The placebo painkiller

An experimental quantitative study on how emotions, associations and experiences using a payment method fosters pain of paying.

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Abstract

Being able to pay for products and services in various settings is one of the key components of a functional economy. By paying, one gives up something (usually money) in exchange for something else (usually products or services). Conceding money inflicts pain no matter the situation, and the concept pain of payment is central to understanding how and why consumers choose to pay, or to not pay, for a product or a service. Following this rationale, a purchase in terms of utility/disutility should be perceived identically, no matter the method used to pay. However, this is not the case. Previous research shows that the design and characteristics of a payment method result in different customer behaviors. This thesis examines this irrational behavior concerning paying by incorporating associative elements, emotions, evaluations, and attitudes toward payment methods. Through an experimental quantitative study conducted in Sweden having a total of 213 respondents, we extend theory by finding support for the idea that irrationality occurs not only due to the design of a payment method, but also the emotions stemming from associations connected to, and experiences around, using that payment method. Results show how pain is lessened when a payment method is: 1) predominantly associated with purchasing hedonic products; 2) when the payment method is perceived better; 3) when perceived utility is higher: and 4) when there exists "blur". As a result, companies may want to minimize damage/pain rather than maximizing value, making designing for a sense of "blur" justifiable. Furthermore, for theory, we establish the importance of context, experience, attitudes and associations when studying pain of payment. Suggestions for further studies are given.

Key words: Pain of paying, perception, transaction, payment, blur

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1. Introduction

In the introductory section the reader is presented to a background which presents the concept 'pain of payment', followed by an explanation of the problem area and problem formulation, which thereafter leads to a discussion on the purpose of the study. The first chapter is concluded by guiding the reader through the definitions and delimitations of the study, expected theoretical and practical contribution, and an explanation of the disposition.

1.1 Background

Human behavior has long been considered rational, utility-maximizing and logical. We are assumed to follow a pattern of consequentialism, expected to act on our cognitive abilities and make the 'right' decision. As a result, all too often humans as subjects in experiments are examined from an isolationistic perspective - as factors hypothesized to affect our logical way of thinking are the main focus of exploration. When conducting payments, we experience an *"immediate displeasure or pain from the act of making a payment"* (Zellermayer, 1996, p. 2). The sensation of pain affects our willingness to pay (Soman, 2003) and can inhibit us from carrying out certain purchases (Thomas, Desai & Seenivasan, 2011). Past research on the subject has taken into account how the design of a payment method influences the levels of pain a buyer perceives. Such design factors typically include transparency (is the saliency of paying higher or lower as compared to cash payment?), temporal aspects of wealth-depletion (is there a gap in time between a purchase and a transaction of money?), and the degree of coupling between consumption and thought of payment (does consumption call to mind thoughts of payment?) (see for example (e.g.) Feinberg, 1986; Hirschman 1979; Soman, 2003).

Contemporary economic research has disproven the fiction of the homo-economicus (Tversky & Kahneman, 1974). The previous research, whilst empirically supported, allows only for a very limited insight into the underlying reasoning of why this behavior is shown among humans. This is because it is based on a model of the human that disregards from irrational, emotional behavior. This previous research has, if not stated, implied that the results of their experiments are attributable to rational consumer behavior (see e.g. Feinberg, 1986; Hirschman 1979; Soman, 2003). Our perspective differs in this sense, because we aim to include these emotional aspects of behavior in our research. Shopping is motivated by two non-competing dimensions: hedonism and utilitarianism. Hedonic shopping focuses on the multi-sensory pleasure of the shopping experience itself (Hirschman & Holbrook 1982) - more easily conceptualized as shopping because one likes it. Utilitarian shopping is task-oriented, with value being derived from completing the chore of shopping (Jones, Reynolds & Arnold, 2006; Babin et. al, 1994; Holbrook and Hirschman, 1982) - exemplified as shopping to solve a problem rather than shopping to satisfy a need. Since payment is a touchpoint between brands and consumers, it is also a communicative interaction. Brand and advertising research show that communicative efforts affect our attitude towards brands (Keller, 1993), which then in turn

affect our attitude towards the communication (Christodoulides & de Chernatony, 2010) in a looping relationship. This emotional influence we believe affects pain of paying.

