ERASMUS UNIVERSITY ROTTERDAM

ERASMUS SCHOOL OF ECONOMICS

BACHELOR THESIS MARKETING

IMPULSE BUYING BEHAVIOR AND THE PAYMENT AFTERWARDS SCHEME

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Executive summary

The use of the payment afterwards scheme by Dutch consumers in web shops has increased during the past few years. The number of web shops is also growing and web shops are offering more different payment options. However, there hasn't been done a lot of research in the effects of online payment schemes and especially in the effects of the payment afterwards scheme on online consumer behavior. Therefore, the effect of the payment afterwards scheme is investigated in this research. The research is focused on impulse buying behavior, because literature showed that credit card payment increases impulse buying behavior since consumers don't have to be creditworthy at the purchasing moment. Consumers also don't have to be creditworthy when using the payment afterwards scheme so it is interesting to research whether this has the same effect on impulse buying behavior. Web shops could alternate their behavior on the outcome of this research. In conclusion, the central research questions is the following:

"To what extent can internet web shops successfully stimulate the impulse buying behavior of Dutch consumers by introducing payment afterwards schemes?"

The central research question can be divided in theoretical and empirical sub-questions. The theoretical sub-questions are: (1) "*What is consumer decision making and buying behavior*?", (2) "*What is impulse buying behavior*?", (3) "*What is online consumer decision-making and buying behavior*?", and (4) "*Which online payment schemes are used for internet retail consumer transactions*?".

The empirical sub-questions are: (1) "*What is online consumer decision making and buying behavior for Dutch consumers*?", (2) "*What is online impulse buying behavior for Dutch consumers*?", and (3) "*Which online payment schemes are used for internet retail consumer transactions by Dutch consumers*?".

Then, literature showed that the main goal of consumers during their decision making and buying process is to satisfy their needs and wants. It also appears that this process consists of five steps: problem recognition, search for alternatives, evaluation of alternatives, purchase and post-purchase evaluation. The payment afterwards scheme is most likely to influence the decision making and buying process during the purchasing concept. It is expected that the payment afterwards scheme increases the purchasing amount (Hypothesis 1). The most important factors of online consumer behavior are convenience and trust. The payment afterwards scheme is easy to use and the risks are low since consumers only have to pay when they keep the products. Therefore, the expectation is that the payment afterwards scheme increases consumers' convenience and trust (Hypothesis 2). Then, the choice for a payment scheme is influenced by several factors such as time,

convenience and accessibility. With the payment afterwards scheme, consumers have less thoughts about paying and it is a convenient option. So it could be the case that consumers are more tend to choose the payment afterwards scheme instead of other payment schemes (Hypothesis 3). Online impulse buying behavior is influenced by the traits conscientiousness, individualism and impulsivity and by the variables visual merchandizing and website quality. Impulse buying behavior increases when consumers don't have to be creditworthy at the purchasing moment. Consumers don't have to be creditworthy when using the payment afterwards scheme so it is expected that this scheme stimulates online impulse buying behavior of Dutch consumers (Hypothesis 4).

The research methodology that is used is a quantitative research. A survey among Dutch consumers has been conducted. The answers have been analyzed in SPSS by performing t-tests and linear regression analyses.

This research showed that there is no difference in the purchasing amount between the payment afterwards scheme and iDeal. The analysis also found that consumers' convenience and trust haven't increased by the payment afterwards scheme. Next, it is concluded that Dutch consumers are more tend to choose iDeal instead of the payment afterwards scheme. Then, online impulse buying behavior is most stimulated by credit card payment because consumers are less aware of their payment when using this payment scheme.

The outcomes of the research are all contrary to the findings of the literature. The literature concluded that the purchasing amount increases when using the payment afterwards scheme, but this research didn't found evidence for this. Following from the literature, the payment afterwards scheme could increase consumers' convenience and trust, but the analysis of the results didn't show this effect. It was also expected, based on literature, that consumers are more tend to use the payment afterwards scheme, but it appears from this research that they mostly use iDeal. Lastly, literature concluded that the payment afterwards scheme could increase online impulse buying behavior, but this research didn't found a relationship.

All hypotheses have to be rejected since there are no relationships found between the payment afterwards scheme and the discussed factors of the hypotheses. The answer to the central research question is that web shops can't stimulate impulse buying behavior of Dutch consumers by introducing payment afterwards scheme, because there is no relationship between the payment afterwards scheme and online impulse buying behavior. Therefore, the recommendation for web shops is not to introduce a payment afterwards scheme. There is still space for additional research in this field. It is recommended to do research in a real life setting to get to know the real behavior of consumers regarding the payment afterwards scheme. It is also possible to investigate the effect of the payment afterwards scheme on online impulse buying behavior in combination with other factors, such as online advertisements.

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Chapter 1. Introduction

In the first half of 2020, 71 percent of the Dutch consumers aged 12 years or older bought something online. This percentage is 11 percent higher than the previous year, which shows a growth in online shopping (CBS, 2021). A characteristic of web shops is the fact that it is possible to offer the consumer different payment options. In physical stores, almost the only options are paying by cash or by card. There are more options in web shops, for example paying by iDeal, by credit card and by giro accepting form. A more recent payment scheme is the possibility to pay afterwards. Within this payment afterwards scheme, there are also more possibilities. On the one hand, it is possible to pay via an app such as AfterPay or Klarna. On the other hand, the payment can be put into account. For example, Bol.com offers their own paying afterwards function. When consumers place their order on Bol.com, one of the options is that the payment is put into account. Then, the consumer receives an email with a link to pay Bol.com directly after receiving the order.

The goal of paying afterwards is that consumers can see the purchased product before they have to pay. Another characteristic of paying afterwards is that consumers don't have to be creditworthy at the purchasing moment. This payment afterwards scheme can be compared with paying by credit card. When consumers pay by credit card, they also don't have to be creditworthy at the purchasing moment but are allowed to pay at a later moment. Nowadays, the biggest part of Gen Z and Millennials doesn't use a credit card (Kats, 2020). The option to pay afterwards is a great solution for the need of these consumers to buy a product now, but to pay in the future. The app AfterPay, which allows customers to pay afterwards, has an increasing amount of users which results in a growing market share (AfterPay, 2019). This shows that the option to pay afterwards is growing in popularity among consumers.

1.1 The Dutch consumer and web shop payment

The CBS collects data about Dutch society and has also collected data about the online buying behavior of Dutch consumers. They collected data among Dutch people aged 12 years or older (CBS, 2021). The most popular product categories to shop online for the Dutch consumer are clothes, sportswear, shoes and accessories. Not only the number of people shopping online is increasing, but also the amount of money people are spending online. Online shopping is most popular among Dutch consumer in the age from 25 to 45 years old. The CBS's data also shows a decline of physical stores during the period from 2010 to 2019 (CBS, 2019). It is remarkable that the physical stores, which sell product categories like clothes and sportwear, have the biggest decline. This could be explained by the fact that Dutch consumers buy more of these products in online web shops. On the other hand, the product categories that are not often bought online have a growing number of physical stores. Examples of these product categories are garden tools and furniture.

In the recent years, stores responded to the trend that more Dutch consumers are shopping online. For example, the number of online web shops in The Netherlands tripled in the period from 2010 to 2019 (CBS, 2019). Physical stores probably choose to start a web shop because sales in physical stores are declining, while online sales are increasing. These stores are now trying to make some of their sales online. There are also physical stores that choose to close their physical stores and to start a online web shop instead of the physical store. An example of this is V&D, this physical store went bankrupt in 2015 and decided to start a web shop in 2018. Web shops are trying to attract more consumers by offering new possibilities. Some web shops offer the possibility to order without the consumer having to pay shipping costs. Zalando is an example of a web shop that doesn't charge shipping costs (Zalando, n.d.). Another way to attract consumers is by offering free returns, which is also used by Zalando. A more recent way to attract consumers is the option to pay afterwards. The app AfterPay is founded in 2015 and it facilitates that web shops can offer to consumers to pay afterwards (Afterpay, n.d.).

1.2 Problem and research area

Now that the number of web shops is growing during the past years, web shops are offering more different payment options to the consumer. Bol.com is an example of a web shop that offers different payment schemes. The available payment schemes on Bol.com are iDeal, credit card and paying afterwards. It could be useful for web shops to know the effects of different payment schemes on consumer behavior. If a specific payment scheme yields more sales than other schemes, it could be interesting for the web shop to try to use this scheme more. However, it isn't very clear what the effects of the online payment schemes are, especially the effect of the payment afterwards scheme. But there has been done some research into the effect of physical payment schemes on willingness to pay and impulse buying behavior. The physical payment schemes that are researched are credit card, cash and mobile payments.

Prelec & Simester (2001) concluded that credit card payments increase the willingness to pay of consumers in comparison with cash payments. One of the causes is that consumers don't have to be creditworthy at the moment of payment. The same goes for mobile payments: this payment method also increases the willingness to pay due to the higher convenience relatively to credit card payments (Boden et al., 2020). Following from this, it seems that consumers' willingness to pay increases due to convenience of payment and due to the fact that they don't have to be creditworthy at the purchasing moment. However, there isn't a research about the effect of the online paying afterwards scheme. Based on past research, it could be interesting to investigate the effect of the payment afterwards scheme on online consumer behavior.

Furthermore, the effect of the payment afterwards scheme will be focused on impulse buying behavior. When a consumer has a sudden, strong, and persistent urge to buy something right away, this is known as impulse buying (Karbasivar & Yarahmadi, 2011). Lim and Yazdanifard (2015) found that credit card payments increases impulse buying behavior. This has the same cause as for the increased willingness to pay, namely the fact that consumers don't have to be creditworthy at the purchasing moment. With the payment afterwards scheme consumers also don't have to be creditworthy at the purchasing moment so it could be possible that this scheme also increases impulse buying behavior. However, this effect hasn't been researched yet.

1.3 Central research question and sub-questions

The central research question of this thesis is:

"To what extent can internet web shops successfully stimulate the impulse buying behavior of Dutch consumers by introducing payment afterwards schemes?"

1.3.1 Theoretical sub-questions

1. What is consumer decision making and buying behavior?
2. What is impulse buying behavior?
3. What is online consumer decision-making and buying behavior?
4. Which online payment schemes are used for internet retail consumer transactions?

1.3.2 Empirical sub-questions

1. What is online consumer decision making and buying behavior for Dutch consumers?
2. What is online impulse buying behavior for Dutch consumers?
3. Which online payment schemes are used for internet retail consumer transactions by Dutch consumers?

1.4 Possible ethical research issues

Ethical issues could possibly arise during the data collection. The data will be collected by conducting a survey among Dutch consumers. It is important that these data from consumers will only be used to answer the sub-questions and central research question. Furthermore, the respondents' answers should be and remain anonymous. The goal of this research has to be clear to the respondents and they should know that there answers will remain anonymously. This is very important, because it will improve the honesty of the respondents' answers. When they think that there answers aren't anonymous, they could probably give an answer that they think is social responsible. These 'wrong' answers could lead to a bias in the analysis.

Another issue which could arise, is that respondents could be sent to a specific answer due to incorrect question formulation. When a question is formulated in such a way that respondents think there is only one possible answer, the formulation is incorrect. These kind of questions could lead to a bias which should be avoided.

1.5 Possible research limitations

One limitation is that the data isn't collected in a real world situation. Consumers give answers to questions, but it is not sure what their behavior would be in a real setting. Therefore, it could be better to collect data from observing behavior while consumers are actually shopping online and while they actually get the option to pay afterwards. In this case, there are no other factors that could influence their thoughts and behavior. In the case of a survey, they could give another answer about what they think they should do but it is not sure that they would also do this in a real world setting.

Another limitation could be time. The time available to write this thesis is limited. If there was a lot of time, it is possible to read more papers well and more data could be collected in different ways. Due to the time limitation, the number of papers that could be read is limited. It also isn't possible to use a lot of different methods to collect data or to reach a larger group of respondents. When it is possible to read more papers and to use different data collection methods, the conclusions could be more reliable. However, the methods used in this thesis could also lead to reliable conclusions.

This thesis will start with a literature study where the theoretical sub-questions will be answered. These answers will be based on past research and the hypotheses will be defined. After the literature study, the research methodology will be defined. This will make it clear how the data will be collected. Then, the outcome of the research will be described. Finally, I will draw conclusions and formulate and answer to the central research question and empirical sub-questions. I will also make some recommendations for the market and further research in this field.

Chapter 2. Literature study

In this chapter, the theoretical sub-question will be discussed to understand the underlying theory to be able to find an answer to the central research question. Furthermore, the hypotheses will be formulated.

