a level of ignorance - he also mostly knows about the sustainability-related qualities of products (or the lack of them) he chooses.

In connection with that, he mentioned that in a lot of cases he sees these claims as marketing, not real actions taken by the companies, that is why he feels that his ignorance is at least partly justified. Hajnalka also expressed her doubts about false claims, as she had negative experiences with it in the past. She also mentioned that she mostly looks for the more sustainable options, but since they usually cost multiple times the price of the non-sustainable options, she does not go with them.

Laszlo similarly said that price can be the reason that he abstains from choosing sustainable products. However, when there are 2 products at the same price and quality level and one of them is sustainable, it motivates Laszlo to purchase that one. As he explained, he is usually looking for the best quality and price-value, and he only buys sustainable products if he sees them as a more long-term option or if the quality is significantly higher. He, however, thinks that sustainable products do not necessarily mean higher quality products - he also added that he thinks that brands who *"pay attention to this, also pay attention to quality"*.

In line with that, Marcell also said that he does not specifically pay attention to buying sustainable options, but if he sees the labels on the products, it adds value to that option, and he might buy that one in the end.

When it comes to clothing items, Tibor does not take sustainability into consideration. He mentioned that he would be happy to choose the more sustainable option in clothing if he sees that it has some additional value, e.g., it is more durable. He purchased a bag that was made of recycled plastic, but only because it also fulfilled the functions he needed.

When Hajnalka was asked about her approach to sustainability in the case of SMCG, she mentioned clothing items and home appliances. In the case of home appliances, however, Hajnalka looks at sustainability from her perspective - she chooses based on what she can gain from using that product option *"it is environmentally friendly, and at the same time customer friendly, because it consumes less electricity"*. When deciding about clothing items, she can be convinced by the sustainability claims of a product with a label *("a small bottle label was hanging on it, and it was so interesting")* if the price is still *"reasonable",* and the product looks good. She also mentioned that she has bought products before just because they promoted that they would plant a tree after each purchase. Marcell also said that he pays attention to the labels on clothing items - he usually buys clothes from a store where *"it is written everywhere that the clothes are 100% from sustainable source"*, however, this is not his primary motivation when choosing this store.

Tibor and Hajnalka both mentioned food and groceries first when they were asked about sustainability. Hajnalka regularly purchases her groceries from an online store that has sustainability claims, and she named that as a reason for her choice. She is also interested in the more sustainable food options, such as non-animal products (e.g., vegan butter instead of regular one). She would try these options even if they were significantly more expensive, and she would keep purchasing them at a higher price (15%) if she liked the product. But she also added that in her favorite store there is a big assortment to choose from, and she also expects that from a store. Also, she compares the ingredients and tries to choose the most natural option.

Although Tibor is only open to sustainable and organic food options, there are certain product types where he does not choose the sustainable option. As an example he provided, he does not buy recycled paper towel or toilet paper, because he had negative experiences with the

quality before - even if it was a different brand, he would refrain from choosing these products; *"if a bigger brand has a discount on its similar recycled product, I would be happy to try it, but if it is not good, I will not try it again for years"*.

They both mentioned the packaging as well: Hajnalka likes that this online store uses and reuses paper bags and jars, and the customers can give them back the next time they order, therefore, waste is significantly reduced. She also mentioned that she has been paying more attention to degradable packaging and refillable options. Tibor and Laszlo also try to avoid using plastic bags and Tibor also talked about not preferring plastic coated fruit and vegetables. Marcell's answer was also in line with this: he mentioned that he probably would not buy individually wrapped fruit and vegetables (*"I think I would not buy them, it is too much"*), but in other cases it is not really a factor in his decisions. However, he stated that he sees the positive aspects of more sustainable product options and packaging-free stores.

As an opposite approach, when asked about fast moving consumer goods, Laszlo is loyal to brands in the case of cleaning products and cosmetics, so he would not change to another product in those cases. He is more flexible in the case of food though, but as he previously mentioned, he is very price sensitive, and he also needs to be sure that the quality of the product is adequate.

Kristof and Adam are the participants who take sustainability into consideration the least. Kristof generally does not care about this when purchasing products, but he sees a chance that *"it may change later"*. If it were significantly cheaper, he would consider it as an option. His opinion is that brands make it visible when products are made from sustainable materials, which, in his case, reduces the product's value. He, however, buys products with recycled packaging, but only if the price is attractive. Kristof – in line with Hajnalka's observation - also mentioned that in his experience, sustainable products are sold on a significantly higher price level in Hungary than regular products.

Adam does not choose items particularly because of this aspect. He buys natural cosmetics but only because of his sensitive skin, not because of its effect on the environment. He would choose the sustainable option though if it was the preferred brand for him anyways. He could not even recall any purchase where he knew that a product was or was not sustainable.

4.3.   Swedish participants

Slow moving consumer goods:

As a very unique case, since her aforementioned decision, Anna only buys items in cases where secondhand options are not available, such as in the case of underwear, or her kids' toys. Furthermore, Anna mentioned that although she tries to buy the more sustainable alternatives, she knows that every product has some non-sustainable values: *"even if it's organic cotton, it still has a huge impact when it's produced".* Nevertheless, she stated that whenever she needs to buy a new product, she is looking for sustainability-related certificates and she tries to choose brands with such measures.

Therefore, during her interview, Anna mentioned slow moving consumer goods in her house, however, as she tries to minimize such purchases, she could only mention a toy for her child, their family's car, and materials for renovating their house. Nevertheless, she is paying attention to sustainability even in these cases. In the case of the toy, she said that she was not happy that she had to buy a toy that is *"bad quality and probably made in the worst factories with probably the worst working conditions for the workers",* but occasionally she lets her children choose such items.

As for his latest SMCG purchases, Jonas mentioned a backpack and a tent. In the case of backpacks, Jonas was looking for a long-term option that fulfills all his needs. He purchased one even though it was more expensive and was harder to get, since it was produced by a small business in the US. When I asked if he would do it again, he said *"If I could, yes. I wish I had bought two".*

Jonas also chose the more expensive option when he purchased a tent. As he mentioned, he goes camping as a hobby, and although he used a lot of low-quality tents before, he wanted to spend more money on a higher quality product because of durability and comfort.

Stina stated that she is taking brands into all her purchase-related decisions as an important factor, *"even sometimes with food and such".*

4.3.1.   Food and groceries & Health and beauty

Anna mentioned that in the case of FMCG, she almost always chooses the organic or natural options. She also mentioned that when buying fast moving consumer goods, she would like to

go to her local no package food store more, however, she does not have time to go there, and she usually chooses to order home delivery from supermarkets. Furthermore, she mentioned that she is trying to eat less animal-based products, also for environmental purposes. And she is also trying to raise her children with the same mentality.

Stina's last purchase was for cosmetics products that she did not necessarily need, but as she went to a shopping center she was *"desperate for something"*, so she bought a cheaper item. Interestingly, she mentioned that she specifically avoids products because they are more natural, since they do not last as long as the non-natural versions. She also mentioned that brand is important for her even when she buys food or other fast moving consumer goods.

Suzanne and Jonas did not differentiate FMCG and SMCG in their shopping behavior, but Jonas takes sustainability into consideration in case of FMCG, which will be discussed later.

4.3.2. Clothes, shoes, and accessories

Factors (Touchpoints)	Stina	Suzanne	Jonas	Anna	Andras
Color (Attributes of product)	✓				
Looks (Attributes of product)	✓	✓	✓		✓
Price (Service, price)	✓	✓	✓		
Offline availability (Physical/online store)		✓			
Online availability (Physical/online store)			✓		
Material (Attributes of product)		✓			✓
Quality (Attributes of product)		✓	✓	✓	✓
Preferred store (Physical/online store)			✓		
Resale value (Other customers)				✓	
Sustainability (Brand advertising)				✓	
Return options (Service, Price)		✓	✓		

Factors and touchpoints of the Swedish participants' decisions in the case of Clothing items.

Anna mentioned that when she buys these products, other than sustainability, she looks for quality. Her reason is also connected to sustainability: *"quality is really important because it*

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goes together with durability", therefore, she does not produce as much waste as by purchasing lower quality clothes.

On the contrary, Jonas is relatively price sensitive when it comes to clothing items. He prefers simplicity and convenience in both the item and the purchase process itself. As he said, he always looks for simple colors and tries to buy the cheapest options in his preferred stores - although before he finishes the purchase, he looks around online to see if he can find better prices. Whenever he needs to buy new clothes, he always starts to look at those stores online because of convenience, and if he finds something that meets his criteria, he buys multiple of the same item at once. He also looks for relatively good quality, but that is not his top priority. However, when it comes to higher price clothing items, such as jackets, Jonas usually finds it hard to find the option that fits his needs: *"It's quite hard for me. I usually end up not buying any"*. Therefore, he usually orders a couple of options online, and sends back the ones he does not like. He admits that this is not a sustainable solution, but as he says, he also doesn't *"buy a new jacket every quarter"*.