Marketing communication literature in general, and brand literature in particular, show how providing customers with credible positioning (Kumar & Meenakshi, 2011) having a few salient associations, is key to being evaluated properly and avoid diffusion (Aaker, 2008). Other fields, e.g. social psychology argue for the phenomena 'cognitive overload' (Iyengar & Lepper, 2001), which states how too many choices deteriorates one's ability to evaluate, through tied up cognitive resources. As per such, and judging by companies consistent marketing activities (e.g. McDonalds *"I'm loving it"*, or Apples "i" before its product names), it is reasonable to suggest that empirics show proof of adhering to such few-attribute-saliency-notions. However, the payment situation may be different from a brand. It is, rather than value-maximization, a question of loss-minimizing; and thus, incurring 'cognitive overload' might be a reasonable consult, as it reduces the relative importance/strength of the association 'making a payment' in the transaction setting. To highlight the differences between effects of cognitive overload in the situations of payment and brand evaluation, we will refer to cognitive overload regarding the former as 'blur'. This is to ease the understanding of the concept as not necessarily only a negative effect because of the deterioration of one's evaluative ability, but that there might also be positive effects.

Technological advances change our everyday behavior continually. Such incremental change can be hard to notice, yet as time passes the increments become shifts of paradigm. In Sweden, this is exemplified by the way we conduct our transactions. In practice, Sweden has become cashless - instead preferring to use debit cards, Swish, or E-invoice to pay for goods and services (Sveriges Riksbank, 2018). Pioneering the way Swedes pay, the Swedish market is the perfect petri-dish to grow and develop theories regarding pain of payment soon applicable to the world as a whole.

1.2 Problem definition

As previously mentioned, pain of paying is a concept defined by Zellermayer (1996) p. 2 as stemming from the fact that *"consumers derive direct and immediate displeasure or pain from the act of making a payment"*. The occurrence of pain acts as a tool for consumers to infer whether making a purchase provides more utility, whatever the utility may be, than does disutility, often theoretically operationalized as the economic cost of making the purchase. One could say that the perceived pain guards the consumer from making emotionally grounded decisions, such often being subject to objective biases. An example is how the prepurchase perception of pain surging from the cost of purchasing a product, is deemed enough to entirely reject making that purchase. In a medical setting, pain generally acts as a signal from our bodies to our minds encouraging us to stop what we are doing, whatever that may be. Hence, as a tool, pain in any setting should allow for more informative decision making. However, the medical world repeatedly confirms that pain should be considered subjective, and more lately, researchers in other domains find support for the same thesis. Thus, emotions derived from pain

do rather than guarding the consumer from making decisions with objective biases, through subjectivity inflict the bias itself.

By accepting the notion that pain, whatever the setting inflicts bias, researchers have been able to show *how* paying for products and services inflict more/less perceived pain depending on what purchase method are being used. Through this, conclusions on how consumers for example are willing to spend more (Soman, 2003), pay more (Runnemark, Hedman & Xiao, 2015), and commit to unplanned purchases (Inman, Winer and Ferraro, 2009), depending on the payment method, have been drawn. These conclusions, and the origin of why they exist, are often described to be derived from how the design of the payment situation look like. Although, while the design is a just explanation; we consider it inexhaustive.