2.1 What is consumer decision-making and buying behavior?

Firstly, it is important to define the concept consumer behavior. Panwar, Anand, Ali and Singal (2019) found the following definition: "The term consumer behavior is defined as the behavior that consumers display in searching for purchasing, using, evaluating and disposing of products and services that they expect will satisfy their needs." Consumers have a limited number of resources available, namely time, effort and money. Consumer behavior studies how consumers use these resources during consumption. Furthermore, consumer behavior consists of different aspects (Fasi, 2017). From these aspects, it is possible to see different steps in the consumer behavior. This model is called the Engel, Blackwell and Miniard (EBM) model. In the beginning, consumers have to know their needs and wants, this is the problem recognition. The next step is to search for goods and services that could satisfy these needs and wants and to search which products and services are available in the market so they evaluate the alternatives. When they have enough information about the product, they can perform the last step: evaluating and acquiring the product from the market. The different phases of consumer behavior could be defined as searching, purchasing, using and evaluating. The main goal of the whole process is to satisfy needs and wants.

Next, consumer behavior can be divided in three concepts: pre-purchase concept, purchase concept and post-purchase concept (Fasi, 2017). The pre-purchase concepts consists of three parts. The first part is the recognition of needs and wants. The consumer's needs have to be fulfilled so it is important to first recognize these needs. Needs and wants are not the same. Needs are necessities, while wants add something to the needs. For example, clothes is a need and color of the clothes is a want. The second part is searching for information about a solution for satisfying the needs. The last part is searching for alternatives, because the consumers wants to buy the product that maximizes his or her satisfaction. During the purchase concept, the consumers makes his final purchase decision. This concepts is divided into two parts. The first one is the evaluation of alternatives. To be able to evaluate the alternatives accurately, the consumer have to get information from different sources like friends, family and social media. The time the consumer spends to evaluate differs for each product. When the product has a high price, the consumer spends more time evaluating the alternatives than when the product has a low price. The second part is the final purchase. The consumer performs his final purchase when the product is selected. The post-purchase concept is about the problems the consumer experiences after starting to use the purchased product. This

concept consists of two parts. Firstly, the dissonance about the product means the level of dissatisfaction. The consumer can for example be dissatisfied when the product is not working well. The other part is feedback. Most shops offer the opportunity for consumers to give feedback. Consumers can show their dissatisfaction to the seller, but not everyone is willing to give this feedback.

Furthermore, the consumer decision-making process is important to understand. This process is about whether the consumer chooses to purchase. These process consist of the steps described before, but it is not necessary to go through all the stages to make a decision, sometimes stages can be skipped (Osei & Abenyin, 2016). When the problem is a routing problem-solving it is more likely that stages are skipped than when the problem is very extensive.

Gurley, Lin & Ballou (2005) also described four stages of the purchase process. The first stage is the incubation where a consumer has identified their need and is searching for options, but is not ready to buy. Then, the trigger stage where the consumer is triggered by an event to entrance into the purchase mode. The third stage is shopping and purchase where the consumer shops with the intention to really purchase a product. The last stage is post-purchase expectations where the consumer evaluates expectations of for example product performance.

The payment afterwards scheme could influence consumer behavior during the purchasing concept. Maybe, the consumer would consider to purchase more alternatives to be able to compare them in real life. This is part of the stage where consumers are evaluating alternatives. Perry and Hamm (1969) concluded that the higher the purchasing amount of the order, the greater the potential losses faced by consumers and the more they need to avoid risks. So consumers will only buy more alternatives when the risks aren't that high. With the payment afterwards scheme consumers only have to pay when they decide to keep the products, so the risks are low. Because of this small risk and the fact that consumers can compare alternatives in real life when they order more, it is expected that the paying afterwards scheme in web shops increases the purchasing amount. This expectation can also be reinforced by the fact that consumers order a larger amount when choosing the payment method cash on delivery, which is also a method to pay afterwards, but it is by cash and not by card (Wu et al., 2020). The payment afterwards scheme could also influence the purchase decision. Consumers could be tend to purchase earlier, because of the convenience of the payment afterwards option.

To conclude, the steps of consumer decision-making and buying behavior can be summarized as following: problem recognition, search for alternatives, evaluation of alternatives, purchase and post-purchase evaluation. The main objective for the consumer is to satisfy their needs and wants. During the decision-making process, it is not always necessary to go through all stages. This is dependent of the characteristics of the problem.

2.2 What is impulse buying behavior?

There is also a definition of impulse buying behavior. Karbasivar and Yarahmadi (2011) formulated the following definition: “Impulse buying occurs when a consumer experiences a sudden, often powerful and persistent urge to buy something immediately.” Personality can be used to understand impulse buying behavior. Gusling et al. (2003) created the Big-Five model to describe personality. The five traits of this model are conscientiousness, agreeableness, neuroticism, openness and extraversion. A trait represents the characteristics of an individual that remains relatively stable across situations. A trait can also be used to make a distinction between individuals (Hertzog & Nesselroade, 1987). Past research showed that only conscientiousness and extraversion have a relationship with impulse buying behavior (Chein et al., 2020), so only these traits need an explanation. Conscientiousness can be defined as the level of thoughtfulness someone places when making decisions in every situation. For example, persons who have a high score on conscientiousness are hardworking and responsible. Extraversion shows how enthusiastic a consumer is when participating in social events. Conscientiousness has a negative relationship with impulse buying behavior. People who are planned, organized and efficient are less likely to act impulsively and are therefore less likely to buy impulsively. On the other hand, extraversion has a positive relationship with impulse buying behavior. Extroverted consumers tend to be more gullible towards various marketing strategies and are easily spoken to, so they can be influenced easily. Therefore, they are more tend to do impulsive purchases.

Two other traits, which are not part of the Big-Five model, have also a positive relationship with impulse buying behavior (Chein et al., 2020). The first one is individualism. Individualistic people only want to fulfill personal needs and don’t take possible negative consequences into account. These consumers are more tend to buy impulsively, because they are only driven by their own needs and wants. The other one is impulsivity. Consumers who are impulsive in emotions are also more tend to impulse buying behavior. Impulsive consumers have a larger urge to buy impulsively (Wells et al., 2011).

Then, there are two variables which influence impulse buying behavior (Chein et al., 2020). The fist variable is visual merchandising. Visual merchandising is effective when the presentation of the store is unique and appealing and attracts consumers. Visual merchandising is very important in impulse buying behavior, it has a positive relationship. This is also the case for online shopping. The website quality has an important role in stimulating online impulse buying (Wells et al., 2011). The second variable is price of a product. When the price is discounted, consumers have a higher tendency to buy the product. Therefore, price has a positive effect on impulse buying behavior.

There has also been done some research in the relationship between payment methods and impulse buying behavior which can be used to determine the possible effect of paying afterwards in

web shops on impulse buying behavior. Especially credit card payments increases impulse buying behavior (Lim & Yazdanifard, 2015). This effect is caused by the fact that consumers don't have to be creditworthy at the purchasing moment. With the payment afterwards scheme, consumers also don't have to be creditworthy so this could possibly have the same effect.

In conclusion, personality can be used to understand impulse buying behavior. The traits conscientiousness, extraversion, individualism and impulsivity and the variables visual merchandizing and the website quality have a relationship with impulse buying behavior. Previous research showed that there even is a relationship between credit card payments and impulse buying behavior.

2.3 What is online consumer decision-making and buying behavior?

The first paragraph of this chapter was about consumer behavior, but now I will talk about consumer behavior in web shops. First, it is important to know why consumers choose to shop in a web shop instead of a physical store. Slahuddin and Ali (2021) found five factors that motivate consumers to shop online. The first factor is brand awareness which means that the product is positioned in top of consumer's mind. The second factor is affordability. An affordable product has both a good price and a good quality. The next factor is TV commercials which show a product. These commercials motivate consumers to shop the product online. The fourth factor is proper product description, its display and visual merchandizing. The last factor is convenience which is the main objective of the consumer. Convenience means that consumers can reach the consumer without much effort, so it is easy and doesn't take a lot of time.

Katawetawaraks and Wang (2011) also found that convenience is the biggest reason why consumers shop online, but found that consumers only want to shop online when they trust the web shop. There should be done something to create that trust. Trust is also one of the most important factors in online shopping (Li et al., 2019). Trust will be created when the risks of online shopping are minimized. There are two types of risks which have a negative impact on online shopping behavior (Slahuddin & Ali, 2021). The first one is the risk of return and exchange of goods which is about the return policy of the web shops. Consumers want the return policy to be clear and they don't are willing to pay a high amount of money to return a product. So consumers want clarity of information about the return policy and delivery guarantees to minimize this risk (Darley et al., 2010). The second risk is the risk of online transaction. Consumers have to share their financial information with the e-retailers and this could be a risk. When these two risks are small, consumers will trust the web shop and they will be more tend to buy something.

Furthermore, there are factors that especially influence the online payment decision (Hoa et al., 2019). The first factor is crowd influencing: perceived social pressure to perform or not to act (Stroborn et al., 2004). When family and friends are using online payment, the individual is also more

tend to use this. The second factor is risk awareness so when consumers are aware of the risks of online payment, they are more likely to use this type of payment. The third factor is behavior control so consumers have enough knowledge about online payments. The final factor is awareness of convenience so consumers know that shopping online doesn't take a lot of effort.

Research showed that mobile payments increase consumers' convenience (Mallat, 2007). This is caused by the fact that mobile payments have an easy use. The payment afterwards scheme has also an easy use so this could have the same effect.

To conclude, there are several factors that have an effect on the consumer's decision to shop online. The most important factors are convenience and trust. Consumers only want to shop online when they can trust the web shop so this is very important. Consumers also want to minimize the risks of online shopping.

2.4 Which online payment schemes are used for internet retail consumer transactions?

Firstly, the term payment method has to be defined. Hirschman (1979) formulated the following definition: "Payment methods refer to the process of exchanging value for a product or service from one party to another, which can be divided into cash, credit card, check and so on." The payment schemes can be divided into physical and online payment schemes. The main physical payment schemes are cash, credit card, debit card and check. Then, the online payment schemes can be divided into immediate payment and advance payment (Wu et al., 2020). Immediate payment means that the consumers pay when they receive the product while advance payment means that the consumers pay before receiving the product. In the Netherlands, the most well-known advance payment schemes are iDeal, credit card and giro collection form. Immediate payment is in fact the option to pay afterwards and this is possible via the apps AfterPay and Klarna, or by having it put on account by the web shop. The payment afterwards scheme can be seen as a 'buy now, pay later' scheme (Colbert et al., 2020). It allows consumers to buy products or services with the possibility to pay them later. The main difference between the payment afterwards scheme and paying by credit card is that there are banks involved in the process when consumers pay by credit card. This is not the case when paying afterwards. A disadvantage of the payment afterwards scheme is that consumers buy products and services while there financial situation isn't good enough to buy these products and services. An advantage is that consumers can reduce their burden in the purchase process, because they don't have to pay immediately. Companies can also take advantage of this payment scheme because it could increase their sales. However, it is important for these companies to make the transaction safe (Pratika et al., 2021).

Then, it is important to understand how consumers choose a payment scheme. Consumers don't take a lot of time to think about which payment scheme they want to choose. It is often an accidental choice which is driven by considerations such as acceptability, convenience, accessibility and habit (Soman, 2001). Furthermore, Prelec and Loewenstein (1998) stated that consumers have different thoughts about their payments when consuming than about their consumption when paying. A good example to explain this is credit card users. Some credit card users identify payment with writing the monthly check while others identify payment with signing of the credit card slip. The first group, the monthly check identifiers, probably find consumption more enjoyable. For these consumers, consumption is decoupled from thoughts about paying, they don't really think about paying when they consume products.

Lastly, the choose for the option to pay afterwards should be understand. With this option it is quite likely that consumers also have less thoughts about paying, which also is the case with credit card users. Consumers don't pay the products when they place the order so they probably don't think about paying at that moment. The payment afterwards scheme could even increase sales (Pratika et al., 2021).

In conclusion, there are a lot of different online payment schemes available. However, consumers don't take a lot of time to choose a payment scheme. Their choice is driven by factors such as convenience and accessibility. Consumers have different thoughts about payments when consuming than about consumption when paying. With the payment afterwards scheme consumers have less thoughts about paying, because they can pay after the purchase.

2.5 Key findings, hypotheses and conceptual research model

2.5.1 Key findings and hypotheses

To conclude, the main goal of consumers is to satisfy their needs and wants. The consumer decision-making and buying process consists of the following steps: problem recognition, search for alternatives, evaluation of alternatives, purchase and post-purchase evaluation. The payment afterwards scheme could influence the purchase decision. Especially, this scheme could increase the purchase amount because of the low risks of the scheme. This is the first hypothesis.

H1: The payment afterwards scheme in web shops increases the purchasing amount.

Next, the most important factors that influence consumer behavior are convenience and trust. The payment afterwards scheme could increase both convenience and trust, because it is easy to use and the risks of this scheme are small. This is the second hypothesis.

H2: The payment afterwards scheme in web shops increases consumers' convenience and trust.

Then, the consumer's choice for a payment scheme is driven by several factors such as convenience. A characteristic of the payment afterwards scheme is that consumers have less thoughts about paying. This could cause that consumers are more tend to choose the payment afterwards scheme than other schemes. This is the third hypothesis.

H3: When the payment afterwards scheme is available in a web shop, consumers are more tend to choose this scheme than other schemes.