Jonas usually buys clothes online because of the convenience factor, while Suzanne has very different preferences. As she explains, she prefers to go to the store to try the clothes on, except when she knows that *"there is an option to just easily send it back"*. However, she would not necessarily buy them on the spot, but usually she looks at the store's webpage first to see if there is maybe a discount there. After trying it on in the physical store, she doesn't mind if she has to buy it offline in the end. She usually starts and finishes her purchase journey online, but she prefers looking at the product in person in between. The only exceptions are when she has already purchased from the brand before, and she is secure about her size and the quality.

Suzanne and Stina both agreed that they only buy higher price clothing items when there is a need. As Suzanne said, *"I would buy something that I know would not be sitting in my wardrobe forever"*. Also, Stina mentioned that even if she needs a particular type of clothing, she does not buy an item if she would probably not wear it because it does not fit perfectly or she *"would not like it on herself"*. To give herself time to decide in these cases, she usually adds the items to her wishlist on the website or in the mobile application of the brand: *"I am a big believer in going after the heart. But what I also like to do is to add something to a wishlist. If I am still thinking about it later, then maybe it is time to reconsider"*.

4.3.3. Electronics and White Goods

Electronics				
Factors (Touchpoints)	**Stina**	**Suzanne**	**Jonas**	**Andras**
Price (Service/Price)		✓	✓	
Newness (Attributes of product)	✓	✓		✓
Compatibility (Attributes of product)		✓		
Online availability		✓	✓	
Offline availability				✓
Functionality (Attributes of product)			✓	✓
Color (Attributes of product)	✓			✓
Word of mouth/Ratings (Independent information sources)		✓	✓	✓
Durability (Attributes of product)			✓	
Past experience	✓	✓		
Size (Attributes of product)				✓
Brand (Attributes of product)				✓

Factors and touchpoints of the Swedish participants' decisions in the case of Electronics.

When looking for a new phone, Suzanne said she would look for a product that is like what she is using now, since she has had positive experiences with it - and on the other hand, she had negative experiences with competitors' models. She also reasoned that it is easier to transform her account from one phone to another if she is using the same platform. Furthermore, if it is not urgent, she would *"look into any discounts that are available at the moment"*. During the decision making process, she also looks at blogs and websites that are focused on phone comparisons. She also added that if the prices are not that different, she would buy the newest model.

About her smart watch, Suzanne said that she bought that product because she is *"not really good at smart watches, and she was not sure that it will be completely compatible with her phone",* so in the end she chose the most expensive of her options. She, however, would not make this decision again, because as she said, she would read reviews online and investigate the product details more to find the best fit for herself.

Suzanne also said that when she buys accessories for her electronic devices, she tries to buy original accessories from the same brand, even if it is more expensive, because she is afraid that there might be a problem with the warranty later.

In the case of phones, Jonas tries to find the one that fits his needs the most, which are durability and good battery time, but as he said, *"nowadays they are all good enough, so you don't even need to think about that".* He also said that he would buy it online, since he does not feel the need to look at it or hold it in person. He also does not think he needs to ask for advice from the store personnel - in case he is unsure about how to decide, he usually looks at reviews or YouTube videos.

In contrast with the other participants, Stina said that since she does not like change: *"I am a person that hates change (...) I always had a white phone, so if they said that they don't have a white right now, I would say to put me on the waiting list".*

White Goods				
Factors (Touchpoints)	**Stina**	**Suzanne**	**Jonas**	**Andras**
Price (Service/Price)	✓	✓	✓	✓
Delivery methods (Service/Price)		✓		
Material (Attributes of product)	✓		✓	✓
Quality (Attributes of product)	✓			
Color, looks (Attributes of product)	✓			✓
Fit in the environment (Attributes of product)		✓		
Function (Attributes of product)				✓

Factors and touchpoints of the Swedish participants' decisions in the case of White Goods.

As visible, Anna is not added to the table above, as SMCG purchases are not applicable in her case.

Stina mentioned price as one of her main factors when purchasing furniture, however, she later added that kitchen equipment is an exception - she is willing to choose the more expensive options there, for its looks: *"One was slightly more expensive, but the cheaper one was ugly".*

In the case of curtains, Jonas was considering his options for a longer time because these products are more expensive. He bought some that had the lowest price, even though they were not the color he would have preferred. So, he prioritized the price, and that it fulfills its purpose, over looks: *"It was so cheap that the benefit was so much greater than the look and the function"*. He also added that *"they are curtains, you can just switch if you get bored of them"*.

Obstacles in the purchase decisions:

The Swedish participants also explained what obstacles they can face that can cause them to abandon the purchase process.

When I asked him about obstacles, Jonas mentioned an external factor first: that the company was not able to provide the product he wanted to order, although he was ready to make the purchase. However, afterwards, he did not make any purchase because after reconsidering, he realized that he would not have used the product as much as the price would have been justified.

Suzanne's reason not to purchase a product was also connected to the price. She said that when she wanted to buy a coffee machine, she saw one in a store, but it was too expensive for her. She started looking for the same product online and found it for a lower price. However, in that case, the shipping cost was so high that it was not worth it for her. Furthermore, she mentioned that she would have purchased it offline if there was an option to avoid the shipping cost, but it was not available, so she chose another product in the end.

Sustainability:

When the participants were asked about the role of sustainability in their decisions, the answers were quite different, but had similarities - except for Anna, who is very strongly affected by this factor. The only exception she could mention was cucumbers because the current price of organic cucumbers reaches 300% of that of regular cucumbers.

Suzanne tries to choose the sustainable option in case of smaller objects, e.g., notebooks, pens, even if they are slightly more expensive. However, she said that she would only do this if the quality were the same. She also mentioned that when she does not pick the sustainable

option, it is usually because it does not have all the features she needs, or because she perceives it as lower quality.

She also mentioned that she is trying to buy clothes from more sustainable brands, and she avoids buying clothes that she would not use afterwards. She also mentioned that she is trying not to buy leather clothes because they are animal-based.

Jonas, on the other hand, generally does not pay attention to sustainability during his purchase decisions. For him this means that he does not actively seek sustainable options, and he would not be willing to pay a higher price just for this reason. However, he mentioned food as the only exception - he is willing to pay a higher price, since he considers sustainable food options to be of higher quality. He also prefers buying local products from smaller businesses, partly because of sustainability. His reason, as he explained, is that food products, in general, are a lower expense, therefore a price difference would not have such a large effect on his monthly expenses. When asked about sustainability, Jonas also mentioned that he buys *"most of his furniture second hand"*. However, his primary aim is to get it cheaper, he does not choose this option specifically because of sustainability. Jonas also mentioned that he is not that motivated to actively care about sustainability, because he feels that he, as an individual, *"doesn't make a difference"*.

In connection with the effects of the customers, Stina similarly said that she is *"part of the problem"*, but she feels that she as an individual is not big enough to influence the world on this topic. Furthermore, she feels that the governments should step up stricter regulations in this area.

Part of her reasons why she does not seek sustainable options is that she had negative experiences with greenwashing, so she has a hard time trusting companies, even if they have certifications. She also said that whenever she did research on sustainability claims of big companies, she always got disappointed, so she feels like she cannot trust companies in general on this topic, although she knows that *"nothing can be perfectly sustainable"*. She feels that she would need to do a thorough research if she would like to trust a brand, and in case of smaller products, she would not put that much effort into the decision process - however, she would do research on cars and similarly high value products.

Stina also mentioned that she thinks about sustainability in relation to food, and she prefers buying organic and local items, similarly to Jonas and Anna. Stina would also consider

buying more expensive fashion products if it is the sustainable option, but it is not her primary factor. Additionally, she mentioned that there were examples when she turned away from a brand solely because they were using too much unnecessary packaging for her online purchases.

4.4. Swedish-Hungarian participant

General customer habits:

Andras's approach to the touchpoints in case of clothing, home appliances, and phones and technology can be found in the Swedish customers' tables for easier comparability.

He grew up in Hungary but moved to Sweden more than 3 years ago and has worked here since. He speaks the language fluently and is an active customer here.

He feels like his general mentality has not changed or was influenced by the environment. He stated that he was never price sensitive as a customer, if he really likes something and he thinks the quality is okay, he buys it, *"of course, there has always been an upper limit"*.