A brand logo through, for example, design (Machado, de Carvalho, Torres & Costa, 2015) and color (Singh, 2006) incur non-subjective responses such as red being a signal for danger and action, and blue a signal for quality. Thus, there should exist a recipe to objectively design *the best* logo. However, in a logo-setting, the emotional attachments and consequently the emotional responses hailing from subjectiveness seem dominant, but do not offer a complete explanation to why logos look like they do. That is; logos are designed with objective facts (blue indicates quality) and subjective thoughts (Amazons "arrow from A to Z communicating a wide assortment") in mind. Brand-, including logo, literature illustrate the inconclusiveness we argue is present in the payment method setting, which contributes to the insufficient explanations being provided, and is the reason why we are writing a thesis on the matter.

1.3 Overarching research question

Based on the introduction, outlining the importance of further payment-related research due to increasingly different usage behavior seeing for transactional means, as well as the problem definition describing the current limit within pain of payment research, we propose the overarching research question:

How do attitudes, previous experience and associations to a payment method, affect perceived pain of payment?

1.4 Purpose

The purpose with this thesis is to provide insights on how, and explain why, consumers experience more or less psychological pain when conducting a monetary transaction. As pain is highly subjective, the thesis intends to use self-reported measurements. Theoretically, the authors seek to extend the current bed of literature on the concept of pain of payment, which focuses primarily on the mere design and characteristics of a payment method, by incorporating emotional variables and consumers' perceptions, attitudes and experiences using a payment method into the equation. Practically, the intended outcome is to shed light on an often-overlooked touchpoint in the customer journey, and provide basis for making decisions related to payment methods and payment devices at the point of sale.

1.5 The studies

We conducted four studies, three pre-studies determining the design and execution of the main study. The first pre-study seeks to identify which products are most suitable for operationalizing the utilitarian and hedonic dimensions of the main study. The reasons for pre-study two are twofold, 1) it is designed using the same reasoning as pre-study one, where the intention is to conclude which payment methods are most suitable to operationalize making joyful/hedonic and useful/utilitarian purchases through, and 2) it seeks to give guidance and proof on whether or not a later described hypothesis can appropriately be studied through a survey. Pre-study three aims to confirm that there exists enough variance in respondents' perception on how they experience smartphone- and computers' application scopes, as well as describing how usages amongst the respondents differ.

The main study intends to identify how respondents self-reported pain of paying in a hypothetical setting alters based on associative factors, attitudes, blur and experience using a payment method.

1.6 Delimitations

The study is being delimited in several ways, where a serious emphasis should be put on the fact that this thesis does not try to explain the behavioral effects a lower or higher pain of payment may result in. This is mainly due to two reasons; 1) time and resources exist as constraining factors, and 2) existing literature already assess the matter in a thorough manner, where consulting to already conducted work would give the reader a nuanced enough picture to pursue further action, whatever the reason for the read. Furthermore, the thesis delimits itself to study the phenomena in the Swedish market. Generalizability biases could therefore potentially occur as Sweden, with the world as reference point, has a heavily developed technological advancement, technological adoption, and trust in financial institutions amongst the population.

Furthermore, the study is limited to explain the phenomena in an e-commerce situation, and while there arguably exist reason to believe our subject and hoped for findings would be attributable to the physical world - the effect which the online situation might incur should not be entirely overlooked.

1.7 Contribution

To contribute to theory, we seek to extend the literature on pain of payment by incorporating associative elements into the equation to more accurately be able to explain variance. Furthermore, the study seeks to draw influences from other fields, already having existing research explaining how associations, perceptions and experiences act as both moderators, and mediators. Pain literature is currently based primarily on the design and characteristics of payment methods, and while these may very well be the most decisive factors studying the

matter - they do not take into account the notion that consumer's associations, experiences and emotions might play a role. For practice, the authors hope to contribute with an understanding of how designing/evaluating the critical touchpoint in a customer journey, the payment, needs to include basis for customer irrationality and emotionality.

1.8 Disposition

The thesis is divided into eleven main segments. After providing the readers with a brief introductory outline of the matter at hand an extensive theoretical baseline is presented. The theoretical framework is arranged after the main themes in the thesis, first exploring the aspects of the payment method, then the payment devices, and ending with the broader themes of attitudes and absolute pains. The hypotheses are developed alongside the theoretical baseline and presented continuously.