Lastly, there are some traits and variables that have a relationship with impulse buying behavior. The payment afterwards scheme could even stimulate impulse buying behavior, because consumers don't have to be creditworthy at the purchasing moment. Research showed that impulse buying behavior increases when consumers don't have to be creditworthy. The low risks which could lead to a higher purchasing amount, the higher convenience and trust and the higher tension to not choose other payment schemes could be factors which increase online impulse buying behavior. This is the last hypothesis.

H4: The payment afterwards scheme in web shops increases online impulse buying behavior.

2.5.2 Conceptual research model

Figure 1 shows the conceptual research model which displays the different relationships. First, the relationship between the payment afterwards scheme and four variables is showed. Because of this variables, the payment afterwards scheme could have an effect on online impulse buying behavior so this is showed on the right side of the figure.

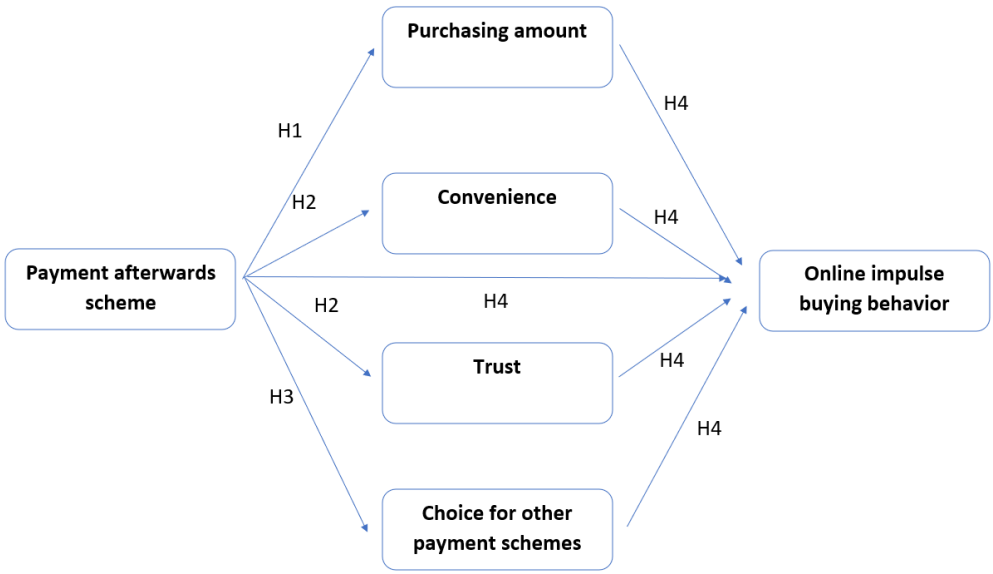

Figure 1: Conceptual research model

Chapter 3. Research methodology

3.1 Qualitative and quantitative research

First, it is important to understand the difference between qualitative and quantitative research to be able to make a choice between these two kinds of research. The first type of research is quantitative research. When using a quantitative research, data will be collected which can be categorized or ranked. Most of the times these data is in the form of numbers. The data can be collected with for example an experimental research or a survey. The goal of this type of research is to test the hypotheses. The hypotheses can be tested by analyzing the data with for example a regression or an ANOVA. With this analysis, possible causal relations and correlations between variables can be found.

Then, qualitative research is more focused on interpretation and less on testing hypotheses with numbers and analysis. It is more about the experiences and thoughts of people in specific situations. This research can be used before a quantitative research, for example to research which variables are important to the respondents. It can also be used after quantitative research. Examples of qualitative research methods are depth-interviews and focus group interviews. (Aspers & Corte, 2019)

In this research the quantitative research will be used. The goal is to research the possible relationships between the payment afterwards scheme and different variables to find a final answer to the central research question. Therefore, the hypotheses from the previous chapter have to be tested. By collecting data in the form of numbers, it is possible to test the hypotheses by analyzing the data. Another advantage of the quantitative research is that is easier to ask more respondents than when using qualitative research. Qualitative research is namely more personal and takes more time to have a representative research sample.

3.2 Data collection methods

Within the quantitative research method there are different collection methods. In this paragraph, a few examples of these data collection methods will be discussed. The first quantitative data collection method is experimental research. With experimental research, the researcher makes an experimental situation for example in a lab where he can control the variable that he wants to research. The respondents know that they are participating in an experiment. An example is when someone wants to research the effect of an energy drink on sports performances. First, the respondents will sport without drinking the energy drink and some days later they will sport with drinking the energy drink. In this way, it is possible to investigate the differences between drinking and not drinking the energy drink.

The second collection method is secondary analysis. With this method existing data is used. There are several data bases with data about different subjects. These data can be used in a new research to establish new effects between variables.

The third collection method is monitoring. With monitoring, people are being followed while doing an activity like shopping. It is possible to follow the shopping behavior of consumers by for example tracking their purchases. Consumers often don't know that they are participating in a research. With this data it is possible to get to know more about for example consumer behavior.

The last collection method is conducting a survey. In this survey, respondents have to answer different questions about the research subject. This is an easy way of collecting data because the only thing to do is distributing the survey. After this, it is possible to analyze the data collected from the survey to investigate possible relationships between variables. This method will be used in this thesis. It is possible to ask all hypotheses with different questions in a survey. Another advantage of a survey is that the age, gender and educational level of the respondents can be asked. The answers to these questions can be used to analyze whether the sample is representative which is important in a research.

3.3 Research sample and data collection

3.3.1 Data collection

The data is collected by conducting a survey. Before distributing the survey among consumers, I have asked a friend during an interview to answer all the questions to know whether the questions and answering options are clear. I also asked her which questions she thought are the most sensitive and difficult since these sensitive and difficult questions have to be asked at the end of the survey. Answering the survey takes around 4 minutes. The survey can be found in Appendix 3. The respondents have answered the questions in Qualtrics. The survey is distributed via social media such as Whatsapp, Facebook and LinkedIn. I also asked family and friends to send my survey to their relatives and friends. I started collecting data on the 9th of June 2021 until the 18th of June 2021.

In total, the survey received 208 complete respondents. The answers to the survey can be found in Table 1 and 2 of Appendix 4. The fourth question asked whether the respondent buys or has bought products online. When the respondent answers 'no' to this question, he will be forwarded to the end of the survey. The reason of this is that I only want to use consumers who are experienced in shopping online, because only then they can know their behavior while online shopping. Out of the 208 respondents, 3 people answered that they have never shopped online. So 1,4% of the respondents doesn't shop online. Therefore, the analysis of the other questions will contain of 205 respondents.

3.3.2 Details research sample

The questions about gender, age and education can be used to show the details of the research sample. The distributions of these questions can be found in Appendix 5. Following from the descriptive statistics, 56.3 percent of the respondents is female, 46.3 percent is male and 0.5 percent identified themselves as other. The largest age category is the age from 18-25 years, 31.7 percent of the respondents falls within this category. The smallest category is the age above 65 years, this category consists of 3.4 percent. The category from 26-35 years is also quite small, this is only 9.6 percent of the sample. 50 percent of the people has the educational level of HBO.

Appendix 5 also contains the figures with the distributions of questions 5 and 8. Question 5 asks the frequency of online shopping and question 8 asks whether the respondent uses the option to pay afterwards. 51.7 percent of the respondents answered that they shop monthly in a web shop. 59.5 percent uses the option to pay afterwards while shopping online.

The descriptive statistics (mean, median and mode) of all these questions is even showed in Appendix 5.

3.4 Data analysis method

The collected data will be analyzed with SPSS. Several data analysis methods will be used to analyze the data. The first method used is a t-test. With a t-test it is possible to test whether there is a difference between two groups regarding a specific variable. The respondents have answered several statements. Some of these statements are quite the same, only one variable differs between the statements. These similar statements can be tested with a t-test to analyze whether there is a difference between the two and to test the hypotheses.

Another method that will be used is a regression analysis. With a regression analysis it is possible to test the effect of independent variables on the dependent variable. It tests which variable has the most, significant, effect on the dependent variable. Also with this method, it is possible to test the hypotheses. The regression will be used to test the effect of the payment scheme on the convenience of payment (hypothesis 2). The independent variables will be dummies which present which payment scheme is used (iDeal, credit card or payment afterwards). The dependent variable will be the payment's convenience (scale 1-5). A regression analysis will also be used to test the effect of the payment scheme on consumer's awareness of payment. The independent variables will again be the dummies which present which payment scheme is used (iDeal, credit card or payment afterwards). The dependent variable will be the awareness of payment (scale 1-5).

3.5 Researcher bias

Researcher bias is being prevented with different methods. First, the questions of the survey are established in a way that the respondent isn't sent to a particular answer. Each hypothesis is also asked in multiple questions. These questions are quite similar, but because of the small differences, the answers of the respondents will be more reliable and a researcher bias will be prevented. Second, the distribution of the survey tried to reach all people of the population. The survey is shared on different social media platforms. The fact that the survey is only distributed online doesn't cause a selection bias, because consumers who don't use internet will also not shop online. These consumers don't belong to the population. Furthermore, the questions 9 to 26 are showed in a random order. Every respondent sees these questions in a different order. The reason of this random order is that respondents don't have the similar questions one after another. When they have to answer similar questions one after another, a bias could arise.

Chapter 4. Research outcome

In this chapter the results of the survey will be presented and analyzed to test the hypotheses. The final goal is to find an answer to the central research question. This question was about to what extent internet web shops could stimulate impulse buying behavior of Dutch consumer by introducing a payment afterwards scheme. First, the descriptive statistics of the question that are used in the analysis are showed in Appendix 6. The statistics that are showed are the mean, median and mode. These statistics are important to get a first image of the answers to the survey questions. The hypotheses will be discussed separately and afterwards there will be a final conclusion.

4.1 Hypothesis 1

The first hypothesis stated that the payment afterwards scheme increases the purchasing amount. The questions 9 to 12 of the survey are about this hypothesis. Questions 9 and 10 are statements about whether the consumer buys more items (for example different sizes or colors) while using payment afterwards or iDeal. These answers can be used to compare the amount of items between the payment afterwards scheme and iDeal. Questions 11 and 12 are statements about whether the respondent buys an extra product while paying afterwards or paying with iDeal. With these questions it is possible to determine whether there is a difference in the amount of items between the payment afterwards scheme and iDeal.

There has been performed an independent samples t-test in SPSS. The complete results of SPSS can be found in table 5 of Appendix 7. The grouping variable is the payment scheme, so group 1 is iDeal and group 2 is the payment afterwards scheme. The answers in these two groups are compared to test whether there is a difference between the schemes. First, it has to be tested whether the groups have equal variances. This can be tested with the Levene's test which is also showed in table 3 of Appendix 7. The groups have equal variances when the significance of the Levene's test is higher than 0.05. For questions 9 and 10, about the purchasing amount, is the significance lower than 0.05 so the variances aren't equal. The significance of questions 11 and 12, which are about buying an extra product, is higher than 0.05 so these variances are equal. The t-value, significance of the t-test and the 95% confidence intervals are showed in the table below.

Table 1

T-test hypothesis 1

	t-value	Significance	Lower bound CI	Upper bound CI
Purchasing amount	-1.946	0.052	-0.436	0.002
Extra product	-1.701	0.090	-0.385	0.028

From the results of table 1 can be concluded that the t-tests aren't significant. The significance of both the purchasing amount and the extra product are higher than 0.05 (respectively 0.052 and 0.090). Furthermore, zero falls within both confidence intervals so there is no significance. It cannot be concluded that there is a difference between the purchasing amount and buying an extra product between the payment afterwards scheme and iDeal. Therefore, it isn't possible to conclude that the payment afterwards scheme increases the purchasing amount. The first hypothesis has to be rejected.

4.2 Hypothesis 2

The second hypothesis stated that the payment afterwards scheme increases consumers' convenience and trust. This hypothesis can be separated in convenience and trust. First, the convenience will be discussed. This can be analyzed with the answers of questions 13, 14 and 15. Respondents had to answer to these questions whether they agree that payment afterwards, credit card or iDeal is the most convenient payment scheme. Then, it is possible to investigate which payment scheme increases the convenience the most. The analysis will be done by conducting a multiple linear regression. The dependent variable is the convenience which is measured on a scale from 1 until 5. The independent variables are dummies which represent the chosen payment scheme. The reference variable is iDeal, so this dummy isn't showed in the regression. The other two dummies are payment afterwards and credit card. The linear regression has the following formula:

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + \varepsilon$$

In the formula is Y the dependent variable so the convenience. a is the constant factor in the regression. X_1 is the dummy variable which has value 1 when the payment afterwards scheme is used. X_2 is the dummy variable which has value 1 when credit card payment is used. ε describes the random error of the regression.

The regression is performed in SPSS and these results are showed in Appendix 7. First, table 6 shows the R^2 and the adjusted R^2. When performing a multiple linear regression, the adjusted R^2 shows which part of the variance of the dependent variable (convenience) is predicted by the independent variables. Table 6 shows that the adjusted R^2 is 0.289 which means that 28.9 percent of

the dependent variable is declared by the independent variables. Then, table 7 of Appendix 7 shows the ANOVA which tests the significance of the whole model. The significance is 0.00 which is lower than 0.05 so we can conclude that the regression model is significant.