When asked about his purchasing habits, he said that he buys slow moving consumer goods more often now, approximately once a month, than when he was living in Hungary, where he was purchasing such items around once every 3 months. The reasons he mentioned are that he moved to a new apartment recently and needs new items, but also *"there was no stable income"* in Hungary that he could spend. He added that *"now I work in Sweden, so I have a safer financial background, I have a lot less to worry about"*.

Regarding the channels of his purchases, he said that he rarely purchases slow moving consumer goods offline - *"I look up everything online and watch videos about it"*. He also mentioned that it does not add any value to the purchase if he can touch the product, and he does not prefer having interactions with the personnel in the stores either.

Food and groceries & Health and beauty

Andras mentioned that he had positive experiences with green options when it comes to food. He also added that he is generally interested in where the product he buys comes from. Furthermore, he stated that he is generally not price-sensitive, and he has never been, however, when it comes to green options, even in case of food, Swedes seem to be willing to

pay a higher price for higher quality product in his opinion, while Hungarians consider the price first, and are willing to lower their expectations when it comes to quality.

Clothes, shoes, and accessories

He recently bought a coat with a significant discount, because his old coat needed to be replaced. However, he said that this coat does not completely fit his expectations, but it was such a good price/value ratio that he bought it anyway. He added that he is planning to buy another one soon, but he will keep this one as well. He said that without the discount we probably would not have bought it, and also, he probably would not have bought it if he still lived in Hungary because his price limit would still be on a different level.

When asked about how he chooses between similar items, he said that he does not prefer branded products when the branding (e.g., logo) is emphasized too much on the clothing item, even if otherwise it is good quality. He also said that although sometimes he pays attention to it, he generally does not buy sustainable options of clothes that he knows would be replaced often, such as underwear or sports clothing. Otherwise, in the case of jackets for instance, he chooses products without animal fur.

Electronics and White Goods

In the case of phones, brand is more important for him, even if the reviews suggest other products. He prefers buying phones in the store because he wants to hold it in his hands before the purchase. He would also buy it on the spot - he would only choose to buy it online if it is out of stock in the store. Furthermore, compared to when he still lived in Hungary, now he is more flexible about the price, and takes a closer look at the quality and functionalities.

In the case of the projector he recently bought, he was looking at YouTube videos where they compared different projectors and based his decision on those.

Obstacles in the purchase decisions

When he was talking about the projector, he mentioned that he had a smaller product range to choose from because of the limited assortment that is available in Sweden. He could have purchased from other countries, but he found the shipping cost to be too high in those cases. He also added that he chose the brand that he generally does not like, only because the reviews recommended it.

Furthermore, he mentioned that he was planning to buy a more expensive bag for quite some time. He liked the looks and he heard about its good quality. However, when he saw it in person, the material did not match his expectations, so in the end he did not buy it. He knew that this brand had sustainable claims, but since it did not meet his expectations, he did not want to pay that amount of money for it.

Sustainability

Generally, speaking about sustainability, he does not think that quality and sustainability are related. He had negative experiences regarding the quality of both mass produced and small business-made sustainable products. He also said that *"I bought products in Hungary that took better care of the environment. But of course, that's only when I wasn't so price sensitive"*. He does not think that his general approach has changed since he moved.

He mentioned that in the case of the projector he did not take sustainability into account because it does not affect him - the utility costs are not his responsibility in the rental apartment. In the case of phones and technology he said even if it has sustainability claims, *"the inside is just as polluting, so I don't usually care"*.

Although he considers sustainability in case of higher price slow moving consumer goods, such as bags, he looks at this topic with a level of distrust: *"they sell themselves by saying that they produce these bags in a very environmentally friendly way, which I think is impossible. As soon as a brand reaches such a large global stage where you see the same bag almost everywhere, I can't believe that it is possible to produce the thing in such a large quantity and still protect your environment"*. He mentioned here that for this reason, he prefers supporting smaller companies if he can. He also pointed out that he had bad experiences with product quality in case of more sustainable options - first in Hungary. He finds it harder to trust these products since.

On the other hand, he had positive experiences with food and sustainability. He prefers to buy organic products when he can. However, he added the comment that *"it is also a scam in some way"*.

When Andras was asked to summarize his views on the two countries, he had the following thoughts:

"There are two very important things that make a difference. One is that Swedes love to buy Swedish products. The other is that I think they are much more likely to buy a product that is of better quality but more expensive. Also, I don't think older people do, but young people are very careful that what they buy is also environmentally friendly. For Hungarians, I think it's more about the wallet, but young people are concerned with environmental friendliness. You could also say my mother, for example, because she also deals with this. So, I think that many people deal with this in Hungary as well, but there it is much more dependent on the wallet. On the other hand, I think it is not so cool to buy Hungarian products in Hungary. Also, they don't necessarily buy the better quality stuff, but rather buy the known stuff."

He is more aware of the topic of sustainability because in Sweden, this topic is more openly communicated, and more emphasis is put on it: *"I think it is much better advertised here. I put a lot more energy into looking into it. And I create my own opinions and thoughts about it. However, my basic understanding has not changed. So, in many cases, I do not consider what certain companies do to be honest"*.

Also, he added that he felt the pressure of cost in Hungary while he lived there, even with having a full-time job. On the other hand, in Sweden, although he also has a full-time job, he feels that he has more space to think about other aspects of purchases than the price. He added that he would have paid attention to it if he had the financial background in Hungary too.

4.5. Expert interviews

As mentioned in the *Methodology* chapter, an additional couple of interviews were conducted with local experts, to identify the gaps and similarities in the views of both the customers and the companies' sides in the two countries.

4.5.1. Hungarian expert

The expert participant from Hungary is a marketing manager working with campaigns throughout Europe, at a domestic appliance company, targeting mostly women above 25 years old.

He says that from his viewpoint, they should target each region and even country with different communication within Europe because of the differences in the customers' behavior, but unfortunately, they do not have the capacity to do so.

In his experience, Hungarian customers are generally looking at the percentage of discount and urgency. These are the two things they generally include in their marketing communication as well. He said that they are generally not interested in product features, only when there is a new product launch, and it must be compared to the older version.

According to him, one of the attributes that is closest to the customers is the product packaging: *"the box in which the product itself is, as well as the filling material so that it does not get damaged in the box"*. He mentioned here that they are using recycled filling material that is made from natural ingredients instead of plastic and can be dissolved in water completely. But it is not actively communicated towards customers, as they are heavily discount oriented. According to his views, Hungarian customers are price sensitive, because *"companies contributed to it"* - because of the constant discounts and price competitions, customers expect the discounts to arrive. However, he thinks that there are two layers of the Hungarian customer base: one that cannot afford the full price and would probably not buy it even with credit or larger discounts, and the other that can afford it and would buy the products without discounts as well.

As he sees it, 20-30% of customers are interested in the topic of sustainability during the purchase decisions. However, as he said, *"it is around 20-30% from East to West and from North to South, but I think in Hungary it is not that influential"*.

He thinks that if there are two similar products on the Hungarian market and one of them is labeled sustainable, it can be more attractive to the customers. However, only if *"the design, color, and shape are also beautiful"*. However, he thinks that if the price is also higher in case of the sustainable product, that would prevent customers from choosing that option.

4.5.2.   Swedish expert

She is the Vice President of Sustainability at a Swedish women's wear company, targeting women between the ages of 30-35. The company has customers globally, but they are focusing on Scandinavia and Western Europe.

According to her, their customers are primarily interested in the products' looks, the price (*"our customers are very, very price sensitive"*), and they are also heavily influenced by other people on social media and influencers. She also mentioned that their customers generally state that they care about sustainability, but *"unfortunately, that is only what customers say, that is not how they act"*. In connection with that, she also mentioned that she hopes that the government will introduce more actions regarding sustainability, because the customers' consciousness about their impact is very low.

When asked if they communicate in different ways on the different markets, she said no, although they should. However, as she says, they have a technical obstacle: *"we have the same communication channels everywhere, which makes it a bit difficult"*. When asked the same question regarding sustainability communication, she responded that since they have a global communication strategy, they have to *"follow the strictest country's marketing legislations in all markets"*. She also mentioned that it is difficult to properly communicate sustainability-related values because it is easy to fall into the mistake of greenwashing.

When asked about the differences between different regions of Europe, she said *"Scandinavia and the Netherlands are more forward thinking than Eastern Europe"*.