Following the formulation of the hypotheses comes an exposition of the methodological approach, first regarding the general sections and then for each (pre)study respectively. The result section follows the same structure as the theoretical framework - each hypothesis tested in the order it was presented, ending with a short conclusion.

The results are discussed in the same numerical order as the hypotheses, after which the theoretical and practical implications of our findings are considered. Recommendations for future studies are presented after highlighting the limitations of this thesis.

1.9 Definition of core expressions

Pain of paying - a consumer's direct and immediate displeasure or pain from the act of making a payment (Zellermayer, 1996). In this thesis also called 'pain' and 'pain of payment', depending on context.

Payment transparency - the relative saliency of a payment, both in terms of physical form and the amount, relative to paying by cash (Soman, 2003)

Payment method - the mean of which a buyer **and** a seller interacts through, in a transactional setting (Swish, E-invoice, Online payment via Debit card).

Payment device - the platform a buyer **or/and** a seller exercises their payment methods through (Phone, Computer)

Blur - a mechanism fading the relative importance/saliency of an attribute, which happens due to other attributes being in existence.

Swish - a payment method (smartphone application) commonly used for p2p payments in Sweden.

Payment coupling - "The degree to which consumption calls to mind thoughts of payment and vice versa" as well as "the extent to which the decision to purchase (or spend) is temporally associated with the actual parting of money" (Raghubir & Sristava, 2008, p. 213; Prelec & Loewenstein, 1998, p. 1).

Wealth-depletion - Temporal difference between the cost occurrence and payment (debit/credit).

2. Theoretical framework & hypothesis formulation

This chapter intends to provide the reader with a base of theory which builds the reasoning for the formulation of the hypotheses tested in this thesis. First, theory on existing literature concerning pain of payment and how different payment methods provides different types of utility are presented. Second, the authors give a theoretical background of how purchasing different types of products leads to different behavioral responses, and the implications product characteristics might have on perceived pain. Subsequently, the authors introduce the payment device and its hypothesized role into the equation, which results in it being reasonable to raise 'blur' as a concept in a pain of payment setting. Thereafter, we intertwine existing literature on attitudes to brands and subsequently also the behavioral responses that follows, with payment methods. This is done primarily via an analogical approach, as theories describing the current state in how attitudes affect pain is severely limited. Lastly, we formulate hypotheses on perceived pain of the payment methods operationalized in this thesis, with respect to the current state of literature on the matter, usually taking form of 'generic factors' affecting the variable. As follows, the literature is presented alongside with motivation of the thesis' hypotheses in current text.

2.1 Theoretical baseline

Pain of payment, or pain as a concept has for long been the explanation for *why* consumers are willing to pay more for a product using one payment method than another. Many studies (see e.g. Soman, 2003; Zellermayer, 1996; Raghubir & Sristava, 2008; Feinberg, 1986) have chosen to discard measuring pain itself - but rather logically explain what and more importantly *why* different types of payment methods inflict different levels of pain. While these studies certainly add to the understanding of the concept they do, by not measuring the pain itself, miss out on the subjective nature. More recently, Shah, Eisenkraft, Bettman and Chartrand (2016) studied post transaction behavior based on pain by direct measures - therefore being able to derive knowledge from the subjectivity itself. Shah et al. (2016), and Kamleitner and Berna (2013) who show how payment methods affect how consumers, on an emotional level feel about the bought product, are to our knowledge the only currently published studies directly studying responses based on emotions and perceptions - whilst most of the other knowledge relies on hard-wired design elements of the payment method. Depending on how the payment method as a product is electronically (and physically) designed; pain varies. Pain is higher when the method requires price rehearsals (Soman, 2001), when payment is debit rather than credit (Prelec and Loewenstein 1998), when it increases knowledge of the real value of the transaction and when consumption is decoupled from the payment (Raghubir and Srivastava 2008). There exist many more concluded relationships in the design equation, but the common ground for all of them is how pain is altered, based on what the manifestation of the payment situation looks like. So, cash payments are the most painful, followed by other methods based on **1)** *the design*.