After determining the R^2 and the significance of the whole model, the regression is performed. The whole regression can be seen in table 8 of Appendix 7. The table below shows the regression coefficients and the significance of these coefficients.

Table 2

Coefficients and significance of the regression analysis of hypothesis 2

	Bèta coefficients	**Significance**
(constant)	3.839	0.000
Payment afterwards	-1.200	0.000
Creditcard	-1.652	0.000

Note. Dependent variable is convenience on a scale from 1 until 5.

First, the significance has to be analyzed. All coefficients have a significance of 0.000 which is lower than 0.05. This means that all coefficients can be interpreted. The regression formula will be:

$$Y = 3.839 - 1.200X_1 - 1.652X_2 + \varepsilon$$

This indicates that consumers value the convenience of iDeal with 3.839 on a scale from 1 until 5. The convenience will decrease 1.2 when the payment afterwards scheme is used instead of iDeal, all other variables held equal. The convenience will decrease 1.652 when credit card payment is used instead of iDeal, all other variables held equal. This means that the respondents value the convenience of iDeal the highest, followed by the payment afterwards scheme and lastly the credit card payment. The hypothesis was that the payment afterwards scheme increases the convenience, but the results show that consumers think that the convenience of iDeal is higher. Therefore, it is unlikely that the payment afterwards scheme increases the convenience compared to iDeal.

Then, the relationship between the payment afterwards scheme and trust will be discussed. Survey questions 16 to 19 are about trust. Questions 16 and 17 stated whether the respondent does some research in the reliability of a web shop when using either the payment afterwards scheme or iDeal. Questions 18 and 19 stated whether the respondent is worried about the risks of returning products when using the payment afterwards scheme or iDeal. When consumers have less thoughts about the risks, they trust the web shop more. To analyze this, an independent samples t-test is used. The first t-test is performed with questions 16 and 17 to test whether there is a difference between the groups regarding the trust in web shops. The second t-test is performed with questions 18 and 19 to check whether there is a difference in thoughts about risks between the two groups. The two

groups are again the payment afterwards scheme and iDeal. First, it has to be checked whether the groups have equal variances for each t-test by using the Levene's test. The results are showed in table 9 of Appendix 7. The significance of the Levene's test for the first t-test is 0.089. The significance of the Levene's test of the second t-test is 0.488. Both significances are higher than 0.05 so equal variances for both t-tests can be assumed.

Table 3

T-test hypothesis 2

	t-value	**Significance**	**Lower bound CI**	**Upper bound CI**
Trust	2.787	0.006	0.090	0.518
Risk	1.350	0.178	-0.062	0.332

Table 3 shows the results of the t-test with equal variances assumed. The significance of the first t-test ('Trust') is 0.006 which is lower than 0.05. Therefore, the t-test is significant and could be interpreted. There is a difference between the two groups, so consumers trust web shops differently when using payment afterwards or iDeal. To determine the difference, the means of the two groups are presented in table 10 of Appendix 7. The mean of the group iDeal is 3.64 and the mean of the group payment afterwards is 3.33. This means that consumers have a higher trust when using iDeal than when using the payment afterwards scheme with a significance of 0.006. The prediction was that the payment afterwards scheme increases trust, but the results show that trust is higher when using iDeal. Therefore, it can't be assumed that the payment afterwards scheme increases trust. The second t-test ('Risk') has a significance of 0.178 which is higher than 0.05 so this t-test isn't significant. So, it can't be concluded that there is a difference in the way consumers think about risks between the payment afterwards scheme and iDeal. To conclude, the second hypothesis can be rejected because it is unlikely that the payment afterwards scheme increases consumers' convenience and trust.

4.3 Hypothesis 3

The third hypothesis predicted that consumers are more tend to choose the payment afterwards scheme than other payment schemes, when this scheme is available in a web shop. Questions 20 and 21 of the survey asked whether the respondents would choose the payment afterwards scheme above iDeal and credit card payment. First, the distributions of the answers to these questions are used to check whether the respondents choose to use the payment afterwards scheme instead of iDeal and credit card payment. Then, an independent samples t-test is performed to test whether there is a difference between the two groups. This means that for example consumers are more tend to choose the payment afterwards scheme above iDeal than above credit card payment or reversed.

First, the distributions of questions 20 en 21 are presented in figures 6 and 7 of Appendix 7. It is remarkable that the distribution of iDeal is more right skewed, while the distribution of credit card is more left skewed. This indicates that consumers are more tend to choose the payment afterwards scheme if the other option is credit card payment. On the other hand, they are less tend to choose the payment afterwards scheme if the other option is iDeal. 52.5 percent of the respondents answered 'strongly disagree' or 'disagree' to the statement that they would choose the payment afterwards scheme instead of iDeal. This indicates that half of the consumers would choose iDeal instead of the payment afterwards scheme.

Then, a t-test is used to test whether there is a difference between the two groups. The first group is the choice between iDeal and payment afterwards. The second group is the choice between credit card payment and payment afterwards. In the beginning, it has to be checked whether the groups have equal variances by performing a Levene's test. The results of this test can be found in table 12 of Appendix 7. The significance is 0.764 which is higher than 0.05. Therefore, it is assumed that the groups have equal variances.

Table 4

T-test hypothesis 3

	t-value	**Significance**	**Lower bound CI**	**Upper bound CI**
Choice	-4.896	0.000	-0.905	-0.386

Table 4 shows the important results of the t-test. The significance is 0.000 which is lower than 0.05 so the t-value of -4.896 is significant. To interpret the results, the means of the groups are used. This can be found in table 11 of Appendix 7. The mean of the group iDeal is 2.68, while the mean of the group credit card is 3.32. This means that more consumers are tend to choose the payment afterwards scheme instead of credit card than the payment afterwards scheme instead of iDeal. This indicates that the credit card payment is less attractive than paying with iDeal. The hypothesis stated that consumers would prefer the payment afterwards scheme above both iDeal and credit card payment. However, the results show that more than 50 percent of the people prefer iDeal above the payment afterwards scheme. This means that the third hypothesis has to be rejected.

4.4 Hypothesis 4

The last hypothesis stated that the payment afterwards scheme increases online impulse buying behavior. The previous three hypotheses are all related to this hypothesis. When the payment afterwards scheme had a positive effect on the purchasing amount, the convenience, the trust and the choice between other payment schemes, it is more likely that the payment afterwards scheme stimulates impulse buying behavior. Unfortunately, all other hypotheses are rejected since there is

no positive relationship between the payment afterwards scheme and these factors. However, the questions 22 to 26 are used to check whether there is an effect of the payment afterwards scheme on online impulse buying behavior.

First, questions 22 and 23 asked whether the respondent places an order while he isn't creditworthy and making use of respectively the payment afterwards scheme and iDeal. A t-test is used to check whether there are differences between the two groups. The first group represents how likely consumers are to place an order when they don't are creditworthy and are using iDeal. The second group represents this when using the payment afterwards scheme. The Levene's test is again used to check whether the groups have equal variances. The results can be found in table 13 of Appendix 7. The significance of the Levene's test is 0.011 which is lower than 0.05. This means that equal variances can't be assumed.

Table 5

T-test hypothesis 4

	t-value	**Significance**	**Lower bound CI**	**Upper bound CI**
No money	-1.071	0.087	-0.264	0.078

The results of the t-test are presented in table 5. The significance of this test is 0.087 which is higher than 0.05. This means that the t-test isn't significant. Furthermore, zero falls within the confidence interval which also indicates insignificance of the test. From this t-test can't be concluded that the payment afterwards scheme stimulates impulse buying behavior.

Next, a multiple linear regression is performed with the answers of questions 24, 25 and 26. The dependent variable is the awareness of the amount paid. The independent variables are again dummies which represent the selected payment method (iDeal, payment afterwards or credit card). The reference variable is again iDeal. The regression formula looks as following:

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + \varepsilon$$

Y is the dependent variable which represent the awareness of the payment on a scale from 1 until 5. a is the constant factor which represents the awareness while using iDeal. X_1 is the payment afterwards dummy which has value 1 when the payment afterwards scheme is used. X_2 is the credit card dummy which has value 1 when the credit card payment is used. ε describes the random error of the regression.

The regression is performed in SPSS and the results are presented in Appendix 7. Just as with the regression of hypothesis 2, the adjusted R^2 has to be determined. The results are showed in table 14 of Appendix 7. The adjusted R^2 is 0.03 which means that only 3 percent of the dependent variable is declared by the independent variables. Then, table 15 of Appendix 7 shows the ANOVA which tests

the significance of the whole model. The significance is 0.00 which is lower than 0.05 so we can conclude that the regression model is significant.

The complete results of the multiple linear regression are presented in table 16 of Appendix 7. The coefficients and the significance of these coefficients are showed in the table below.

Table 6

Coefficients and significance of the regression analysis of hypothesis 4

	Bèta coefficients	**Significance**
(constant)	3.966	0.000
Payment afterwards	-0.355	0.001
Creditcard	-0.446	0.000

Note. Dependent variable is awareness on a scale from 1 until 5.

In the beginning, the significance of the regression model has to be analyzed. All coefficients have a significance lower than 0.05 (respectively 0.000, 0.001 and 0.000) which means that the coefficients are significant and can be interpreted. The regression formula will be:

$$Y = 3.966 - 0.355X_1 - 0.446X_2 + \varepsilon$$

This indicates that respondents are 3.966 aware of their payment when using iDeal on a scale from 1 until 5. This awareness decreases with 0.355 when using the payment afterwards scheme instead of iDeal, ceteris paribus. The awareness decreases 0.446 when using credit card payment instead of iDeal, ceteris paribus. When the awareness is low, impulse buying behavior is likely to be the highest. This means that impulse buying behavior is the highest when using credit card payment since the awareness is the lowest when using this payment scheme. The payment afterwards scheme also decreases consumers' awareness in comparison with iDeal, but it is quite difficult to say whether it really stimulates impulse buying behavior based on only this results.

4.5 Summary key findings

To conclude this chapter, the results regarding each hypothesis will be summarized and the final conclusion of each hypothesis will be discussed.

The first hypothesis was the following: "*The payment afterwards scheme in web shops increases the purchasing amount."* The performed t-tests were both insignificant. Therefore, it can't be concluded that there is a difference in the purchasing amount and buying an extra product between the payment afterwards scheme and iDeal. The first hypothesis have to be rejected.

The second hypothesis was: "*The payment afterwards scheme in web shops increases consumers' convenience and trust."* The effect of the payment afterwards scheme on the

convenience is tested by conducting a multiple linear regression. The results of this regression showed that the payment afterwards scheme doesn't increase consumers' convenience. To analyze the effect of the payment afterwards scheme on consumers' trust, two t-tests are performed. The results of these tests showed that the payment afterwards scheme also doesn't increase trust. Therefore, the second hypothesis have to be rejected.

The third hypothesis was: "*When the payment afterwards scheme is available in a web shop, consumers are more tend to choose this scheme than other schemes."* A t-test is performed to test this hypothesis. The analysis showed that consumers are more tend to choose iDeal than the payment afterwards scheme. Thus, the third hypothesis has to be rejected.

The final hypothesis was the following: *"The payment afterwards scheme in web shops increases online impulse buying behavior."* First, this hypothesis was analyzed by doing a t-test. This t-test was insignificant so it is impossible to conclude that the payment afterwards scheme has an effect on impulse buying behavior. Next, a linear regression is used to check for an effect. The dependent variable is awareness of payment. When the awareness is low, the impulse buying behavior increases. This regression showed that the awareness of payment is lower with the payment afterwards scheme than with iDeal. However, it isn't possible to conclude based on this result that the payment afterwards scheme increases impulse buying behavior since the awareness with credit card payment is even lower than with the payment afterwards scheme. So, the last hypothesis also has to be rejected.

4.6 Conclusion

This research showed that it can't be concluded that the payment afterwards scheme stimulates impulse buying behavior. There isn't an effect of the payment afterwards scheme on the purchasing amount. It was expected that this payment scheme could increase the purchasing amount, but the results of this research didn't show this effect. So the payment afterwards scheme doesn't change the decision-making process and the buying behavior in a significant way. The next conclusion is that research didn't show an effect of the payment afterwards scheme on consumers' convenience and trust. Convenience and trust are important factors in the decision-making process of a consumers and could stimulate impulse buying behavior. However, consumers' convenience and trust is higher when using iDeal instead of the payment afterwards scheme. The final conclusion is that most of the consumers prefer iDeal over the payment afterwards scheme. Consumers do prefer the payment afterwards scheme over credit card payment. So the online payment scheme that is used the most by Dutch consumers is iDeal, followed by the payment afterwards scheme.