When asked if she thinks their customers care about sustainability, she said that *"they would not shop at our company, they would shop secondhand only"* if they were. *"All other customers that say they care about the environment and sustainability but continue to shop fast fashion, they do not"*. Also, she said that it is a challenge to meet their customers' expectations: *"the customers want to buy a low impact material product made of organic cotton or polyester, and they also want the factory workers to be paid living wages, and they want zero emission transportation and free returns, and they want to pay 15 euros. And that just does not add up"*.

However, she said that there are customers who are not fully dedicated but still interested in the topic. They look at the material of the clothing items, and care about the packaging. However, as she explains, although *"paper might seem more environmentally friendly from the customers' perspective, it has a bigger CO2 impact than recycled plastic"*, which this company uses for their packages. However, as she adds, customers are not aware of this. When asked if they try to communicate it to the customers, she responded with no, because it is very difficult to find an eye-catching, interesting and easy-to-understand way of doing so.

Furthermore, both materials have their advantages and disadvantages, and they would not like to emphasize the negative impact of their own packaging.

Summary:

Generally, there are numerous differences and similarities between the way of thinking in the case of the Swedish and Hungarian participants.

The first main similarity is that price is one of their main concerns when purchasing slow moving consumer goods. However, there seems to be a difference in why they are price sensitive: several of the Hungarian respondents mentioned that they have a stricter monthly budget, and they have to say no to certain purchases because of their spending limits.

On the other hand, in case of the Swedish participants, the reason that they mostly mentioned was that they were not certain that they would use the products.

Regarding sustainability, the general observation is that except for Anna, no other participants have sustainability on top of their minds when they are in the consumer decision journey. However, the reasons were quite different in the two countries. As Tibor mentioned, the higher price of more sustainable options is an obstacle he cannot overcome with his current economic status. Whereas in Swedish participants took this question from a more global perspective: the lack of trust in brands and their sustainability promises and the need for government actions, and also the fact that they do not believe that their actions have enough impact as individuals.

As a similarity, however, both in case of multiple Hungarian and Swedish participants the level of how open they are to considering sustainable options is strongly based on quality and the additional advantages they get with the attribute of sustainability. Price-value ratio is a central aspect of the decision in both groups.

Generally, both groups mentioned fast moving consumer goods when I asked about their sustainable consumption habits.

Finally, although not being part of the decision making process, they all mentioned that it makes them feel good to know that they purchased something that has such attributes.

In the next chapter, similarities and differences are discussed more in-depth, comparing the collected data to the existing literature as well.

5.   Analysis and discussion

RQ1: How do the different touchpoints appear in the different stages of the consumer decision journey in the case of the two countries?

Based on the collected primary and secondary data, the following touchpoints were identified throughout the different stages of the consumer decision journey:

Touchpoints in literature	Touchpoint type	Stage(s) of decision journey in literature
Loyalty programmes	Brand-owned	Postpurchase
Service, Price		Purchase, Postpurchase
Attributes of product		Purchase, Postpurchase
Payment option		Purchase
Brand advertising	Brand owner	Prepurchase
Price based promotions	Retailer	Purchase
Physical/online store	Retailer- owned	Purchase
Catalog		Prepurchase
Physical/online store	Competitor- owned	Purchase
Other customers	Social/ external	Prepurchase
Independent information sources		Prepurchase
Social media		Prepurchase
Reviews		Prepurchase
Generic search and price comparison	Customer- initiated	Prepurchase
Past experience		Prepurchase

Touchpoints identified in the consumer decision journey based on the in-depth interviews.

However, the primary and secondary data both showed similarities and differences in how these occur in Sweden and in Hungary, and in which stages the participants interacted with them. Therefore, the following chapter will concentrate on elaborating on the identified differences and similarities, and what reasons can be found behind them.

1.   **Prepurchase phase**

In this first stage of the consumer decision journey, the main behaviors that were identified are need recognition, search, and consideration (Lemon and Verhoef, 2016).

However, in line with Ewerhard et.al.'s (2019) findings, the participants did not mention the need recognition and included limited explanation on the behavior of search in connection with FMCG purchases, as they are mostly either impulse purchases or they simply aim to replace the regularly purchased items when they run out. This was also in line with the findings of Vermilä (2019). Therefore, **past experiences** and **word-of-mouth** are the primary drivers of the decision (Prawono et. al., 2013).

On the other hand, as Ruismäki (2021) explained, need recognition is multidimensional and can include both various external and internal factors and stakeholders. This aspect appeared more strongly in the case of SMCG purchases, where, given its balanced or considered journey nature, the prepurchase phase is specifically for collecting information that the consumer will use later (Vermilä, 2019). As Ruismäki (2021) also added, in the SMCG industry purchase type (re-purchase, new product) is also relevant, therefore, the touchpoint of **past experience** becomes relevant.

In line with Puccinelli (2009), an advertisement focusing on the sustainability-related features of the product or the brand itself can give customers the feeling that they can have a positive influence on the environment or society, hence it can make the customers decide in favor of that product or brand. Therefore, sustainability can be important in the information search and consideration phases.

a.   Need recognition

In the case of the Hungarian participants, I received different examples on how need recognition was induced. As Hajnalka mentioned, she made more than one of her latest SMCG purchases because she needed to replace her previous product. This can lead to the customer-initiated touchpoint of **generic search**. Another form of this way of recognizing the need was mentioned by Marcell. As he was moving to a new apartment recently, new home appliances and furniture were needed.

In the case of Laszlo's latest SMCG purchase, the need recognition was initiated by an external stakeholder - by their online **catalog** which advertised the option of a loyalty programme discount.

In the case of the Swedish participants, there were also various reasons mentioned, but they were mostly in line with the Hungarian participants' reasoning. First, similarly to Marcell, Andras also mentioned that he needed new home appliances because of his situation, as he recently moved to a new apartment. Furthermore, Jonas mentioned that he purchases clothing items whenever he needs to replace his previous ones. These two examples lead to the touchpoint of **generic search** and price comparison in the later stages of the journey. Then, similarly to Laszlo, although Suzanne was partly in need of new items, she realized her need after she received a coupon. In this case, **brand advertising** is the identified touchpoint.

As a different touchpoint, Stina mentioned that she was motivated by **other customers** she went shopping with. Although she did not need a specific product, she felt like she would like to make a purchase simply because other people in her company were also making purchases.

b.   Search

After the need is recognized, the participants also had different approaches to the information search process. As Ewerhard et. al. (2019) explained, in the case of SMCG purchases, the decision making process is longer and more complex, and it includes more factors of evaluation. The findings regarding the prepurchase behaviors of search and consideration are in line with this observation.

When I asked the Hungarian participants, Adam mentioned that instead of starting the searching process, he would go to his friend and ask him about the best option regarding the certain product type. He also mentioned that he would trust the friend throughout the whole decision process up to the action of the purchase itself. Here, the touchpoint of **independent information sources** is observed.

Another option was mentioned by Marcell, who said that after his need is recognized, he turns to **online sources** and looks at reviews from other customers, which can be identified as an external touchpoint.

Regarding the Swedish participants, Andras also starts his searching process online, watching YouTube videos of key opinion leaders comparing different brands or product options. In line with that, Suzanne also mentioned that she likes to read comparisons of different options online. Therefore, the touchpoints mentioned by the Swedish customers and can be linked to the search phase are also **reviews** and **social media**.

As internet penetration is on a very high level (Kemp, 2022) and online shopping is showing a growing tendency in the case of the Swedish customers (Standard Bank, 2023), turning to online key opinion leaders and reviews from other customers is an expected behavior in this stage. Also, as literature observed, influencers have a major impact on the decisions of Swedish customers (Standard Bank, 2023), which can also be connected to the strong presence of third-party touchpoints.

Among the Swedish customers, Suzanne explained that when she buys clothing items, she always starts her search online, but, if possible, she likes to go to the offline store and try it on. However, if there is a discount available online, she does not buy it at the store, but finishes her journey online. Here, the touchpoint of **physical/online store** is relevant in a quite flexible way.

c.   Consideration

In the consideration phase, the touchpoints of **independent information sources** and **social media** also appeared in the majority of the participants' responses, both in the Hungarian and the Swedish cases. Marcell mentioned that after he chose a specific or a few possible product options, he starts to look at YouTube videos or Reddit posts where key opinion leaders or humble users explain the details of the product and give their feedback, thus helping him find the most suitable option for him. In line with that, Andras also mentioned that he looks at YouTube videos if he is not completely familiar with the available brands or options, or the product is more complex, and he would like to get a deeper insight into what options he has.

As a different option, Hajnalka mentioned that whenever she needs to buy a type of product, she starts looking in her preferred stores, and as a secondary option, she looks around in other stores if needed. Here, **physical/online store** is a touchpoint in the decision.

