

# The Unity of Consumers' and Vendors' Views on e-Commerce

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## **Abstract**

We are interested in how consumers and e-vendors view e-commerce and how their points of views coincide with each other. Review of earlier IS studies shows that the coinciding of points of views has not been studied earlier. We seek for understanding of what consumers and e-vendors say about their views on e-commerce by interviewing representatives of both consumers and e-vendors. Results of our study show that Information, Trust, Multichanneling, Product Nature, Social Contact and Young Generation are major themes that consumers and e-vendors bring out. Consumers and e-vendors view Information, Trust and Multichanneling similarly, but views on Social Contact, Product Nature, Young Generation differ from each other. Consumers also bring out little exact things. These things are called Other Themes.

## **Keywords**

e-commerce, consumer, e-vendor, IS study, phenomenography

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## **Introduction**

By the late 1990s, Internet-based electronic commerce (e-commerce) had become the most talked business phenomenon of the 20<sup>th</sup> century. It was expected that in the 21<sup>st</sup> century e-commerce would be significant part of business. Despite of positive predictions, e-commerce has not fulfilled expectations. One reason for this has been that consumers of e-commerce have not adopted e-commerce in a wide scale. Individual consumers have met different kind of problems and barriers that have slowed down expected breakthrough of the e-commerce. So it is important to the developers and vendors of e-commerce to know more about consumers' views on e-commerce in order to design more suitable services for consumers. Scientific motivation comes from the use of phenomenography. Phenomenography is not a general research method in IS science. Review of earlier information system (IS) studies (Saarenpää & Tiainen 2004) also shows that there seems to be no IS study about the unity of consumer's and vendor's views on e-commerce. Also the users of IS (consumers in e-commerce) have not been the mainstream in IS studies.

The way we define and study e-commerce in this study is that e-commerce includes three major elements: (1) *Consumers* who want to buy something or obtain services, and are willing to use electronic systems for fulfilling their needs or hopes. They are the users of e-commerce systems. We have focused on personal consumers who are single persons and not organizational consumers (like businesses, government agencies or institutions) (Schiffman & Kanuk 2000, 8-9). (2) *Vendors* selling the goods and offering the services via computer technology (e-commerce). (3) *Technology* that is needed for making it possible to get goods and information at a distance (as buying online). Generally, the technology used is the Internet; also other digital technologies are possible, such as mobile phones or digital televisions. In this study we have focused on e-commerce via the Internet. There are also other elements (like banks, logistics and laws) concerning e-commerce, but they are excluded from our model. Our model is not meant to be exhaustive, because we want to concentrate on major elements of e-commerce (consumers and vendors).

According to Rosenbloom (2003), the discussion about e-commerce developed as follows. At the end of 1990s, the revolution of e-commerce was predicted from the technology perspective. The discussion included a belief that Internet-based information technology has the power to rapidly change individual and institutional behavior. As the technology-based predictions did not fulfill, the economic dimension was added to it; e.g. the efficiencies and cost savings in situations where physical infrastructure could be replaced by cyberspace. The newest way to try to understand the e-commerce is to increase consumer perspective to technological and economic dimensions. (Rosenbloom 2003)

Our contribution is to widen consumer's perspective to e-commerce and study the unity of consumers' and e-vendors' views on e-commerce by studying how consumers view e-commerce and how their views coincide with e-vendors' views on e-commerce. Consumers and e-vendors are major factors in e-commerce and they have strong interaction in e-commerce. That is why it is important to find out how consumers and e-vendors view e-commerce and do they view it in a similar way. Our research question is that *how consumers' and e-vendors' views on e-commerce coincide*.

Saarenpää and Tiainen (2004) reviewed information system (IS) studies on consumers and e-commerce articles from three academic IS journals from last ten years (altogether 836 articles). The review was not exhaustive, but what they found out was that there seems not to be any IS study about the unity of consumers' and e-vendors' views on e-commerce. Some of the studies focus on consumers' views and some on e-vendors' views, but none of the studies focus on both. To our minds it is then necessary to study both views and compare them. The relevance of the area of our study is also increased by the fact that the main focus in IS studies have been on the organizational need for and use of IS. Typical research objects are IS management and the process of IS development (Avgerou 2000; Claver et al. 2000). Users of IS (which are called consumers in e-commerce) have not been the mainstream in IS studies.