Chapter 5. Conclusions and recommendations

5.1 Key outcomes literature

First, the key outcomes of the literature study will be discussed. The main goal of consumers during their decision making process is to satisfy their needs and wants. This process consists of the following steps: problem recognition, search for alternatives, evaluation of alternatives, purchase and post-purchase evaluation. The payment afterwards scheme could influence the purchase decision during the purchasing concept by increasing the purchasing amount. Then, the factors that have the biggest influence on online consumer behavior are convenience and trust. People choose to shop online because of its convenience, but it is important for them that the web shop is reliable. The payment afterwards scheme has an easy use and the risks are low so it could probably increase consumers' convenience and trust. Furthermore, there are several factors which influence the choice for a payment scheme. Consumers don't take a lot of time and an important factor is convenience. It is likely that consumers have less thoughts about paying when they are using the payment afterwards scheme. In this case, consumers are expected to be more tend to choose the payment afterwards scheme. Lastly, literature showed that there are traits and variables which influence impulse buying behavior. The traits conscientiousness, extraversion, individualism and impulsivity and the variables visual merchandizing and website quality influence impulse buying behavior. Impulse buying behavior increases when consumers don't have to be creditworthy at the purchasing moment. With the payment afterwards scheme, consumers don't have to be creditworthy so it is likely that this scheme stimulates impulse buying behavior.

5.2 Key outcomes research

Then, the key outcomes of this research will be discussed. The results showed that there is no difference in the purchasing amount and buying an extra product between the payment afterwards scheme and iDeal. So Dutch consumers don't buy an extra product or a larger amount when using the payment afterwards scheme instead of iDeal. Next, the analysis concluded that the payment afterwards scheme doesn't increase consumers' convenience and trust. Furthermore, it appears that Dutch consumers mostly choose to use iDeal instead of the payment afterwards scheme. They do use the payment afterwards scheme more than credit card payment. The purchasing amount, convenience, trust and choice for payment scheme are all factors that influence online impulse buying behavior. The results showed that there are no relationships between the payment afterwards scheme and these factors so it is already quite unlikely that the payment afterwards scheme stimulates online impulse buying behavior. However, an extra analysis also showed that online impulse buying behavior is most stimulated by credit card payment and not by the payment afterwards scheme.

5.3 Comparison between literature and research

The outcomes of this research are all different than the outcomes of the literature. First, literature showed that the payment afterwards scheme would increase the purchasing amount (Hypothesis 1), but the results of this research didn't show evidence for this. Therefore, the first hypothesis has to be rejected. A reason for this could be that the research is done by conducting a survey. It could have been better to perform the research in a real life setting. With the survey, consumers have to answer statements about their behavior, but they probably aren't aware of how they behave when they are actually shopping online. In a real life setting, it is possible to see consumers' real behavior.

Then, the literature concluded that the payment afterwards scheme increases consumers' convenience and trust (Hypothesis 2) while this research didn't show this positive effect. The second hypothesis has to be rejected. This could be declared by the fact that the payment afterwards scheme is the newest payment scheme. Consequently, people could be less aware of the advantages and disadvantages of this scheme. Therefore, they probably aren't aware of the convenience and trust.

Furthermore, literature found that consumers have less thoughts about paying when using the payment afterwards scheme so they will be more tend to use this payment scheme (Hypothesis 3). However, this research showed that Dutch consumers are more tend to use iDeal instead of the payment afterwards scheme. So this hypothesis also has to be rejected. A declaration could be that iDeal is a well-known payment scheme which can be used for a much longer time than the payment afterwards scheme. Consumers are more familiar with iDeal so this could be a reason why they choose this payment scheme more.

Finally, literature showed that the payment afterwards scheme is likely to stimulate online impulse buying behavior because consumers don't have to be creditworthy at the purchasing moment (Hypothesis 4). Contrary to this, the results showed that there is no relationship between the payment afterwards scheme and online impulse buying behavior. Therefore, the last hypothesis also has to be rejected. This could be declared by the fact that it is quite difficult to test impulsivity by doing a survey. Impulsivity is best tested when participants are unaware that they are taking part in a research. When conducting a survey, respondents know that they are part of a research so they could give unreal answers because, for example, they are ashamed of their own opinion. When consumers don't know that they are taking part in a research, it is possible to see their real behavior and opinions.

5.4 Answers empirical sub-questions and central research question

Based on the outcome of the comparison between the literature and this research, an answer can be formulated to the empirical sub-questions and the central research question. First, the empirical sub-questions will be answered.

5.4.1 What is online consumer decision making and buying behavior for Dutch consumers?

The main goal of Dutch consumers in online shopping is fulfilling of their needs and wants. This is always the goal when consumers are deciding to purchase. A characteristic of online shopping is that there are a lot of alternative products available so it is easy for consumers to search for alternatives, which is an important part of the decision making process. The payment afterwards scheme could influence the decision making process during the purchasing concept, where the consumer chooses to purchase. It was expected that the payment afterwards scheme increases the purchasing amount, but this research showed that this isn't the case for Dutch consumers. It can be concluded that the online consumer decision making and buying behavior for Dutch consumers isn't influenced by the payment afterwards scheme. Therefore, it is likely that the online consumer decision making and buying behavior for Dutch consumers consists of the same steps as discussed in the literature: problem recognition, search for alternatives, evaluation of alternatives, purchase and post-purchase evaluation. The most important factors to shop online are convenience and trust, but these aren't influenced by the payment afterwards scheme.

5.4.2 What is online impulse buying behavior for Dutch consumers?

Literature showed that visual merchandising and the website quality have a positive effect on online impulse buying behavior. This research focused on the impact of the online payment afterwards scheme on online impulse buying behavior. The reason to investigate only this factor was that it would be otherwise too complicated to research all different relationships with other factors. The results showed that the payment afterwards scheme doesn't stimulate online impulse buying behavior for Dutch consumers. However, the impulse buying behavior seems to be higher when using the payment afterwards scheme than when using iDeal. Online impulse buying behavior is the highest when consumers use credit card payment. Therefore, credit card payment, followed by the payment afterwards scheme, has the biggest impact on online impulse buying behavior for Dutch consumers.

5.4.3 Which online payment schemes are used for internet retail consumer transactions by Dutch consumers?

The most well-known available online payment schemes for Dutch consumers are iDeal, credit card payment and the payment afterwards scheme. It appears that Dutch consumers are less tend to choose credit card payment. They are most tend to choose iDeal. In conclusion, the most used payment scheme by Dutch consumers for internet retail consumer transactions is iDeal. This scheme is followed by the payment afterwards scheme.

The central research question was the following:

"To what extent can internet web shops successfully stimulate the impulse buying behavior of Dutch consumers by introducing payment afterwards schemes?"

Based on the comparison between the literature and research outcomes, all the hypotheses can be rejected. It can't be concluded that there is a relationship between the payment afterwards scheme and impulse buying behavior. Therefore, internet web shops cannot stimulate impulse buying behavior of Dutch consumers by introducing payment afterwards schemes since the payment afterwards scheme doesn't have an impact on impulse buying behavior.

5.5 Recommendations to web shops

It is unlikely that the payment afterwards scheme will increase a web shop's sales significantly since there is no relationship between the payment afterwards scheme and online impulse buying behavior. The only way the payment afterwards scheme can be profitable is when the sales increase. Therefore, I wouldn't recommend web shops to introduce payment afterwards scheme. Consumers are namely more tend to use iDeal instead of the payment afterwards scheme. Even when consumers use the payment afterwards scheme is there no positive effect on impulse buying behavior. However, the payment afterwards scheme may stimulate impulse buying behavior in combination with other factors but this isn't researched. When this is researched and it shows that this payment scheme could stimulate impulsivity in combination with other factors, I would recommend to introduce this scheme.

5.6 Recommendations to future researchers

There hasn't been done a lot of research in the payment afterwards scheme so there is a lot of space for additional research in this field. A strongest recommendation for further research is to test the effect of the payment afterwards scheme on impulse buying behavior in a real life situation. In a real life situation, it is possible to see the real behavior of consumers so biases in answers of a survey can

be avoided. An option could be to ask data from web shops about clicks of visitors of their website. With these clicks it is possible to analyze whether a consumer chooses for example to buy an extra color of an item when using the payment afterwards scheme. Researchers can also ask data about time spending on the website and the purchasing amount in combination with the payment afterwards scheme. Another option is to do focus group interviews to ask consumers about their thoughts on the payment afterwards scheme.

Another recommendation for further research is to investigate the effect of the payment afterwards scheme on impulse buying behavior in combination with other factors. Factors to consider are advertisements on the website and the way products are showed. It could be the case that the payment afterwards scheme has an effect on impulse buying behavior in combination with these factors. It could be interesting to research this in order to give better recommendations to web shops about the payment afterwards scheme

5.7 Limitations

In this research, there are some limitations which should be taken into account. The goal of this research was to investigate to what extent online web shops could stimulate online impulse buying behavior by introducing a payment afterwards scheme. This has been researched by conducting a survey where respondents had to give their opinion on statements about their online shopping behavior. The disadvantage of this method is that the respondents know that they are being researched which could lead to a bias in their answers. Consumers could maybe not give the answer that they are actually buying products with the payment afterwards scheme when they aren't creditworthy at the purchasing moment since this could be quite embarrassing.

Another limitation is that impulsivity is difficult to test because it is driven by different factors in the mind of consumers. The best option to test this is in a real life setting where the participant don't know that they are taking part in a research. In this situation, it is possible to see what the actual behavior of consumers is while shopping online. Then, it is possible to see whether there is a difference in behavior between the payment afterwards scheme and other payment schemes.

Furthermore, the sample could be a limitation since it is not fully representative for the population. More than 30 percent of the sample is between 18 and 25 years old and around 25 percent has an age between 46 and 55 years old. The other age categories are quite underrepresented. A reason for this is that most respondents are friends of me and my parents. The consequence of this unrepresentative sample is that the results could be different from the population. The age category of 26 until 35 years old is small in the sample, while people of this age are quite familiar with online shopping so they probably behave differently than consumers of the age between 46 and 55 years old.

Additionally, consumers are influenced by a lot of other factors while online shopping. They can be influenced by advertisements or by the method the products are showed in the web shop. This could also have an influence on impulse buying behavior. Therefore, it is quite difficult to only focus on the effect of the payment afterwards scheme on impulse buying behavior since there are a lot of other influencing factors.

Appendices

Appendix 1. Reference list

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Appendix 2. Secondary data

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Appendix 3. Survey questions

Geachte meneer/mevrouw,

Allereerst bedankt voor het invullen van deze enquête. Ik doe voor mijn scriptie voor mijn studie Economie & Bedrijfseconomie aan de Erasmus Universiteit onderzoek naar het effect van online achteraf betalen op impulsief aankoopgedrag van consumenten.

Het invullen van deze enquête zal ongeveer 4 à 5 minuten duren. Uw antwoorden worden enkel voor dit onderzoek gebruikt en zullen anoniem blijven.

1. Wat is uw geslacht?

- Man
- Vrouw
- Anders

2. Wat is uw leeftijd

- <18 jaar
- 18-25 jaar
- 26-35 jaar
- 36-45 jaar
- 46-55 jaar
- 56-65 jaar
- > 65 jaar

3. Wat is uw huidige opleiding of hoogst genoten opleiding?

- Basisonderwijs
- Middelbare school
- MBO
- HBO
- WO Bachelor
- WO Master
- Anders

4. Koopt u of hebt u online producten gekocht?

- Ja
- Nee

5. Hoe vaak bestelt u producten in een online webshop?

- Nooit
- Jaarlijks
- Half-jaarlijks
- Eens in de drie maanden
- Maandelijks
- Wekelijks
- Meerdere keren per week

6. Hoe belangrijk vindt u het gemak van een betalingsoptie tijdens het shoppen?

- Zeer onbelangrijk
- Onbelangrijk
- Neutraal
- Belangrijk
- Zeer belangrijk

7. Hoe belangrijk vindt u de betrouwbaarheid van een webshop?

- Zeer onbelangrijk
- Onbelangrijk
- Neutraal
- Belangrijk
- Zeer belangrijk

Voor het vervolg van deze enquête is het belangrijk dat u begrijpt wat er bedoeld wordt met 'achteraf betalen'. Het gaat hier om de betalingsmogelijkheid in webshops waarbij het mogelijk is om de bestelde producten pas te betalen na levering. U hoeft met deze optie pas te betalen wanneer u de producten thuis ontvangen heeft en besloten heeft om de producten te houden. Achteraf betalen kan via een app zoals Afterpay en Klarna. Deze apps zetten het bedrag op rekening en na ontvangst van het product kunt u via de app betalen. Het is ook mogelijk dat de webshop zelf het bedrag op rekening zet en u via de mail een link stuurt om te betalen. In dit onderzoek wordt geen onderscheid gemaakt tussen de verschillende manieren van achteraf betalen.

8. Heeft u wel eens gebruik gemaakt van de optie om achteraf te betalen in een webshop?

- Ja
- Nee

Er volgen nu een aantal stellingen waarbij u moet aangeven of u het ermee eens bent. Alle stellingen gaan over shoppen in een webshop.