Another method both Jonas and Suzanne mentioned in this stage of the process was **generic search**. They both said that they have their preferred stores or brands and if they need a specific type of product, they start exploring their options and make comparisons based on the options found there. However, similarly to Hajnalka, Jonas also added that before making his choice, he also searches for the product in the search engines to check if there is any better option available. This is where the aforementioned **price comparison** occurred in the case of Jonas and Andras after their need recognition behavior.

On the other hand, Stina expressed that her search period is relatively short even in case of slow moving consumer goods, because she does not like change, and she usually aims for the most similar product option to what she currently owns. Here her **past experience** is the identified touchpoint.

Physical or online stores can have an impact on the participants' behavior during consideration in case they have a preferred way of shopping. As both Hungarian and Swedish participants mentioned, especially in the case of clothing items they have a certain preference. Hajnalka, Adam, and Tibor among the Hungarian participants expressed that they always want to try the items on before purchasing them.

Lastly, multiple Swedish participants expressed that they take local options into consideration, Jonas and Stina said that they prefer food that is locally produced in Sweden, and Andras also observed that this is a phenomenon that appears stronger in case of Sweden than Hungarians. This is in line with Standard Bank's (2023) data and can be identified as an **attribute of product**.

2. Purchase phase

In the second stage, choice, ordering, and payment are the primary behaviors (Lemon & Verhoef, 2016). Furthermore, this stage is the focus of FMCG-related purchases (Ewerhard et. al., 2019).

a. Choice

When making the final choice after the evaluation of alternatives, both Swedish and Hungarian participants explained that **physical or online availability** has a major impact on them. This factor can also influence whether they choose to purchase from a certain brand or their competitor, and if they turn to a retailer instead of directly purchasing from the brand. This is in line with previous research conducted by Verhoef et. al. (2007) and his reasoning behind the concept of research shoppers.

Furthermore, this can be connected to the touchpoint of **physical/online store** on both the **brands** and the **retailers'** sides, and the touchpoint of **price-based promotions** also has a role in the choice. As Vermilä (2019) also pointed out, since the products are meant to last for a short time only, the FMCG industry needs to be promotion heavy. In line with this, as

explained by Suzanne, her final choice can be strongly influenced by price. If a retailer offers a better discount than the original brand's website, she will not have a problem with choosing the retailer as the place of purchase. Furthermore, as Stina mentioned, if the product is only available online, although she is ready to make the purchase on the spot, she is willing to make the change in her process. This example also demonstrates that the touchpoint of **attributes of product** follows the customers through the steps before the final purchase decision, therefore it has a role in the behavior during choice as well.

As Hajnalka mentioned, another touchpoint that strongly influences her customer behavior is **service/price**. She said that there were examples in the past when, although she was ready to make a purchase in a store, the impolite behavior of the staff made her reconsider and eventually finish the purchase process elsewhere.

b.   Ordering

In line with Standard Bank's (2023) observation of Hungary, "Shipping costs are the main concern when choosing a delivery or pickup method", **price**, as a touchpoint, strongly influences both Swedish and Hungarian customers throughout the process. However, only the Hungarian participants of this study mentioned it as an obstacle in their decision. Kristof mentioned a recent example where he was already in the ordering process during his journey when he saw the shipping cost and decided to abandon the process. On the other hand, Jonas explained that although the shipment had a high price, when he really liked the product, he was willing to pay for it.

Other than the cost itself, the shipping method as a **service** also influences the customers. Hajnalka mentioned that she prefers to choose pick-up point options instead of home deliveries, because of the flexibility of the method.

c.   Payment

During the last behavior associated with the purchase stage, the touchpoint of **payment option** was emphasized by one of the Hungarian participants. Hajnalka mentioned that she has difficulties trusting a website when they ask for *"too much or weird"* information from her, and this can make her reconsider other options instead of the one she was planning to purchase from.

Among the Swedish participants, trust in online payment options did not arise as an issue, however, this can be caused by the differences in the level of digitization in the two countries, Sweden being on fourth place while Hungary is again in the lowest ten countries (European Commission, 2022).

3.　　　Postpurchase phase

As Lemon and Verhoef (2016) described, the postpurchase phase is characterized by the behaviors of consumption, postpurchase engagement, and service requests.

a.　　　Consumption

The identified touchpoint in this stage was the **attributes of the product**. As it is also connected to the usage of the product, it also contributes to the postpurchase experience. As both Hungarian and Swedish participants mentioned, they consider buying the same product or from the same brand again if they are satisfied with their previous purchase. In most cases, the attribute mentioned in the interviews at this stage was overall quality and packaging.

As mentioned previously, in the case of fast moving consumer goods, the significance of the postpurchase phase is rather low (Vermilä, 2019). The findings of the interviews were in line with this statement in the cases of both the Hungarian and Swedish participants.

As of the Hungarian responses, Laszlo expressed that he purchases his favorite FMCG brands, and he does not change his habits to try new options. This is also in line with the findings of Gaál (2019), stating that Hungarian customers' brand loyalty is above the European average. A possible explanation, as mentioned above, can be that Laszlo already found the products that he finds of high quality, but also, as he stated, he is involved in loyalty programmes connected to the location of his FMCG purchases.

Hajnalka also showed signs of loyalty when it came to fast moving consumer goods. Her explanation, although also strongly connected to the location of the purchase, was rather the wide range of product alternatives and the postpurchase services that will be discussed later.

In the case of the Swedish participants, these factors were not mentioned during the interviews. While the Hungarian participants were motivated in the postpurchase phase by positive experiences, Stina, one of the Swedish participants, mentioned a negative experience regarding product attributes. As the experts also observed, consumption starts with the

packaging. In the case of Stina, the packaging of a fast moving consumer product she ordered online disappointed her so much that she stated that she would never purchase from this brand again.

In case of SMCG purchases, Another Swedish participant, Suzanne, expressed that although she is generally satisfied with the product that she purchased, she would consider other alternatives next time, because she does not feel that the price-value ratio was appropriate. Therefore, the touchpoint of **service/price** also has a role in this stage, when the participant evaluates the purchase.

b. Postpurchase engagement

As a type of postpurchase engagement, **loyalty programmes** were identified as a touchpoint by Towers and Towers (2021), Lahey (2023), and Stephens (2022).

However, loyalty programmes were only mentioned by one Hungarian participant. From his answer it was visible that these programmes accompany him through the whole decision process and is indeed a postpurchase element that nudges him into purchasing again from the store. However, as he mentioned, he only finds discounts attractive if they reach a certain percentage, and this loyalty programme fits into these criteria. Furthermore, he mentioned that he was paying attention to this loyalty programme because it was of a supermarket that he goes to frequently anyway. In this case, the loyalty programme encouraged him to purchase fast moving consumer goods more often in that particular store, but also motivated him to use the thus earned discounts on SMCG purchases, such as small kitchen appliances and accessories.

There was no mention of loyalty programmes from any of the Swedish participants, although Jonas mentioned stores that he regularly goes to, and several of the participants mentioned that they usually check if there are available discounts.

Regarding the postpurchase step of the journey, in the case of the SMCG industry customers tend to communicate their experiences, mainly if they had negative ones. This contributes to the basis of WOM, which also has high relevance during the evaluation step when it comes to SMCG (Ewerhard et. al., 2019).

c. Service requests

As for other postpurchase engagement behaviors, one of the Hungarian participants, Tibor mentioned that it is important for him during the decision journey to know that the store he purchases from would provide postpurchase **services**, such as handling complaints and replacing faulty products. Another Hungarian participant, Hajnalka also expressed that services they provide contributes to her loyalty towards a store as they recycle the packaging, thereby reducing waste that is generated in connection with her purchases.

Interestingly, the postpurchase **services** the Swedish participants mentioned were different: the option to send the products back if they do not like them and the fear of losing warranty. Suzanne and Jonas both mentioned it as a factor they take into consideration when purchasing clothing items online.

RQ2: How do the identified touchpoints influence the approach towards sustainability in the two countries?

In Standard Bank's (2023) description, the markets of natural beauty products, organic products, and second-hand products is expanding, and they see Swedes as generally being interested in circular economy. Furthermore, as they stated, two-thirds of them consider sustainability in their purchasing decisions.

As Yifan et.al. (2020) stated, there is a connection between the awareness and the sustainable consumption of customers. On the other hand, Sandberg et. al. (2022) stated quite the opposite, saying that Swedish customers, although there is a positive tendency, are not acting as their level of awareness would suggest. In line with that, the Swedish expert's opinion showed that in case of Sweden, the latter is the case. The data collected via the interviews also show that although Stina, Jonas, and Andras are all highly aware of this factor, in their actual decisions they consider different factors.