We seek for understanding of what consumers and e-vendors say about their views on e-commerce and are these views similar by interviewing both consumers and e-vendors during summer 2003. From that understanding we have tried to get information of what the conceptions of consumers concerning e-commerce are and are they alike of what e-vendors have. We made qualitative research and used phenomenography as our method to gather and analyze information (Järvinen 2001; Marton 1988).

This paper is divided into five Sections. In next Section we tell about the method of our study (phenomenography). In third Section we have categorized our results into themes of *Information, Trust, Multichanneling, Product Nature, Social Contact, Young Generation and Other Themes*. These themes represent our main findings of consumers' and e-vendors' views on e-commerce. In Discussion-section we tell about the results of earlier IS studies on consumers and e-commerce and compare them to the findings of our study. Finally we have conclusion, limitations and references.

## Method

We made qualitative research and used phenomenography as a method in this study. Marton (1982) describes phenomenography as a method to describe, analyze and understand conceptions. People hold in general different conceptions of all kinds of phenomena (Marton 1988) and we aim to find out consumers' and e-vendors' conceptions on e-commerce in this study. The idea in phenomenography is to describe the variation of how a certain population views something. The purpose therefore is not to seek for an explanation of the reasons for the variation (Isomäki 2002). Researcher does not correct or take a stand whether some conceptions are true or not.

Saarenpää interviewed e-vendors and Paakki interviewed consumers. Both interviewers started their interviews from general discussion about interviewees' backgrounds and continued to discussion about e-commerce. We had many open-ended questions in order to give interviewees space to tell with their own words about their views on e-commerce. All interviews were taped and then transcribed. Analysis of the interviews was based to these transcribed interview texts. The analysis of interviews began separately as both interviewers first looked for themes in their own interviews and then we compared these analyses. We formulated themes that represent consumers' and e-vendors' views on e-commerce. Our analysis consisted of looking for general concepts that interviewees used and categorizing concepts to main themes (Kvale 1996). These themes are discussed later in the *Results – Section*.

Paakki interviewed altogether nine consumers in three villages. Age of the interviewees ranged from 33 to 48. All the interviewees were women because of the underlying perceptions that women would talk more freely to another woman. From these interviews we formed the consumers' views on e-commerce. These women Paakki chose with snowball – method. We had one meeting in each village and invited villagers to these meetings through village associations. We got contacts to these associations through local eKylve project (<http://www.ekylve.fi>) and its' project manager, Matti Tyynelä. In these meetings we told villagers in site what we are going to do in these villages (interviews and observation) and asked if they would want to be interviewed. Some of the villagers wanted to be interviewed and after each interview we asked if interviewee knew anybody who would like to be interviewed.

Saarenpää interviewed six people (four men, two women) who worked for four different vendors. From these interviews we formed the e-vendors' views on e-commerce. Four of the interviewees Saarenpää chose based on our meetings and visits in villages. Saarenpää got also contact to two interviewees through our Professor Tarja Tiainen. Vendors are in different

stages in e-commerce. With this we mean that one of the vendors sell their products through Internet, two of the vendors offer information in Internet and are in contact to their consumers electronically and one of the vendors is just starting doing business online. Information about interviewed vendors is presented in Table 1.

Table 1. Information about e-vendors

	Type of commerce	Stage of e-commerce
e-vendor 1	SME entrepreneur	sales and information distribution/feedback through e-commerce
e-vendor 2	SME entrepreneur	sales and information distribution/feedback through e-commerce
e-vendor 3	SME entrepreneur	sales and information distribution/feedback through e-commerce
e-vendor 4	traditional and e-commerce agricultural trade	sales and information distribution/feedback through e-commerce
e-vendor 5	traditional and e-commerce agricultural trade	sales and information distribution/feedback through e-commerce
e-vendor 6	traditional daily consumer goods	starting e-commerce

## Results

In this section we present the results of our study. We divided our results to seven different themes, which are *Information, Trust, Multichanneling, Product Nature, Social Contact, Young Generation and Other Themes*. These themes represent main findings of our interviews. Themes are presented in order that is based on how similarly consumers and e-vendors view them; first are presented themes that are similar to both consumers and e-vendors, which are *Information, Trust and Multichanneling*. Then we present themes that are only partly similar to both consumers and e-vendors, which are *Product Nature, Social Contact and Young Generation*. Finally we present *Other Themes* that came up mainly in consumers' interviews but which we think are too important to leave out from our study. With each theme we first present findings and examples from our interviews. Then we bring out how the theme is studied and presented in earlier IS studies.