9. Ik koop meerdere maten, kleuren, etc. als ik betaal via iDeal.

- Volledig oneens
- Oneens
- Neutraal
- Eens
- Volledig eens

10. Ik koop meerdere maten, kleuren, etc. als ik achteraf betaal.

- Volledig oneens
- Oneens
- Neutraal
- Eens
- Volledig eens

11. Bij twijfel koop ik een extra product als ik betaal via iDeal.

- Volledig oneens
- Oneens
- Neutraal
- Eens
- Volledig eens

12. Bij twijfel koop ik een extra product als ik achteraf betaal.

- Volledig oneens
- Oneens
- Neutraal
- Eens
- Volledig eens

13. Ik vind iDeal de meest gemakkelijke betalingsoptie.

- Volledig oneens
- Oneens
- Neutraal
- Eens
- Volledig eens

14. Ik vind creditcard de meest gemakkelijke betalingsoptie.

- Volledig oneens
- Oneens
- Neutraal
- Eens
- Volledig eens

15. Ik vind achteraf betalen de meest gemakkelijke betalingsoptie.

- Volledig oneens
- Oneens
- Neutraal
- Eens
- Volledig eens

16. Als ik kies voor achteraf betalen, doe ik onderzoek naar de betrouwbaarheid van de webshop.

- Volledig oneens
- Oneens
- Neutraal
- Eens
- Volledig eens

17. Als ik kies voor iDeal, doe ik onderzoek naar de betrouwbaarheid van de webshop.

- Volledig oneens
- Oneens
- Neutraal
- Eens
- Volledig eens

18. Als ik achteraf betaal, maak ik me zorgen om de risico's die komen kijken bij het retourneren van producten.

- Volledig oneens
- Oneens
- Neutraal
- Eens
- Volledig eens

19. Als ik betaal via iDeal, maak ik me zorgen om de risico's die komen kijken bij het retourneren van producten.

- Volledig oneens
- Oneens
- Neutraal
- Eens
- Volledig eens

20. Als ik kan kiezen tussen iDeal en achteraf betalen, kies ik voor achteraf betalen.

- Volledig oneens
- Oneens
- Neutraal
- Eens
- Volledig eens

21. Als ik kan kiezen tussen creditcard en achteraf betalen, kies ik voor achteraf betalen.

- Volledig oneens
- Oneens
- Neutraal
- Eens
- Volledig eens

22. Als ik onvoldoende geld heb, plaats ik toch een bestelling wanneer ik achteraf betaal.

- Volledig oneens
- Oneens
- Neutraal
- Eens
- Volledig eens

23. Als ik onvoldoende geld heb, plaats ik toch een bestelling wanneer ik betaal via iDeal.

- Volledig oneens
- Oneens
- Neutraal
- Eens
- Volledig eens

24. Als ik achteraf betaal, denk ik na over het bedrag dat ik moet betalen.

- Volledig oneens
- Oneens
- Neutraal
- Eens
- Volledig eens

25. Als ik betaal via iDeal, denk ik na over het bedrag dat ik moet betalen.

- Volledig oneens
- Oneens
- Neutraal
- Eens
- Volledig eens

26. Als ik betaal via creditcard, denk ik na over het bedrag dat ik moet betalen.

- Volledig oneens
- Oneens
- Neutraal
- Eens
- Volledig eens

Appendix 4. Data survey

Table 1

Survey answers Q1-13

Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9	Q10	Q11	Q12	Q13
2	2	5	1	6	4	4	1	3	3	3	5	3
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2	2	4	1	4	5	5	1	2	4	2	2	4
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1	4	4	1	6	5	5	1	1	1	1	1	3
1	2	3	1	4	5	5	2	1	1	1	1	5
2	5	3	1	3	5	5	2	1	1	2	2	1
2	2	5	1	5	3	5	1	2	2	1	2	5
2	2	4	1	5	5	5	1	3	5	3	5	5
2	2	2	1	4	4	4	2	4	2	3	2	5
2	5	3	1	6	4	5	1	3	4		5	3

1	2	2	1	5	5	3	2	5	2	2	2	2
2	2	4	1	4	3	5	2	1	1	1	1	5
2	2	4	1	5	4	5	1	2	2	2	2	4
2	5	4	1	5	3	4	1	2	2	1	2	4
2	2	4	1	5	5	5	2	1	1	4	1	5
2	1	2	1	5	4	5	2	3	3	2	2	4
2	2	4	1	5	4	4	2	2	3	4	1	5
2	2	5	1	4	2	4	2	2	3	3	3	5
2	2	4	1	5	4	5	2	2	3	2	3	5
2	4	4	1	5	4	5	1	4	4	3		5
2	4	4	1	5	4	5	1	2	4	2	4	3
1	2	4	1	4	4	5	1	4	2	4	2	5
2	4	4	1	5	4	5	1	4	4	4	2	4
1	5	6	1	6	4	4	1	1	1	3	1	5
1	4	4	1	5	4	5	1	2	2	2	2	4
1	4	4	1	4	4	5	1	2	2	3	2	3
1	5	4	1	5	4	5	2	2	1	2	2	3
1	3	3	1	5	4	5	2	4	3	4	3	5
1	5	4	1	4	5	5	1	1	1	1	1	4
1	4	2	1	4	4	5	1	2	2	2	2	4
1	4	3	1	5	4	4	1	2	2	2	2	3
1	4	7	1	4	4	4	1	3	4	2	2	4
2	5	2	1	5	4	5	1	2	2	4	4	4
1	5	4	1	5	5	5	2	1	3	3	3	2
1	3	3	1	6	5	4	2	4	4	3	1	2
1	5	3	1	6	4	5	1	4	4	2	2	4
1	4	4	1	5	4	5	1	2	4	2		3
1	2	4	1	4	5	5	2	4	3	4	3	4
2	3	4	1	6	4	4	1	2	2	3	3	3
2	3	4	1	6	5	5	1	2	4	2	2	4
1	3	4	1	5	2	5	1	1	1	1	1	4
2	5	2	1	5	4	5	1	2	2	2	1	3
2	2	4	1	5	4	5	2	2	2	2	2	5

2	4	4	1	5	4	5	1	3	2	3	2	3
1	3	4	1	6	5	5	2	1	1	1	1	5
1	5	4	1	5	5	5	1	3	3	3	3	2
1	7	2	1	3	4	5	2	2	2	2	2	4
1	4	3	1	6	4	5	2	3	2	2	2	4
2	4	4	1	4	5	5	1	3	3	2	3	2
2	5	3	1	4	4	5	1	1	1	1	1	4
1	2	4	1	4	4	5	2	1	1	1	1	5
2	2	5	1	5	1	5	1	2	4	2	2	4
1	2	5	1	5	4	5	1	3	3	3	4	2
1	5	2	2									
1	4	4	2									
2	5	3	2									

Table 2

Survey answers Q14-26

Q14	Q15	Q16	Q17	Q18	Q19	Q20	Q21	Q22	Q23	Q24	Q25	Q26
2	5	4	5	2	4	5	5	2	1	4	5	5
1	4	4	3	2	3	3	1	1	1	3	3	1
3	1	2	3	1	1	1	1	1	1	1	3	1
1	1	1	4	1	1	1	2	1	1	1	1	1
1	3	3	4	4	4	2	3	2	2	3	4	3
2	3	3	4	2	2	2	4	1	1	3	4	5
1	2	2	2	4	4	2	4	1	1	4	4	3
3	5	3	3	2	2	5	5	5	1	4	4	4
2	2	5	5	3	4	2	2	1	1	3	4	4
3	4	3	2	4	3	4	4	4	4	2	2	3
1	1	4	5	3	4	2	1	1	4	4	4	1
1	2	3	4	3	3	1	2	1	1	3	5	3
2	4	3	4	2	2	4	3	2	2	4	4	4
4	2	3	2	2	2	3	2	2	2	4	4	4
3	2	4	4	2	2	2	4	2	2	4	4	4
5	3	5	4	3	4	1	1	3	3	3	4	5

2	2	2	5	1	2	2	4	2	1	2	5	1
1	4	3	4	3	4	4	5	2	1	4	4	3
1	5	1	1	1	5	4	5	1	1	4	5	3
2	4	2	4	2	2	4	4	4	2	2	4	3
3	3	4	5	1	1	2	2	1	1	3	4	3
1	1	4	4	4	2	1	2	1	2	4	4	4
2	4	4	4	2	2	5	5	4	2	4	4	4
1	1	5	5	1	1	3	2	1	1	1	1	5
1	2	4	4	3	2	2	4	1	1	3	5	3
1	5	2	3	1	2	5	5	1	1	5	5	5
3	2	4	5	4	2	2	3	1	2	4	5	4
2	1	3	4	3	3	1	1	2	2	3	4	4
2	2	3	4	4	2	2	4	1	1	2	2	2
3	4	4	4	1	4	3	3	1	1	4	4	4
1	2	4	4	3	3	2	4	1	1	3	3	3
4	2	2	3	1	1	1	1	1	1	3	5	4
1	4	1	1	1	1	5	5	1	1	2	2	3
2	4	4	4	2	2	2	4	1	2	2	2	2
3	4	4	4	4	5	5	5	1	1	4	5	3
3	3	4	4	3	4	2	3	3	2	3	4	3
2	2	4	4	4	4		4	4	2	4	4	4
2	2	5	5	4	4	1	1	1	2	5	5	5
2	2	2	3	4	3	2	4	2	2	4	3	4
1	1	2	2	2	4	1	5	1	2	2	4	3
2	4	4	4	3	3	3	4	2	2	4	4	4
2	2	5	5	4	4	2	4	2	2	4	4	4
3	4	5	4	2	2	3	4	2	2	4	4	5
2	2	4	4	2	2	2	4	2	1	4	4	4
	3	4	4	2	2	4	4	1	1	4	4	4
2	4	2	4	2	3	4	4	4	2	2	4	4
3	3	3	3	2	2	3	4	2	2	4	4	3
1	3	3	1	4	4	2	5	2	3	4	4	5
2	1	1	3	1	3	1	1	1	1	4	4	4

2	2	3	4	2	2	3	4	1	1	4	5	4
1	1	3	3	4	3	2	5	1	1	4	4	1
1	3	2	2	2	2	4	5	1	1	2	4	2
1	2	4	4	3	2	2	4	1	1	5	4	4
1	5	3	3	2	4	5	5	1	1	2	3	1
2	5	4	4	2	2	4	5	1	1	5	5	5
2	3	3	5	3	3	3	5	1	1	5	5	5
3	2	4	4	4	4	2	2	1		4	4	3
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2	5	3	3	2	3	5	5	1	1	2	3	4
3	2		2	2	2	2	2	1	4	2	4	3
2	5	3	4	3	4	5	4	3	2	4	4	4
2	3	4	4	4	2	2	2	4	2	4	4	4
2	4	2	4	1	4	5	5	4	2	4	4	4
4	3	5	5	2	2	3	3	1	1	5	5	1
2	2	2	4	2	4	2	4	1	1	3	4	5
2	1	3	2	1	1	1	3	1	1		4	4
4	1	3	4	3	2	1	1	1	1	3	2	4
2	2	3	4	2	2	2	2	2	2	4	4	4
	1	3	5	3	2	1	1	3	1	5	5	3
2	4	2	2	2	2	4	4	2	2	4	4	4
3	3	5	5	3	3	3	4	2	2	4	4	4
4	2	3	4	2	2	1	2	2	2	4	4	4
3	1	3	5	1	2	1	1	1	1	3	4	3
2	2	4	4	2	2	2	2	1	1	5	5	5
2	2	4	4	3	2	1	1	1	3	4	4	4
3	2	4	4	2	2	3	3	1	1	4	4	4
1	2	1	2	4	4	2	4	1	1	2	4	3
4	2	3	4	3	3	3	2		1	3	3	3
4	5	5	5	1	5	5	5	2	2	4	5	4
5	2	4	4	3	3	4	2	4	2	4	4	4
2	4	2	2	2	2	4	4	4	3	4	4	2
2	1	1	1	3	2	1	1	1	1	5	4	4

2	4	4	2	2	4	4	4	4	2	3	4	3
1	5	2	4	2	4	5	5	4	2	3	4	4
1	5	2	1	2	2	5	5	2	2	4	3	2
3	4	3	4	3	3	1	5	1	1	5	5	4
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3	3	4	4	2	2	3	3	1	1	4	5	3
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1	2	4	4	2	2	2	4	1	1	4	4	3
4	3	5	5	4	4	4	4	1	1	4	4	5
5	1	5	5	4	4	3	1	1	1	5	5	5
2	3	3	3	4	4	3	5	3	3	4	4	4
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2	2	5	4	1	2	2	3	3	1	4	4	4
1	5	3	3	2	4	5	5	2	2	2	4	4
1	2	4	4	2	2	2	4	1	1	3	5	3
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1	1	4	4	4	3	2	5	2	1	4	5	1
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2	2	2	4	2	2	2	2	2	2	3	2	3
1	2	3	3	3	2	1	2	3	2	3	4	3
1	1	5	5	3	4	1	2	1	1	4	5	
2	4	4	4	3	2	1	5	1	1	4	4	3
1	3	4	4	4	4	3	5	1	2	4	4	4
2	3	2	2	3	3	2	4	2	3	3	3	3
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1	3	2	2	2	2	3	5	1	1	4	4	1
1	1	1	5	1	4	1	5	1	1	1	1	1
2	4	2		2	2	4	4	4	2	4	4	2
5	3	1	1	3	5	3	3	1	1	5	5	5
1	1	3	3	3	3	3	3	1	1	3	5	3
2	5	1	1	4	4	5	5	1	1	3	3	1
4	3	3	4	3	1	1	1	1	1	4	5	4
2	4	2	3	2	2	4	4	3	3	2	2	2