On the other hand, Hungary also shows the same general discrepancy. The literature already disagreed on the extent to which Hungarian customers are aware and take action, but the interviews showed that the participants barely consider it as a factor during their purchases. Nevertheless, as Valkó (2003) observed, the awareness among them is also on a high level. Naz et. al. (2020) also found that in the case of millennials, the awareness is not in line with the actions.

One-third purchases sustainable options more often, and 85% have tried sustainable options at least once (Valkó). But she found that other motivators and sufficient supply are also crucial. Also, it should be made visible for the customers.

1.   Prepurchase

According to Puccinelli (2009), sustainability can be relevant for the customers in all stages prior to the act of purchase itself. Also, as he added, past experiences and information from the media can strongly influence the customers' approach to the topic. As he continues, brands that are able to show the long-term goals behind their sustainability measures can more efficiently persuade their customers to choose their products. Therefore, the literature suggests that **brand advertising** and **past experience** are touchpoints in the prepurchase phase that are connected to sustainability.

a.   need recognition

Laszlo mentioned that he considers himself loyal to certain brands, therefore, if he needs a new item, and he likes a sustainable product, he will most likely look for another similar option (both in FMCG and SMCG) via **generic search**. Adam similarly mentioned that he would look for the sustainable option only if his favored brand was selling it. Therefore, **past experience** is a touchpoint that is connected to sustainability in this stage.

The Swedish participants Stina and Jonas both mentioned generic search as well. They said that in the case of food, specifically meat, they look for local options. This is in line with the literature's observation that Swedish customers prefer local products (Standard Bank, 2023).

During the interviews, the remaining touchpoints were not mentioned in regards of sustainability by any of the Swedish or Hungarian participants. Therefore, we can state that catalogs, loyalty programmes, other customers and brand advertising do not help in connecting the interviewees to the sustainability measures of the brands in this phase.

b.   search

Stina mentioned that she does research in the form of **generic search** on the brands before she can trust that they are indeed sustainable.

Hajnalka from the Hungarian participants also said the same. Similarly, Laszlo and Marcell said that if the same quality and same price level were provided, he would choose the more sustainable option if he bumped into it during his search. However, they would not actively look for it.

On the other hand, Kristof said that he intentionally avoids sustainable options because of **attributes of product**, such as price and looks.

Social media and reviews, although they were identified touchpoints at this stage, are not relevant for sustainability-related decisions for the participants.

c.   consideration

Tibor mentioned that he would be interested but the extra cost keeps him from it, therefore, **price comparison** has a role. Laszlo, Hajnalka, Kristof also mentioned that in their experiences, the price of sustainable product options in Hungary is significantly higher than that of non-sustainable and it kept them from choosing this option before. This is also connected to **past experience**. Hajnalka, however, also added that she really liked the more sustainable option, she would buy it for even a significantly higher price, which is connected to the touchpoint of **attributes of product**. So here it is important to see how the balance of price and added value appears.

Based on the literature, we could not conclude this aspect – according to Eurobarométer, Hungarian customers are not willing to pay a higher price for a more environmentally friendly solution (2009), only 13% would be willing to pay a higher price in case of food, but at the same time, Nat. et. al. (2020) found that almost two-thirds of the Hungarian customers were willing to pay a higher price for environmental benefits. From the participants' answers we can conclude that price itself is not the only attribute they take into consideration – other attributes play a role in the decision as well and the overall evaluation decides in the case of our participants. As an example, Kristof mentioned that he would only consider the sustainable option if it was not very visible that it is – therefore, he would consider other **attributes of product.** According to his experience, brands tend to differentiate the sustainable product with a very distinct design, which, for him, affects the perceived value negatively.

Although according to Breczku (2022), the first two factors Hungarian customers consider are price and sustainability, the results of the in-depth interview show different results.

A further touchpoint that Hungarian participants mentioned was **brand advertising**: the need for sustainable product options is not in Tibor's mind because he often feels that brands are not honest about their sustainable actions, it is more about marketing. On the other hand, also connected to the same touchpoint, Hajnalka mentioned that she chose a product in the past because the brand had a campaign that they would plant a tree after each purchase.

Among the Swedish participants, Anna considers other options if the price is not reasonable for her anymore (cucumbers). This is the opposite of what Standard Bank's, (2023) research showed about Swedes being willing to pay a higher price for the sustainable option.

Anna said that she chooses the non-sustainable **online store** option because of lack of time and because of convenience. Other than that, she would choose the **offline store** near her house.

The previously mentioned independent information sources and social media did not play a role in the participants' decision in this stage in connection with sustainability.

2.   Purchase

a.   choice

Tibor and Kristof mentioned that if there was an attractive **price based promotion** and the sustainable option was on a discount, they would give it a try.

Suzanne mentioned that she would be willing to pay more for the sustainable product in cases of low-priced products, e.g., notebooks. Stina and Jonas also mentioned this logic in case of SMCG purchases. **Service/price is** an identified touchpoint here.

The touchpoint of **attributes of product** appeared differently in the case of the Swedish and Hungarian participants: Hajnalka mentioned packaging or looks in general in the store, while Stina mentioned that she specifically looks for the "less natural" option in the case of some product categories, because it lasts longer.

The previously mentioned physical/online source did not play a role in the participants' decision in this stage, and the behaviors of payment and ordering were not identified in connection with sustainability.

3.   Postpurchase

In the postpurchase stage only consumption as a behavior could be connected to the participants interactions with sustainability. The touchpoints of **postpurchase engagement** and **service request** were not mentioned.

a.   consumption

Hajnalka, Andras and Tibor all said that because of her negative **experiences in the past**, she is sometimes hesitant to choose the sustainable product options/brands again. Tibor mentioned that if there was a bigger discount on a similar product option, he would give it another chance, so price is another relevant touchpoint that contributes to the approach to sustainability in the postpurchase stage.

Jonas and Kristof mentioned resale value, and Jonas and Anna expressed that they are open to purchasing and selling products second hand. It appears throughout their whole decision journey, as they choose options that can be sold later, they consider secondhand options, and they consume in a circular way.

Based on the primary and secondary data that was collected, the following touchpoints are relevant from the sustainability perspective in the decision making process in the two studied countries:

Stage	Behavior	Touchpoint	Sweden	Hungary
Prepurchase	Need recognition	Generic search	✓	✓
		Catalog		
		Loyalty programme		
		Other customers		
		Brand advertising		
	Search	Independent information	✓	✓
		Social media		
		Reviews		
		Past experience		

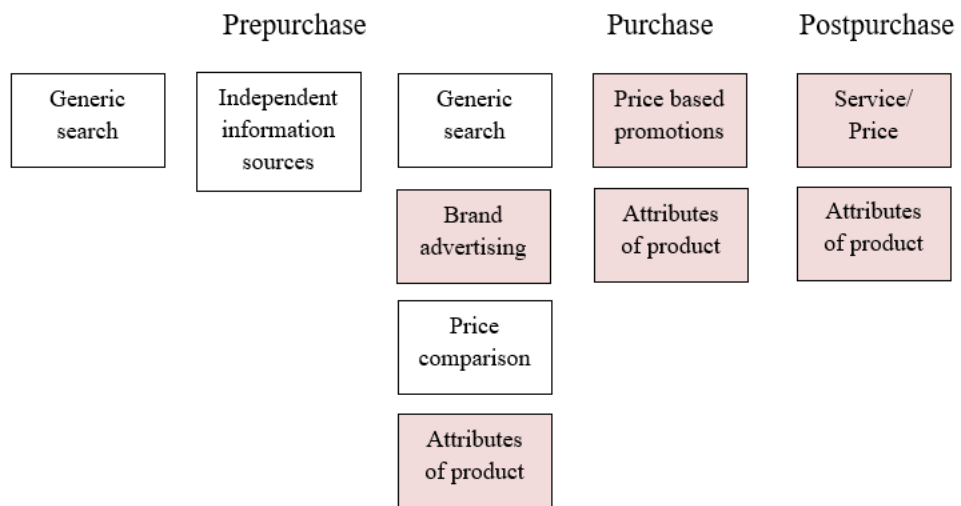|				
	Consideration	Price comparison	✓	✓
		Attributes of product		✓
		Independent information		
		Social media		
		Generic search		✓
		Physical/online store	✓	
		Brand advertising	✓	✓
Purchase	Choice	Physical/online store		
		Price based promotions		✓
		Service/price	✓	
		Attributes of product	✓	✓
	Ordering	Service/price		
	Payment	Payment option		
Postpurchase	Consumption	Attributes of product	✓	✓
		Service/price	✓	✓
	Postpurchase engagement	Loyalty programmes		
	Service requests	Service/price		

Sustainability's relevance in case of each identified touchpoint, based in the in-depth interviews.