### Information

Consumers and e-vendors view similarly that information of e-commerce has positive sides. All the interviewed e-vendors brought out that in e-commerce consumer can conveniently search and compare information about marketplace, product, price and so on. According to e-vendors e-commerce and Internet are modern places and tools to search and compare information:

It (the Internet) is the present day and absolutely necessary for searching information, because you do not take anymore encyclopaedia, it is the Internet.

Also consumers view that e-commerce is handy in finding information. In this example family's computer was broken and they wanted find out some special summer theatre play in city about 150 kilometres away from family's home:

Yesterday I went to the library to the net to see; you see we wanted to find out one thing. We were last year in Ylivieska to see one summer theatre piece and then I wanted to that we'd go to that same place this summer. If they have --- some theatre piece in there. And then we looked for it from the net that if there is and found out that there is.

Consumers mostly use Internet for gathering information for specific needs. Consumers find that e-commerce is an easy way to find out for example if a special book has come to sale or if consumer has made an order if there is still that particular book left.

All the interviewed e-vendors and some consumers view that information of e-commerce has negative side, which is a huge amount of information. According to e-vendors there is so much information in Internet that finding the right information is not always as simple as generally believed. Especially when you do not know exactly where you can find your information and what keyword you should use when searching information:

You do not even dare to search, because it (search engine) gives so many answers.

### **Trust**

Trust is also a theme that came up in both consumers' and e-vendors' interviews. According to e-vendors trust is a large and complicated factor in e-commerce and it affects in many ways to consumers in e-commerce. E-vendors view that security of paying in e-commerce is major part of trust as consumers are afraid that someone might steal their credit card number while they are paying in e-commerce. E-vendors also mention that importance of trust increases in expensive purchases:

When it (price) is over thousand euros, then you do not have the courage to buy it on grounds of only a picture.

Consumers' are aware of credit card stealing, which is a largely discussed matter in traditional media like newspapers. Some consumers are afraid of and do not use their credit card numbers in e-commerce but some consumers use them frequently. As one consumer says:

Of course there is a risk in there but it (credit card) has been stolen from my purse so I do not know what risk then is the biggest.

She refers her use of credit number in e-commerce and she says that paying with credit card number is reliable compared to that her visa card has been stolen from her purse.

### **Multichanneling**

Multichanneling is a factor that is linked to the future of e-commerce. According to interviewees' multichanneling is something that combines traditional commerce and e-commerce. Multichanneling came up mainly in e-vendors' interviews, but also consumers bring it out. E-vendors view that multichanneling is "the future of e-commerce" and that it is

also a solution to some barriers and problems of e-commerce. E-vendors view that in near future traditional commerce and e-commerce will be linked more closely and they will complement each other. By this linking consumer can take advantage of both traditional commerce and e-commerce. As an example of multichanneling e-vendors mention that consumer can conveniently find and compare information about product or service in e-commerce and if they do not want to pay electronically they can do the payment in traditional commerce. Like this consumer can take advantage of both commerce and security of payment in e-commerce is no barrier.

Consumers gave examples of ways to combine e-commerce and traditional commerce. One consumer said that she did not use e-commerce for ordering sale books although it would have been possible.

I thought to order via net but then it would have been e-mail. And I thought that at the same time I fill in that paper order and send that (by snail mail).

At this case consumer used snail mail order to get books but she also uses e-commerce bookstores for buying books. She thinks e-commerce bookstores are more convenient as she can see at once if there are those books available she wants. Some consumers said that e-banks and bank connections save their time but some consumers wanted to pay their bills in the banking automats in order to get a real receipt to show if needed. Consumers are in a way trying to get by with e-commerce and traditional commerce in order to get advantage of both commerce ways.

### **Product nature**

Product nature came up in both consumers' and e-vendors' interviews, but not completely similar ways. According to all interviewed e-vendors simple products like books, DVDs and CDs are best suitable for e-commerce. Reason for this is that when consumers are buying a simple product they know beforehand what they are going to get. Also mass products are mentioned as suitable products for e-commerce:

You do not have to see mass products; you do not have to see the fuel oil you have ordered.