Cultural variables seem to affect pain, and subsequently emotional attachments to the purchased product, operationalized through Asian (non-Asian) subjects reporting higher (lower) pain

purchasing with credit cards (Kamleitner and Berna, 2013). While Asians view credit cards as means for investing/holding debt, non-Asians (western culture) use them to a greater extent for convenience reasons. Hence, apart from the design and characteristics of a payment method, subjective matters and objectivity biases seem notably involved in why pain occurs.

Kamleitner and Berna (2013, p. 15) note how existing research on pain *"may be too universal in its claims"* due to not taking factors such as cultural differences into account. By concluding how culture has an effect, and with Hafalir and Loewenstein (2009) showing similar results on different customer groups; we apply the same reasoning building their cases, and seek to inject many other emotional and associative elements into the container that is pain of payment. As for **2)** we do on an overarching level hypothesize that subjective feelings, associations and similar affect the level of pain one feel paying.

So, why would considering pain-levels when purchasing goods and services be justifiable?

Purchases being made with less painful methods result in higher valuation of items (Prelec & Simester, 2000) especially for high-value items, higher spending (Runnemark, Hedman & Xiao, 2015), higher consumption (Soman, 2003), and higher likelihood of purchasing additional discretionary products (Soman, 2001). On the contrary, purchases being made with higher pain-methods leads to more favorable post-purchase product evaluations (Chatterjee & Rose, 2012), and impulsive shopping behavior (Thomas, Desai, Seenivasan, 2011). In general, though, scholars theoretically agree with the notion that consumers perceiving *less* pain are more valuable than consumers perceiving *high*.

2.2 Payment method - Perceiving hedonism and/or utilitarianism

Motivational and emotional relationships towards the payment method itself has been a previously neglected topic while examining pain of paying. One explanation might be that traditional payment methods do not facilitate such relationships in an easily comprehensible fashion. Consumers attach themselves to possessions (Belk, 1992), including smartphones, and form emotional relationships to them (Thorsteinsson & Page 2014). This is also true for specific mobile applications (Kim, Jun, Han, Kim & Kim, 2013), but not necessarily the case for traditional payment methods, at least not in the same manner. As payments are increasingly conducted through devices and methods which hold emotional value for consumers (Sveriges Riksbank, 2018; Kim et al., 2013; Thorsteinsson & Page 2014), it is deemed relevant to examine if the nature of the associations affects the pain of paying. The notion of motivational impact on pain of payment is established in existing literature, as shopping motives have been shown to influence the willingness to pay (Rick, Cryder & Loewenstein, 2008) and consumer behavior varies fundamentally by hedonic and utilitarian product categories (Kushwaha & Shankar, 2013).

Hedonic consumption is defined as those facets of consumer behavior that relate to the multisensory, fantasy, and emotive aspects of consumption (Hirschman & Holbrook 1982). Hedonic shopping motivations may include adventure shopping, gratification shopping,

and social shopping (Arnold & Reynolds 2003). The value of hedonic shopping is found in the shopping experience itself, independent of task-related activities (Jones et. al, 2006). Hedonic value relates more strongly to satisfaction, word-of-mouth, repatronage anticipation, and also loyalty (Jones et al., 2006). The value of hedonic shopping is found in fun and playfulness and hedonic shopping is "*not akin to a negative sense of work*" (Babin, Darden & Griffin, 1994, p. 646). On the other hand, utilitarian shopping is described as more task-oriented, non-emotional, and is exemplified as acquiring products in an efficient manner (Jones, Reynolds & Arnold, 2006; Babin et. al, 1994; Holbrook and Hirschman, 1982). Utilitarian consumer behavior is deemed more rational, and value may only be extracted if the shopping chore is completed successfully, and preferably in an "*fastidious manner*" (Babin et al., 1994, p. 646).