Based on the results, the following models can be suggested for companies as a basis for strategy-making, the color indicating the touchpoints that the brand can influence:

Sweden:

Hungary:

Prepurchase			Purchase	Postpurchase
Generic search	Independent information sources	Generic search	Price based promotions	Service/ Price
		Brand advertising	Attributes of product	Attributes of product
		Price comparison		
		Attributes of product		

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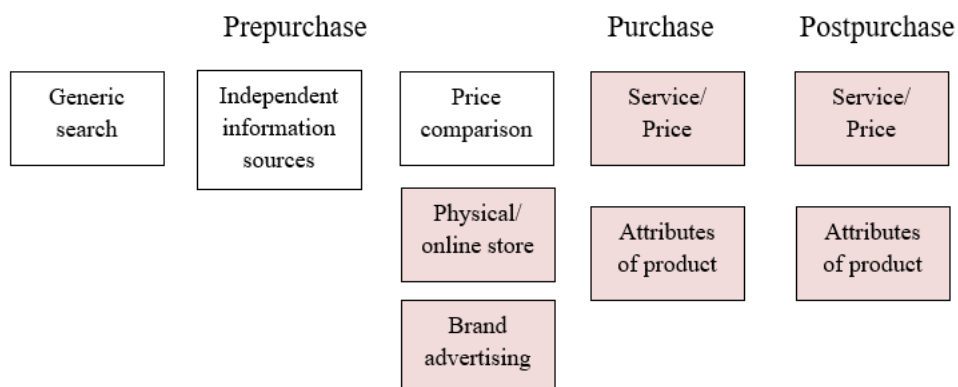
6. Discussion

6.1. Conclusion

The aim of this two-step research was to find the answer to two research questions. Firstly, it investigated "*how the different touchpoints appear in the different stages of the consumer decision journey in the case of the two countries*". Based on the secondary data that was collected, it was suspected that there will be visible differences in the responses of the Swedish and Hungarian participants, as well as within the two groups. Furthermore, the research focused on the FMCG and SMCG industries separately, as the literature suggested that the complexity – and therefore the number of touchpoints – is higher in case of SMCG.

The findings supported the assumptions, however, in certain aspects, controversies were uncovered between the primary and secondary data. It can be explained with the limited number of participants, or the fact that they were concentrated in the larger cities of the countries, and the countryside was not included in the research.

The second half of the research concentrated on the question of *"how the identified touchpoints influence the approach towards sustainability in the two countries"*.

In this case, as the models in the end of the previous chapter show, there were observable differences between the way the participants from the different countries think. Although this study is not representative, the researcher's observation was that in the second question there was a higher level of agreement within the groups than in the case of the first question.

As the aim of the research was to investigate ways they can address customers with their sustainability communication, the conclusion of the study based on the interviews is that the emphasis should be on the purchase and postpurchase phases, given that in the prepurchase stage, generic search and independent information sources were the main touchpoints. Furthermore, as past experiences also affect the journey based on the responses, companies should concentrate on building a positive postpurchase experience so that they can be top-of-mind brands in the beginning of the next decision journey and prove that their products are the optimal choice in the process.

6.2.   Contribution to the literature

As the results of this study show, there are still several discrepancies in the literature regarding both countries' attitudes and behaviors toward sustainable products and sustainable marketing. Therefore, this study can provide a basis for future research involving larger audiences, that can be used by companies when establishing their strategies in these markets.

Furthermore, this paper indicates that although the two countries that were examined in the current research are economically, politically, and geographically relatively connected, the differences in the ways of their customers' thinking and how they approach the topic of sustainability in their purchasing processes raise the need of applying different strategies of communication. In connection with that, it can be important to add additional regions and countries to the research to be able to optimize the company strategies as effectively as possible.

This paper gives a basis and provides a guideline to the next round of research that can be conducted on the topic.

6.3.   Managerial implications

Hungarian respondents find it important that even if a product/brand is sustainable, they also need to gain something from this factor. E.g., as Hajnalka mentioned, the more environmentally friendly a home electronics product is, her electricity and water consumption are both lower, therefore, it is good for her financially - and this is her reason for choosing these products. Therefore, I would suggest putting emphasis on the additional advantages, or creating specific campaigns with advantages that come with the purchase (e.g., free shipping, loyalty programme, etc.), or stressing what advantages the product has got, thanks to being more sustainable.

Hungarian respondents also stressed that they are happy to purchase the sustainable option, but only if it is on the same price level. Therefore, in the case of these products, brands might want to consider applying a more price focused strategy, with comparisons to non-sustainable items.

More than one Hungarian respondent expressed concerns related to sustainability and product quality. They had negative experiences in the past, and to consider sustainable products in the

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future, they might need help overcoming these first. Brands might be advised to consider introducing temporary measures e.g., longer warranty periods, money-back guarantees and other initiatives that build trust in product quality again.

As more than one participant mentioned that they do thorough research on the product options online before committing to the purchase, it is crucial for brands to efficiently give visibility to the aforementioned pieces of information and make it as easily accessible as possible.

6.4.   Limitations

As mentioned above, one of the main limitations of this study is the fact that it only consists of the comparison of two countries of the chosen regions. It would be useful for future usability to broaden the perspectives of the research and include more countries from the same two regions.

In connection with that, although these two regions were chosen based on their significant differences in various aspects, future research should be conducted covering the entire area of Europe.

Due to the nature of the study, this research was only conducted among customers who live in larger cities in both countries. Therefore, although this research did not aim to provide representative data, in order to get an insight into people's behavior who live in rural areas, further studies might be needed.

In connection with the previous point, it is also important to state that given the nature of this qualitative study, the results cannot be used in a representative manner to draw general conclusions, and the gender, age, and income data collected from the participants are also not to be used for indicating general differences between these groups.

Lastly, as this is an international study, the language barriers must be emphasized. Although the Hungarian interviews were conducted in Hungarian, the collected data needed to be translated to English, which causes the risk of data loss. In the case of the Swedish interviews, the data was collected in English, therefore, translation was not needed. However, although all participants were fluent and confident about their English knowledge, it might

have caused data loss via issues with expressing themselves in a way they wanted to if they were having the interviews in Swedish.

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8. Appendices

Appendix 1 – Touchpoints by Towers and Towers (2021)

Touch point type	Explanation	Example(s) given by author(s)
Brand-owned	"Customer interactions during the experience that are designed and managed by the firm and under the firm's control" (Lemon and Verhoef, 2016, p. 76)	Websites, loyalty programmes, any brand-controlled elements of the marketing mix (e.g. service, price, salesforce) (Lemon and Verhoef, 2016) Staffing, product assortment and payment option (Ruskowski *et al.*, In Press)
Brand owner	No clear definition given (Baxendale *et al.*, 2015)	Brand advertising (Baxendale *et al.*, 2015)
Firm-initiated	"... Customers do not actively trigger these contacts" (Anderl *et al.*, 2016a, p. 189)	Display, retargeting, affiliate and email (Anderl *et al.*, 2016a)
Partner-owned	"Jointly designed, managed or controlled by the firm and one or more of its partners" (Lemon and Verhoef, 2016, p. 77)	Marketing agencies, multi-channel distribution partners, multi-vendor loyalty program partners and communication channel partners (Lemon and Verhoef, 2016) Signage, design (Rudkowski *et al.*, 2020)
Retailer	No clear definition given (Baxendale *et al.*, 2015)	Retailer advertising, in-store communications (e.g. shelf and display, feature ads and price-based promotions)
Retailer-owned	No clear definition given (Herhausen *et al.*, 2019)	Physical store, online store and catalogue (Herhausen *et al.*, 2019)
Competitor-owned	No clear definition given (Herhausen *et al.*, 2019)	Competitor physical store, online store or catalogue (Herhausen *et al.*, 2019)
Customer-owned	"Customer actions that are part of the overall customer experience but that the firm, its partners, or others do not influence or control" (Lemon and Verhoef, 2016, p. 78) "Actions taken by the customer to purchase that are beyond control of the service operator but may include co-produced value in terms of the customer attending and being part of the service production" (George and Wakefield, 2018, p. 115)	Customer postings online relating to brand, e.g. YouTube product instructional video posted by customer (Lemon and Verhoef, 2016) Word of Mouth (Rudkowski *et al.*, 2020) Individual admissions, group admissions, playoffs admissions, package plans, quantity and price (Goerge and Wakefield, 2018)
Service-owned	"... Include any elements of the marketing mix" (George and Wakefield, 2018, p. 115)	Contact intensity, contact channel: Text-based communication (email), or in person (George and Wakefield, 2018)
Third-party	No clear definition given (Baxendale *et al.*, 2015)	Word-of-mouth received, peer observation, traditional earned media (e.g. editorial and expert reviews)
Social/external	"Recognize the important roles of others in the customer experience". (Lemon and Verhoef, 2016, p. 78)	Other customers, peer influences, independent information sources and environments: e.g. TripAdvisor, social media and reviews (Lemon and Verhoef, 2016) Word of mouth (Rudkowski *et al.*, 2020)
Customer-initiated	"... Potential customers trigger the communication..." (Anderl *et al.*, 2016a, p. 189)	Branded (direct type-in and branded search) Generic (generic search and price comparison)
Additional touch points	No clear definition given (Herhausen *et al.*, 2019)	Search engine, brand website, comparison portal, social media, new portals/ newspaper, offline word of mouth and other touch points (Herhausen *et al.*, 2019)