1	1	4	2	2	4	1	4	1	4	3	5	3
3	1	3	5	3	3	1	1	1	1	1	3	1
4	2	5	3	3	3	3	4	3	3	4	4	3
2	2	4	4	2	4	2	3	2	2	4	4	4
3	3	4	4	3	3	4	4	1	1	4	4	3
1	5	5	5	2	1	5	5	1	1	1	1	1
3	3	5	5	2	2	4	3	2	2	5	5	5
3	2	3	4	3	3	2	2	1	1	4	4	4
5	3	3	3	3	4	5	1	1	1	5	5	5
2	4	3	4	2	4	5	4	2	2	4	4	4
3	2	3	4	4	4	2	2	1	1	4	4	4
1	3	5	2	3	1	1	5	1	1	4	5	3
2	5	4	4	2	1	4	5	1	1	1	2	3
2	2	5	5	4	4	1	4	2	1	4	5	4
2	3	4	4	2	2	2	2	2	2	4	4	2
2	3	4	4	2	2	3	4	1	1	4	4	4
3	2	2	2	3	2	2	2	1	1	5	5	5
2	3	4	4	2	2	2	4	2	2	4	4	4
3	5	3	3	3	5	5	5	1	1	4	4	4
4	2	4	4	4	4	5	2	2	2	4	4	4
4	3	3	3	3	4	3	3	1	1	5	5	5
2	3	3	3	2	3	1	3	1	1	4	4	3
1	5	5	5	2	3	5	5	3	2	5	5	3
4	1	4	5	2	3	3	1	1	1	3	2	2
4	5	5	5	3	3	5	2	1	1	5	5	5
2	1	3	3	4	2	2	2	2	1	3	4	4
1	2	3	3	2	2	4	5	2	2	3	3	3
2	2	4	4	2	2	4	3	1	1	4	4	4
2	3	4	4	1	3	3	5	1	1	5	4	4
1	1	4	4	3	3	2	4	1	1	3	5	5
2	3	4	4	4	3	2	4	1	1	3	3	4
1	3	3	3	2	4	4	5	2	2	4	4	4
4	3	4	4	3	2	4	4	1	1	4		4

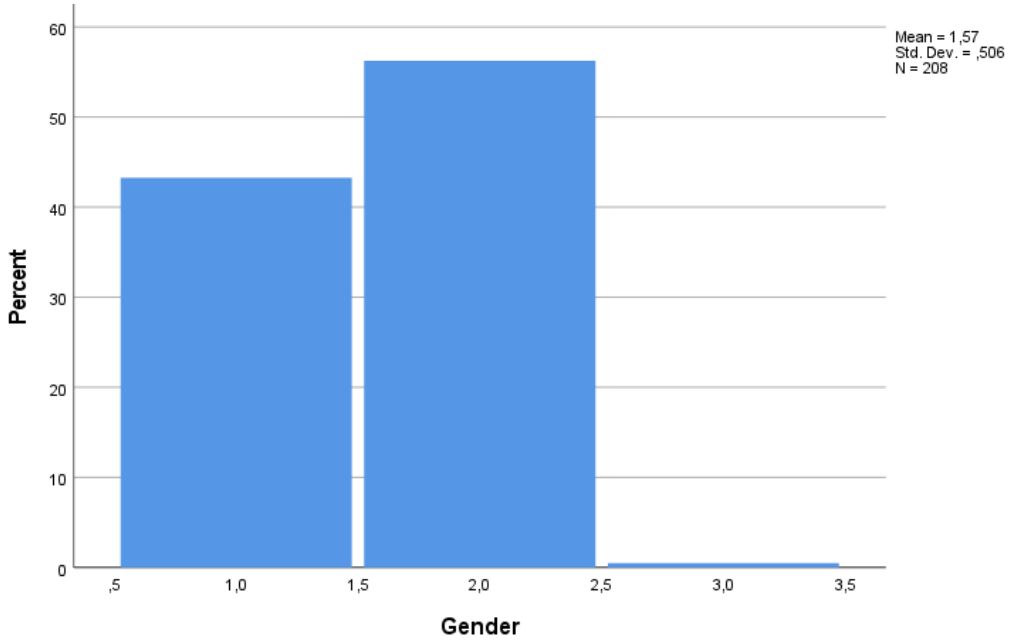
2	2	4	5	3	2	2	4	1	3	4	5	3
1	1	3	3	2	4	1	5	1	1	3	5	1
2	1	2	2	1	2	1	2	1	1	4	5	4
3	1	3	3	3	1	1	1	3	3	3	3	3
2	1	5	5	1	2	1	1	1	4	5	5	5
2	2	2	2	2	2	2	4	2	1	2	2	2
3	3	3	4	3	2	3	4	2	2	4	4	4
2	4	4	2	1		4	5	1	3	5	5	5
1	1	1	3	1	1	1	3	1	1	3	4	1
1	2	5	4	5	2	2	3	1	2	4	4	5
2	2	4	4	2	2	2	2	1	2	4	4	4
1	1	5	5	3	2	1	5	3	1	5	5	5
2	2	3	3	3	2	2	4	2	2	2	4	3
2	4	3	5	2	4	4	4	1	1	5	5	4
2	1	1	4	4	1	1	1	1	3	3	3	3
1	1	5	5	1	2	1	3	1	1	4	4	4
2	2	4	4	2	2	2	2	2	2	3	4	4
2	3	2	2	2	2	4	4	1	1	3	4	4
1	1	3	3	5	5	1	4	1	1	4	5	5
2	3	3	4	3	3	2	2	2	2	3	4	4
2	2	3	2	3	2	1	3	1	4	3	5	3
2	2	2	4	3	4	2	4	1	1	5	5	5
2	1	5	4	4	4	2	3	1	1	4	4	4
1	1	5	5	4	2	2	3	1	1	5	5	3
3	2	4	5	2	2	4	4	1	1	4	4	3
2	3	5	4	4	3	2	4	1	1	5	4	4
1	2	2	2	2	2	2	4	1	1	3	4	3
2	1	5	5	3	2	1	1	1	1	5	5	5
2	4	4	3	3	2	3	5	1	1	2	5	3
2	2	2	2	4	4	3	4	1	1	4	4	5
3	2	2	4	4	4	4	3	5	5	4	3	4
3	2	5	5	3	2	1	1	1	1	4	5	5
3	3	3	3	3	3	3	4	1	1	1	1	1

2	3	2	2	2	2	2	4	2	2	2	4	2
2	3	4	4	4	4	4	4	1	1	4	4	4
3	2	4	4	3	2	2	2	1	1	3	3	3
2	4	5	4	2	2	4	4	2	1	5	4	4
3	3	3	3	3	3	3	1	1	1	3	1	1
5	1	2	4	2	1	1	1	1	1	5	5	5
2	3	4	4	2	3	4	4	1	1	4	4	4
1	2	1	4	2	3	3	3	1	1	3	4	4
2	1	5	4	4	4	1	3	1	1	5	5	5
3	3	2	2	2	2	4	4	4	2	2	2	2
2	5	4	4	2	3	4	4	5	2	4	4	4
2	2	2	2	1	2	2	2	1	1	4	1	4
3	4	3	4	3	3	4	4	2	2	4	4	4
3	1	4	5	4	4	2	1	1	1	4	4	4
4	3	5	5	3	3	2	1	1	1	5	5	5
1	1	3	2	1	1	1	3	1	1	4	4	4
4	4	4	4	4	3	4	2	1	2	3	3	3
2	1	3	3	4	4	2	2	2	2	4	4	4
2	1	5	5	1	2	1	3	2	1		4	4
1	4	2	4	4	2	4	5	1	1	4	5	5
3	3	3	3	3	3	4	4	1	1	1	1	1
2	3	4	4	4	3	1	1	1	1	5	5	5
1	2	4	2	5	4	3	3	3	2	4	4	4
2	5	5	5	1	2	5	4	2	1	4	4	4

Appendix 5. Details research sample

Figure 1

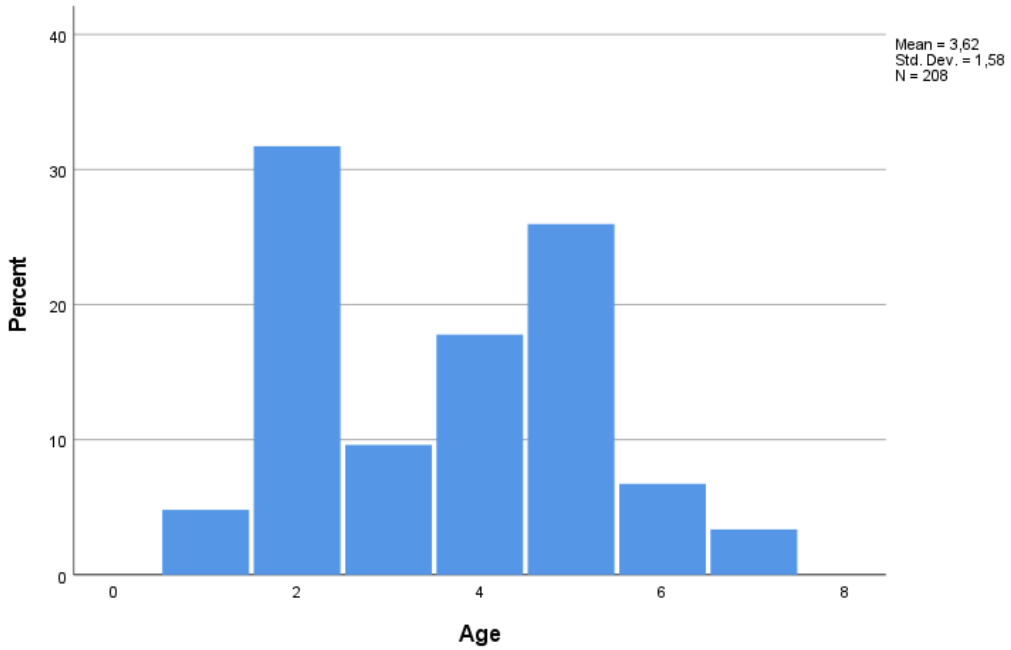
Distribution gender (Q1)



Note. 1 = male, 2 = female, 3 = other

Figure 2

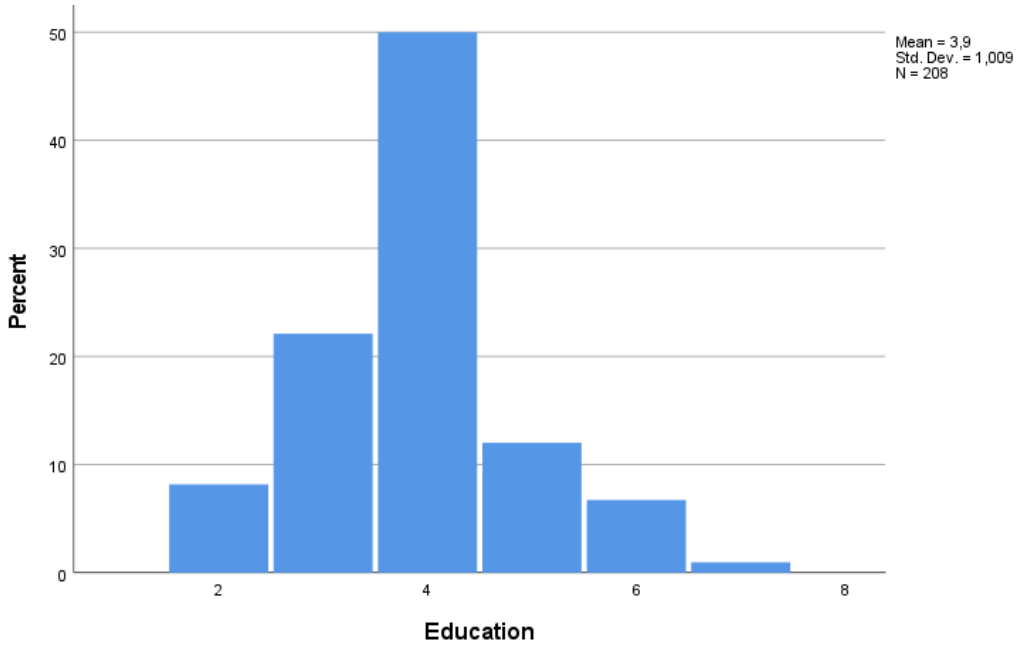
Distribution age (Q2)



Note. 1 = <18 years, 2 = 18-25 years, 3 = 26-35 years, 4 = 36-45 years, 5 = 46-55 years, 6 = 56-65 years, 7 = >65 years