E-vendors mention that clothes are example of products that are not so suitable for e-commerce, because consumers want to physically touch and fit clothes before they buy them and in e-commerce that is not possible. Interviewed consumers view situation in an opposite way as they like to buy clothes from e-commerce.

Interviewed consumers view also simple products suitable for e-commerce and have bought simple products from e-commerce like CDs, books, articles and computer parts or things they do not get otherwise from e-commerce. Like in this example of an enthusiastic diver who needs information about diving or special information about her work. She does not get books about diving in Finland so she orders books about diving from United States. She needs also the most recent articles related to her work and these articles she gets mostly from e-commerce sites.

But then again I use (Internet) much for both hobbies and work and this diving thing I follow all the time what happens in the world via net. I order books or articles from states or that's where they are mostly published.

### **Social contact**

Social Contact in e-commerce – or lack of it – is a thing that came up in a little bit different ways in e-vendors' and consumers' interviews. E-vendors view that lack of social contact in e-commerce is a negative factor. E-vendors mention that consumers miss the social contact of traditional commerce in e-commerce and they stress the importance of social contact especially to older consumers. According to e-vendors consumers have used to certain social contact in traditional commerce and consumers want to have social contact also in future, which can be seen as a negative factor for e-commerce.

I do believe that certain need for social contact will remain and we have even thought many times that it could increase a little bit... I do see that there is a need to keep talk connection and social contact.

One of the interviewed e-vendors makes trips with a trade car to small villages in which there are no markets or stores. E-vendor has noticed that social contact is in especially important role in these villages, because people do not have a place where they can exchange news and gossips with other people. Trade car has a social role as people gather to it to meet other people.

They (consumers) arrive half an hour earlier to change news with each other.

Almost every consumer said that they are not interested in chat systems and that they do not want use e-commerce in that respect. Consumers have close friends and social networks but they do not use net for that purpose much. Some friends live far away and for them consumers communicate somewhat via e-mail but also with cell phones and text messages.

### **Young generation**

Young generation is a theme that came up especially in e-vendors' interviews. Also consumers brought out young generation and young consumers, but not as strongly as e-vendors. E-vendors view the future of e-commerce bright as in near future the young generation of today will be potential consumers of e-commerce. The young generation have played with computer games and surfed in Internet for many years and therefore they are familiar with computers and Internet - there is no big step or barrier to be a consumer of e-commerce.

I think it (e-commerce) is business of future and will increase and enlarge, when this new generation will come and grow up.

We have twelve-year-old girl who order shirts and stuff from there (e-commerce) – twelve-year-old can order by herself from there.

Correspondingly e-vendors view that older people are not so familiar with computers and Internet and that is why they have a bigger step to be a consumer of e-commerce. One e-

vendor views situation of e-commerce and young consumers similar to 1940s when first tractors came to farms in Finland. People who have grown up with something new take that as natural part of their lives.

Also elderly people learn to drive it (tractor) little by little, but best of all young boys who have grown up with it.

### **Other themes**

Consumers' interviews gave also some other themes that did not come up in e-vendors' interviews. These other themes were: *simplicity of service, innovation, mistakes, cancelling, help and feelings*. Consumers said that simplicity of service is one key factor why consumers use or disuse e-commerce. E-commerce is simple to use when it does not require much time or effort from consumers to use it. If e-commerce is too time consuming or takes much effort, consumers likely use traditional commerce instead of e-commerce.

Innovation in e-commerce use was one finding from consumers' interviews. One consumer found a way to use e-commerce to fulfil her needs of information although e-vendor had not made that option obvious or had not intended e-commerce to be used that way. This example showed that consumers do innovations in e-commerce use. Innovation is one way of making e-commerce suitable for consumer (social shaping theory) (Bijker 1995; MacKenzie & Wajcman 1999).

Mistakes and cancelling orders were common in e-commerce use. Many consumers had made mistakes in ordering things. One consumer for example ordered four college shirts when she had intended to order only one. She could not cancel her order but had to pay for all four and then send three back. She would have like to cancel her order but that was not possible to do in e-commerce and she did not look any other way of cancelling that order. Instead she thought that is was her mistake and not e-vendor's.