Appendix 2 - Frequency of purchases

Most of the Hungarian respondents of this study answered that they usually buy slow moving consumer goods once or twice a month. Hajnalka said that nowadays she is trying to buy them even less often, only when she really needs something, and on the other side, Tibor said that he purchases such items more than twice a month.

In case of the Swedish participants, the frequency of purchases was quite different: while Stina purchases smaller slow moving consumer goods even on a weekly basis, Suzanne and Jonas makes such purchases once a month on average, and Anna almost never buys slow moving consumer goods, since she decided 2 years ago that she would try to completely avoid these purchases.

Also, Suzanne and Stina made a distinction based on price. They both said that they purchase smaller products more frequently.

Appendix 3 - Interview guide - Customers

Demographic data (**Please introduce yourself**) - age, country/city, job/study programme

How often do you buy non-FMCG products (explain what I mean → e.g., clothes, home electronics, home decor, gadgets/tech)

What were the last couple of products like this that you purchased? Please describe the reason, the decision making process, and what made you purchase this particular product in the end.

or (if they don't remember or they give examples that are hard to follow up):

Please describe a general shopping process from the idea of you needing something until the purchase (non-food/FMCG; give them a typical example).

→ follow-up questions:

- Why did you choose that particular store?
- Why did you choose to do it online/offline?
- When you decide which product you want to buy, what attributes of the product do you take into consideration, and how?
- Do you choose this/that product because you know the brand/product? Do you look at unknown products too?

Can you think of a couple of shopping situations where you generally liked the product (and the price), but then for some reason decided not to buy it? What was/were the reason(s)?

Have you ever chosen to buy the more expensive product option although it had the same general product attributes as the cheaper one?

- If not, why not?
- If yes, what made you choose that product? (If they need guidance in what I mean: I bought a special edition of my phone, it was slightly more expensive, but supports an organization fighting AIDS)
- Would you do it again?

Situation 1:

You would like to buy a new phone.

- You find 2 or 3 options that you think would be equally good fit for you based on its general product information (screen size, battery, OS), how would you decide?
- Which are the top 3 important attributes when you need to choose between 2 products? (If needs suggestions: color, price, accessories, availability close to them/online, sustainable materials….)

Situation 2:

You would like to buy new textile products (jeans/curtains/jacket).

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- You find 2 or 3 options that you think would be an equally good fit for you based on its general product information, how would you decide?
- Which are the top 3 important attributes when you need to choose between 2 products? (If needs suggestions: color, price, local, availability close to them/online, sustainable materials/production….)

[extra questions for groups 2,3 to be asked here]

(Only ask these in the end of the interview)

Would you choose a brand/product (that has decent attributes too) only because of their sustainability measures?

- If yes, have you ever done this/do you do this regularly?
- If yes, would you also choose them if they had a slightly higher price? How much more would you be willing to pay for it (give examples of different products and prices)
- If yes, would you also choose them if they were only available offline/with worse shipping conditions?
- If not, what else would you need in order to decide in favor of that brand?

Could you tell me a couple of examples when you bought sustainable products or products from sustainable brands?

- Why did you buy those?
- Was it a one time purchase?

Can you tell an example of a product/brand you purchased (from) although you knew that it is not the sustainable option?

- if yes: What made you buy that product?

Appendix 4 - Interview guide - Expert interview

1.   Please describe your typical customer and what demographics they have (do you work with customers globally/only in one country/region?)

        a.   If you work on the global market, do you see any differences in how customers are interested in the company's sustainability actions? Do you take different measures in the different markets?

2.   In your general communication towards customers, how much emphasis do you put on the company's sustainability actions?

        a.   Please elaborate on the reasons.

3.   What are the top 5 factors in your opinion that influence your customers' decisions the most?

        a.   What are the top 5 generally in the market?

4.   Do you see any ways your customers interact with you regarding your company's sustainability actions? If yes, what are they (e.g. they read your articles, ask your customer service etc, like those posts on social media etc.). If not, what do you think the reason is?

5.   Within sustainability, what action do you think your customers find the most important? Why and how is it visible?

6.   How do you choose the actions you take when it comes to sustainability? Do you have these actions built in to your marketing or branding strategy?

Appendix 5 - GDPR consent form and information sheet

JÖNKÖPING UNIVERSITY
*Jönköping International
Business School*

GDPR Thesis Study Consent Form

GDPR Consent for the master thesis: *Sustainability in the Consumer decision Journey -
Comparing the Nordics and Eastern Europe*

Please tick the appropriate boxes   Yes   No

Taking part in the study
I consent to JIBS processing my personal data in accordance with current
data protection legislation.   ☐   ☐

I voluntarily consent to be a participant in this study and understand
that I can refuse to answer questions and I can withdraw from the
study at any time, without having to give a reason.   ☐   ☐

Taking part in the following research method
I give my consent to be audio recorded during the semi-structured
interviews via Google Meets or in person. What is said will be
transcribed immediately and will be destroyed after the research has   ☐   ☐
been finalized in accordance with current data protection rules.

I give consent for my name or other identifiers to be used
in the research paper.   ☐   ☐

My signature below indicates that I choose to take part in the thesis study and consent to JIBS
treating my personal data in accordance with current data protection legislation and the data
delivered:

_____   _____   _____
Name of participant (IN CAPITALS)   Signature   Date

Contact details for further information:
Adrienn Nagy (author)   naad21qr@student.ju.se   +46 73 346 1584

Participant Information Sheet

You are being invited to take part in a thesis study. Before you decide whether or not to take part, it is important for you to understand why the research is being conducted and what it will involve. Please take time to read the following information carefully.

What is the purpose of the study collecting personal data?
The purpose of the master thesis in the International Marketing program is to understand the underlying reasons behind the differences of the approach towards sustainability in two different markets. Your valuable participation in this study will enable the researcher to gather vital insights and develop a theoretical framework. Through the interview, I aim to obtain a comprehensive understanding of the topic by asking customized questions tailored to your unique perspective.
It is entirely up to you to decide whether or not to take part. If you decide to do so, you will be given this information sheet to keep and will be asked to give your consent. All the information that will be collected about you during the course of the research will be kept strictly confidential. You will not be able to be identified in any ensuing reports or publications.

Under GDPR you have the following rights over your personal data:
- *The right to be informed.* You must be informed if your personal data is being used.
- *The right of access.* You can ask for a copy of your data by making a 'subject access request
- *The right to rectification.* You can ask for your data held to be corrected.
- *The right to erasure*. You can ask for your data to be deleted.
- *The right to restrict processing*. You can limit the way an organization uses your personal data if you are concerned about the accuracy of the data or how it is being used.
- *The right to data portability.* You have the right to get your personal data from an organization in a way that is accessible and machine-readable. You also have the right to ask an organization to transfer your data to another organization.
- *The right to object.* You have the right to object to the use of your personal data in some circumstances. You have an absolute right to object to an organization using your data for direct marketing.
- *How your data is processed using automated decision making and profiling.* You have the right not to be subject to a decision that is based solely on automated processing if the decision affects your legal rights or other equally important matters; to understand the reasons behind decisions made about you by automated processing and the possible consequences of the decisions, and to object to profiling in certain situations, including for direct marketing purposes.

You should also know that you may contact the data protection officer if you are unhappy about the way your data or your participation in this study are being treated at <u>dpo@ju.se</u>.

Thank you for reading this information sheet and for considering whether to take part in this research study.

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