Figure 3

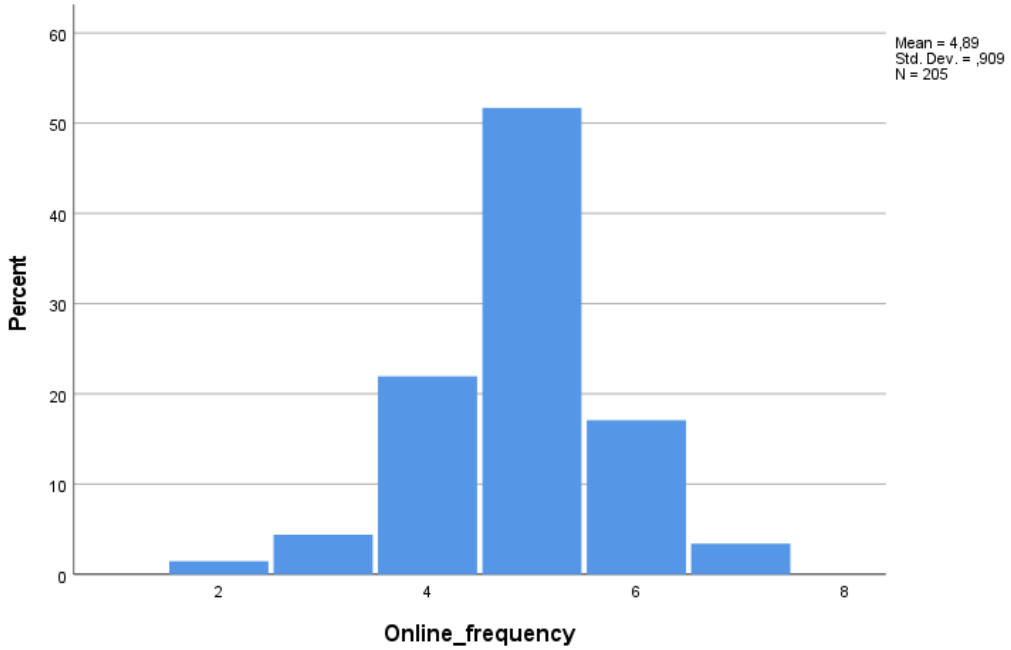
Distribution education (Q3)



Note. 1 = primary level, 2 = high school, 3 = MBO, 4 = HBO, 5 = WO Bachelor, 6 = WO Master, 7 = other

Figure 4

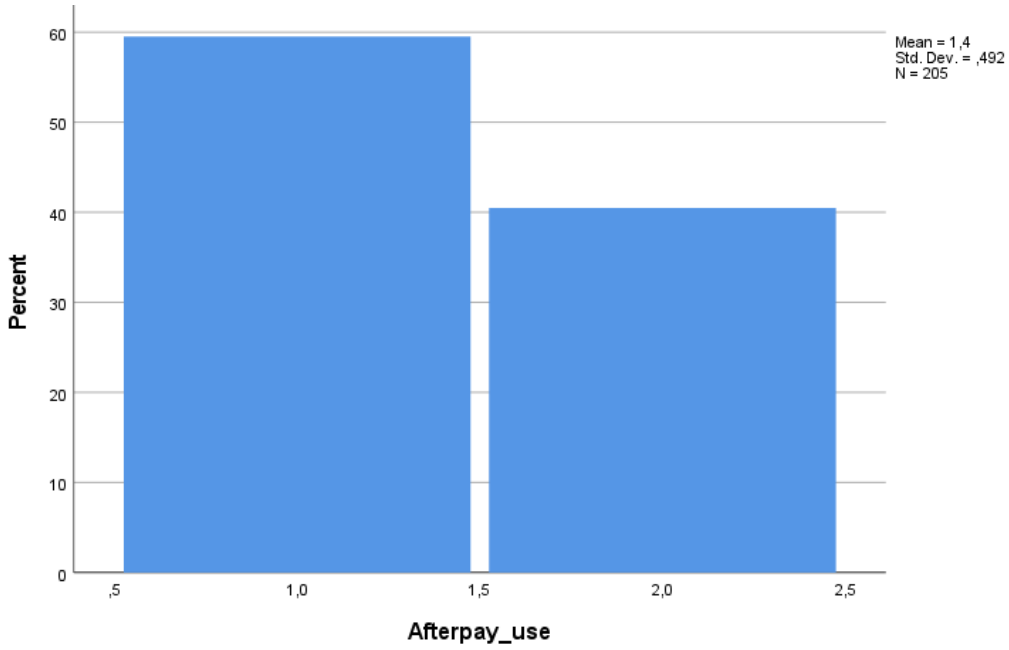
Distribution frequency online shopping (Q5)



Note. 1 = never, 2 = yearly, 3 = semi-annually, 4 = once every three months, 5 = monthly, 6 = weekly, 7 = several times a week

Figure 5

Distribution after pay users (Q8)



Note. 1 = use after pay, 2 = doesn't use after pay

Table 3

Descriptive statistics Q1, 2, 3, 5 and 8

		Gender	Age	Education	Online_buying	Afterpay_use
N	Valid	208	208	208	208	205
	Missing	0	0	0	0	3
Mean		1,57	3,62	3,90	1,01	1,40
Median		2,00	4,00	4,00	1,00	1,00
Mode		2	2	4	1	1

Appendix 6. Descriptive statistics

Table 4

Descriptive statistics Q6, 7, 9-26

		Convenience_imp	Trust_imp	Purch_amount_iDeal	Purch_amount_AP	Extraproduct_iDeal	Extraproduct_AP	Convenience_iDeal	Convenience_creditcard	Convenience_AP	Trust_AP	Trust_iDeal
N	Valid	204	203	203	203	204	203	205	203	205	204	204
	Missing	4	5	5	5	4	5	3	5	3	4	4
Mean		4,05	4,69	2,33	2,54	2,25	2,43	3,84	2,19	2,64	3,33	3,64
Median		4,00	5,00	2,00	2,00	2,00	2,00	4,00	2,00	2,00	3,00	4,00
Mode		4	5	2	2	2	2	4	2	2	4	4

		Risk_AP	Risk_iDeal	Choice_iDeal	Choice_creditcard	Nomoney_AP	Nomoney_iDeal	Awareness_AP	Awareness_iDeal	Awareness_creditcard
N	Valid	205	204	204	205	204	204	203	204	204
	Missing	3	4	4	3	4	4	5	4	4
Mean		2,58	2,72	2,68	3,32	1,62	1,52	3,61	3,97	3,52
Median		2,00	2,00	2,00	4,00	1,00	1,00	4,00	4,00	4,00
Mode		2	2	2	4	1	1	4	4	4

Appendix 7. Results

Table 5

T-test hypothesis 1

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
purch amount	Equal variances assumed	4,283	,039	-1,946	404	,052	-,217	,111	-,436	,002
	Equal variances not assumed			-1,946	402,424	,052	-,217	,111	-,436	,002
extra product	Equal variances assumed	3,429	,065	-1,701	405	,090	-,179	,105	-,385	,028
	Equal variances not assumed			-1,701	402,355	,090	-,179	,105	-,385	,028

Table 6

Model summary regression hypothesis 2

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,540[a]	,291	,289	1,089

a. Predictors: (Constant), Creditcard, Afterpay

Table 7

ANOVA regression model hypothesis 2

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	297,815	2	148,907	125,484	,000[b]
	Residual	723,862	610	1,187		
	Total	1021,677	612			

a. Dependent Variable: convenience

b. Predictors: (Constant), Creditcard, Afterpay

Table 8

Regression analysis hypothesis 2

		Unstandardized Coefficients		Standardized Coefficients			95,0% Confidence Interval for B	
Model		B	Std. Error	Beta	t	Sig.	Lower Bound	Upper Bound
1	(Constant)	3,839	,076		50,459	,000	3,690	3,988
	Afterpay	-1,200	,108	-,439	-11,153	,000	-1,411	-,989
	Creditcard	-1,652	,108	-,602	-15,314	,000	-1,864	-1,440

a. Dependent Variable: convenience

Table 9

T-test hypothesis 2

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
trust	Equal variances assumed	2,903	,089	2,787	406	,006	,304	,109	,090	,518
	Equal variances not assumed			2,787	403,575	,006	,304	,109	,090	,518
risk	Equal variances assumed	,482	,488	1,350	407	,178	,135	,100	-,062	,332
	Equal variances not assumed			1,350	406,626	,178	,135	,100	-,062	,332

Table 10

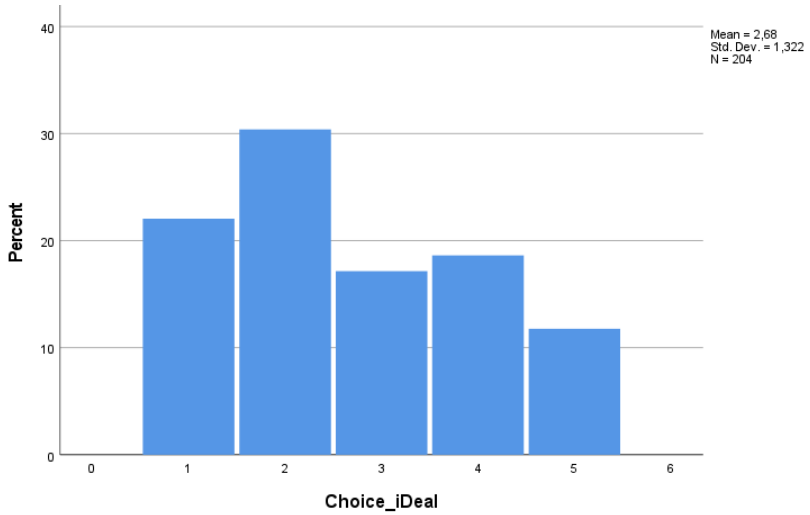
Group statistics t-test hypothesis 2

	method	N	Mean	Std. Deviation	Std. Error Mean
trust	1	204	3,64	1,058	,074
	2	204	3,33	1,143	,080

Note. Group 1 = iDeal and group 2 = payment afterwards

Figure 6

Distribution choice for payment afterwards instead of iDeal (Q20)

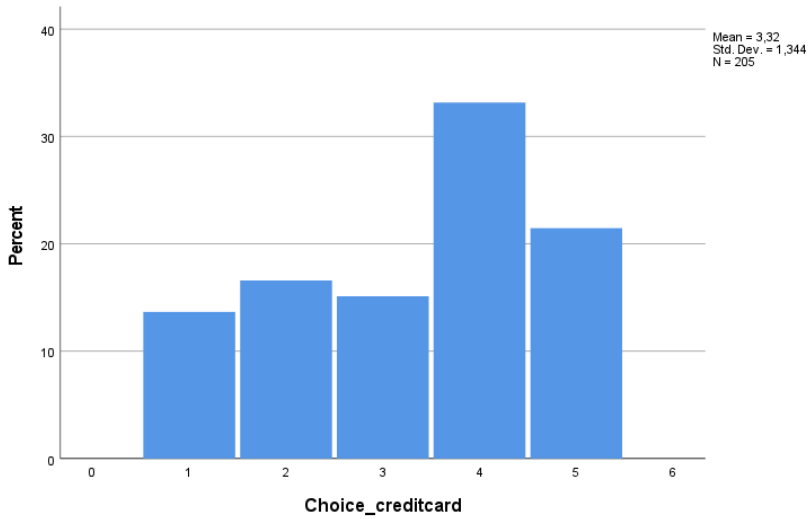


Note. Statement 'When I have to choose between iDeal and payment afterwards, I choose payment afterwards.'

1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, 5 = strongly agree

Figure 7

Distribution choice for payment afterwards instead of credit card (Q21)



Note. Statement 'When I have to choose between credit card and payment afterwards, I choose payment afterwards.'

1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, 5 = strongly agree

Table 11

Group statistics t-test hypothesis 3

	method	N	Mean	Std. Deviation	Std. Error Mean
choice	1	204	2,68	1,322	,093
	3	205	3,32	1,344	,094

Note. Group 1 = iDeal and group 2 = credit card payment

Table 12

T-test hypothesis 3

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
choice	Equal variances assumed	,090	,764	-4,896	407	,000	-,645	,132	-,905	-,386
	Equal variances not assumed			-4,896	406,940	,000	-,645	,132	-,905	-,386

Table 13

T-test hypothesis 4

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
no money	Equal variances assumed	6,531	,011	-1,071	406	,285	-,093	,087	-,264	,078
	Equal variances not assumed			-1,071	388,066	,285	-,093	,087	-,264	,078

Table 14

Model summary regression hypothesis 4

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,181[a]	,033	,030	1,047

a. Predictors: (Constant), Creditcard, Afterpay

Table 15

ANOVA regression hypothesis 4

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	22,652	2	11,326	10,340	,000[b]
	Residual	665,938	608	1,095		
	Total	688,589	610			

a. Dependent Variable: awareness

b. Predictors: (Constant), Creditcard, Afterpay

Table 16

Regression analysis hypothesis 4

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95,0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	3,966	,073		54,121	,000	3,822	4,110
	Afterpay	-,355	,104	-,157	-3,420	,001	-,559	-,151
	Creditcard	-,446	,104	-,198	-4,305	,000	-,650	-,243

a. Dependent Variable: awareness