Ways of getting help are one thing that consumers' talked about. How consumers' had started to use e-commerce and who had helped them. Help had mostly come from children but some consumers had also attended in various kinds of courses. Feelings toward e-commerce came also from consumers' interviews. Feelings consist of, for example, disappointment, joy and frustration. When consumers use e-commerce in order to handle consumers' life they feel same feelings as in their "normal" life (outside e-commerce). Disappointments can occur when consumer is not able to pass an order or when order goes through but ordered product is not what consumer thought it would be. For an example, wrong colour of t-shirt or totally wrong product comes to consumer. Joy occurs, for example, when consumer finds exactly the right information that she/he was looking for. Frustration might happen when consumer finds information about a specific subject but there is so much of information that consumer cannot find the right thing from mass of information. Feelings are one part of consumers' everyday life and consumer makes sometimes decisions according to those feelings. For this reason feelings should be taken seriously in e-vendors' side.

### **Summary of results**

Our aim was to find out how consumers and e-vendors view e-commerce and how their views on e-commerce coincide. Results of our study show that consumers' and e-vendors' views on

e-commerce are only partly similar which we think is not very surprising. Both consumers and e-vendors view in a similar way that *Information*, *Trust* and *Multichanneling* are important factors of e-commerce. *Product Nature*, *Social Contact* and *Young Generation* are themes that were viewed differently by consumers and vendors. Both consumers and e-vendors view that *Product Nature*, *Social Contact* and *Young Generation* have effects on e-commerce, but they view the effects differently or not as important. *Other Themes* were brought out only by consumers.

## Discussion

In this chapter we present how the results of our study are presented in earlier IS studies on consumers, e-vendors and e-commerce. *Information*, *Trust*, *Product Nature* and *Social Contact* are themes that are brought out in earlier IS studies. Correspondingly *Multichanneling* and *Young Generation* are not brought out extensively in earlier studies. Also only some aspects of *Other Themes* are presented in earlier IS studies. We want to underline that in our review (Saarenpää & Tiainen 2004) we did not find any earlier IS study in which have been studied the unity of consumers' and e-vendors' views on e-commerce. These consumers' and e-vendors' views on e-commerce are based on different articles.

Earlier IS studies have a similar view on *Information* – consumers search and find lots of information from Internet, but finding the right information is not always as simple as generally believed (Öörni 2003).

IS studies view *Trust* also in a same way as interviewed consumers and vendors. According to earlier IS studies and literature (reviewed in Gefen et al. 2003) *Trust* is a crucial and important factor in e-commerce. IS studies view security as a major factor associated with trust. Security is listed as “the number one” factor for designing successful online stores (Liang & Lai 2002) and also stated as consumers' biggest worry in e-commerce (Liu & Arnett 2000).

IS studies view the effects of *Product Nature* in similar way as e-vendors. According to IS studies consumers of e-commerce want to buy simple products, because then they know beforehand what they are going to get. For example, Chen et al. (2002) mention that standardized products, like books and CDs, are easier to market in e-commerce, because their characteristics are known and predictable. Liao and Cheung (2001) bring out that consumption goods, which rely heavily on senses other than sight, are not likely to sell easily in e-commerce. In reviewed IS studies is not brought out products that consumers do not get otherwise.

Earlier IS studies bring out the *Social Contact* – or lack of it – as problem for e-commerce as consumers miss the social contact from traditional commerce in e-commerce. So IS studies view *Social Contact* mainly in a same way as e-vendors. Consumers want be in social contact with salesperson (Martinsons 2002) and also with other consumers (Rafaeli & Noy 2002).

*Multichanneling* was a factor that did not come up widely in earlier IS studies. Only one study (Martinsons 2002) brought out that consumers like the option where they can pay for a

product or service in traditional way and so they can avoid paying electronically, which they might feel as a security risk.

In IS studies it is not directly brought out that *Young Generation* are potential consumers of e-commerce in near future. Actually in IS studies the future of e-commerce is not mentioned much. Although according to IS studies typical consumers of e-commerce are well-educated, their work is related to computers or they are at least familiar with computers, and they have a relatively high income (Saarenpää & Tiainen 2004). So IS studies view computer skills as part of typical consumer like interviewed e-vendors did. Even though IS studies do not directly talk about *Young Generation*, empirical samples of IS studies give certain view, because in IS studies samples are generally quite young and older people are not represented in samples (Saarenpää & Tiainen 2005). Some studies justify this by the fact that young generation represent typical consumer of e-commerce. It can be said that also IS studies see young generation as potential consumers of e-commerce, but not directly.