When conducting hedonic shopping consumers focus on evaluating the benefits of the purchase, whilst when purchasing utilitarian items cost is evaluated (To et al., 2007), and previous research suggests that brands and products more highly valued on the hedonic dimension, as opposed to the utilitarian, are able to charge a higher price premium (Dhar and Wertenbroch 2000). Both the hedonic and the utilitarian aspects are shown in research to affect attitudes toward brands and product categories. We believe that this discrepancy in shopping motives and evaluative grounds that affect attitude towards brands and categories, also affect how consumers perceive pain paying for goods and services. However, if a transaction through a payment method is considered more *(*less) utilitarian and/or hedonic, it should in imply customers are more (less) satisfied with how the transaction proceeded (efficient/enjoyable) and therefore experience less (more) pain. If one considers a visit to the hospital, assumed to be unenjoyable per definition, there are two conceivable ways to lessen the negative sensations the patient experiences with the visit. One is to make the hospital visit more experientially pleasurable by adding flowers and paintings to the surroundings (hedonic). The other is to suppress the negative sensations by making the visit itself more efficient, having the patient avoid being exposed to the unpleasantness for a prolonged period of time (utilitarian). Pain of payment is a negative byproduct of all transactions made, and as such the same logic should be applicable. We therefore hypothesize that;

H1: As perceived hedonic associations to a payment method increases, pain of payment decreases.

And

H2: As perceived utilitarian associations to a payment method increases, pain of payment decreases.

2.3 Payment method - Purchasing hedonic and/or utilitarian items

Products and services provide consumers with different types of utility, and the definition Voss, Spangenberg and Grohmann (2003, p. 310) give on the differences utilitarian/hedonic, is notably well postulated;

"The first dimension is a hedonic dimension resulting from sensations derived from the experience of using products, and the second is a utilitarian dimension derived from functions performed by products. "

Hence, a consumer seeking to satisfy a sensational and experiential need subsequently should purchase an item considered hedonic; whilst a consumer seeking to satisfy a need to complete a task or a function, should purchase a utilitarian item. Based on the clear distinction between these needs, consumers will evaluate a product's characteristic dimensions with different weights. Voss et al. (2003) operationalize these dimensions with respect to consumer attitudes through, for example, fun/not fun (hedonic) and effective/not effective (utilitarian), but there are arguably links to how products solve needs as well. If the need is for a hedonic product, affection is very likely to be part of a decision-making process (Hoyer, MacInnis & Pieters, 2012 p. 256). Purchasing hedonic products also inflict rationality biases, likely due to cognitive resources being tied up suppressing feelings (Qiu, Lee & Yeung, 2009). A product's utility on a rational basis is unaffected by one's choice of payment method, but as mentioned - when a product is hedonic, one is not rational purchasing it. When accumulating purchases predominately being hedonic through a payment method, there is reason to believe that the estimated disutility (pain) is not logically and rationally evaluated. Rather, there exist an inattention for consequence (Koufaris, 2002). Based on this, Kahneman and Tversky (1979)'s prospect theory stating how consumers over- respectively undervalue risk depending on context, as well as hedonic shoppers being inclined to maximize positive outcomes (Kushwaha & Shankar, 2013), we hypothesize that the hedonic dimension will impel evaluations of both utility (focused on maximizing positive outcomes) more positive, as well as disutility (cost, and subsequently pain of paying) less negative. Operationalizing this gives;

H3: As perceived saliency of purchasing hedonic items with a payment method increases, pain of payment decreases