Only some aspects of *Other Themes* are presented in earlier IS studies. *Simplicity of service, help and feelings* are themes that are brought out in earlier IS studies as IS studies view ease-of-use and playfulness major factors of e-commerce (Saarenpää & Tiainen 2004). Particularly *innovation* is a theme that is not brought out in earlier IS studies.

## Conclusion

We studied e-vendors' and consumers' views on e-commerce and how their views on e-commerce coincide. *Information, Trust* and *Multichanneling* are themes that were viewed similarly by both consumers and vendors. But views on *Product Nature, Social Contact, Young Generation* and *Other Themes* differ from each other and we want to stress these themes that consumers and vendors viewed differently. We think that vendors should pay more attention to these themes.

Consumers do not just buy simple products. They also buy other products, like clothes, and products they do not get otherwise. Consumers do not miss social contact in e-commerce. E-commerce is an effective way to do commerce and there is no need or time for social contact. Young generation of today might be potential consumers in near future but also older people buy from e-commerce. Consumers stress little exact things. Little exact things like canceling an order, feelings and help are important to consumers and vendors must pay attention to these and take these little exact things seriously.

*Young Consumers* and *Multichanneling* are themes that IS studies did not tell much about. Consumers and e-vendors take these themes up. Especially e-vendors think that future of e-commerce is in the hands of young generation and that young consumers find it easy to use. Multichanneling is something consumers and e-vendors both took up almost in a similar way. Consumers like to be sure of paying arrangements in e-commerce and e-vendors think the same way. So consumers and e-vendors want to take advantage of both ways of commerce (e-commerce and traditional commerce) and use both when suitable and needed. *Young generation* and *Multichanneling* are themes that interviewees linked to the future of e-commerce and foresee as a trend of e-commerce's future. In IS studies *Young generation* and *Multichanneling* did not come up and in fact IS studies did not bring out themes or results

linked to future of e-commerce. IS studies seem to be concentrated on current events of e-commerce. Avgerou (2000) has noticed the same trend and see it as a limitation for IS studies (Avgerou 2000, 576):

Little effort is devoted to use the knowledge accumulated in the field as a basis of prediction. IS research tends to be limited in explaining events rather than foreseeing changes and trends.

In addition to main themes we also found out that consumers talked about the exact things they do in e-commerce. In comparison e-vendors talked about more general themes like overall future of e-commerce. Consumers talked about consumers' own use of e-commerce for special needs and not so much about general advances of e-commerce. In *Other Themes* we presented that consumers have feelings when they use e-commerce. Feelings are present in consumers' everyday life and feelings affect consumers' use of e-commerce. In IS studies feelings are not studied much (except playfulness) but as our results tell consumers' feelings are important and should be studied more. Consumers also made innovations in their use of e-commerce. This could be seen as one way of shaping e-commerce into consumers' life.

There are some limitations in our study that we are aware of. Interviews of consumers and e-vendors were not similar as Paakki interviewed consumers and Saarenpää interviewed e-vendors; interviews took place separately; and all the questions of our interviews were not alike (calibrated). Narrow type of interviewed consumers (nine women from certain area) is also a limitation to our study as interviewed consumers represent only small part of consumers of e-commerce. We also want to take in consideration that our interviewees represent only part of consumers of e-commerce, because there are local differences in consumers of e-commerce (Lu & Lin 2002; Martinsons 2002). We as researchers have a theoretical background in IS science and that background influences our analysis at some points even though we tried to be open minded during the interviews and analysis.

Review of earlier IS studies (Saarenpää & Tiainen 2004) shows that there are missing IS studies on both consumers' and e-vendors' views on e-commerce. Researchers should notice that and in future e-commerce should be studied more from the perspective of both groups also in the IS discipline. We hope that results of our study can work as basic information for both views. In the future we are going to do more interviews and deepen the understanding of consumers' and e-vendors' views on e-commerce. Especially *Other Themes* that came up in consumers' interviews are interesting research topics in near future. Also *Multichanneling* and *Young Generation* are relevant research topics because they did not come up much in earlier IS studies.

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