On the contrary, when purchasing utilitarian items, customers make decisions differently. Shopping tasks are less emotional (Jones et al., 2006), and instead more cognition-based, and choices are often goal-directed (Novak, Hoffman & Duhachek, 2003). By drawing on research done by Babin et al. (1994), where they show how utilitarian behavior follows a rationale, it is not unreasonable to propose that products predominantly considered utilitarian are evaluated in the utilitarian dimension. Kushwaha and Shankar (2013) discuss how the utilitarian dimension show similarities to prevention focus based shopping orientations; which is primarily focused on minimizing negative outcomes. Based on these antecedents; we propose that the same utility-disutility-effect as described in H3 exist by contrast, and is being evaluated on a rationale. That is; the utilitarian dimension of a product will lead to evaluations of both utility (focused on minimizing negative outcomes) as less positive, as well as disutility (cost, and subsequently pain of paying) as more negative. If this holds cumulatively for a purchase method, purchasing utilitarian products primarily with such would then lead to;

H4: As perceived saliency of purchasing utilitarian items with a payment method increases, pain of payment increases.

2.4 Payment device

The rational-choice theory, commonly assumed in economic models, states that people have preferences and behave logically according to them (Levin, Milgrom & Rangel, 2004). However, when discussing a consumer's choice characteristics and behavior, one can without controversy conclude that she is irrational (see e.g. Thaler, 1980). Depending on a variety of factors, such as in e.g. Soman (2001); information structure (Russo 1977), framing (Levin & Gaeth, 1988) and context (Huber, Payne & Puto, 1982), she consequently over- or underestimates the utility which a choice, product or a behavior provides. This is not only true in terms of when she is purchasing a product, but has also been shown to be the case when the payment method itself, irrespective of if the product is identical or not, is different (Raghubir & Srivastava 2008). Judging the utility of a product post-purchase is also depending on the payment method of which the product was purchased with (Chatterjee & Rose, 2012). When using different payment methods to execute a transaction, experienced payment transparency, coupling, and depletion of wealth are three generic factors frequently found, and believed to affect spending behavior, willingness to pay and reservation prices (see e.g. Feinberg, 1986; Hirschman 1979; Soman, 2003). Additionally, there exists evidence that contextual cues as means for altering the salience of parting with money as well as perceived tangibility of money as means of purchasing incur different stimuli responses, which thereafter affect how customers behave (Raghubir & Srivastava, 2008). Previous research indicates that payment transparency, explained as the salience of the association 'making a payment' with any given payment method (Soman, 2003), might be the most prominent variable when one tries to predict pain of payment. Considering the fact that any given payment method is per definition unique in terms of design, whether it is the solely the brand that make the method unique - or if it is the payment device on which the method is exercised through, inferring that different payment methods allow for different payment transparency levels is not illogical.

Brand literature suggest that attaching too many associations to a brand can be counterproductive, and may lead to customer's experience diffusion and distress (Aaker, 2008 p. 138). Furthermore, brands should aim to provide credible positioning (Kumar & Meenakshi, 2011, p. 334) where one of the most prevalent examples is discarding the 'high quality, low price'-paradox. Instead, brands should focus on a few credible dimensions, and build them as salient as possible. Spenning and Freeman (2012) argue that marketers main concern acquiring and retaining customers need be to give a concise message that is simple and easy to navigate. The reasoning behind this implies that if unsuccessful, customers will reject a company's offer due to being unable to evaluate it properly. In a retailer's context, this takes the form of that more (too many) offerings in a category can be problematic (Aliwadi and Keller, 2004), and in social psychology research - the reasoning indicates that such measures choice-wise can lead to cognitive overload and uncertainty (Iyengar & Lepper, 2001). In the case for a brand, saliently being associated with positive attributes is obviously desirable, especially considering that consumers evaluate salient attributes with disproportionately high weights (Boraldo, Gennaioli & Schleifer, 2012).

While literature in many fields arguably provide evidence to the matter of having concise, simple and easy messages to be successfully evaluated brand-wise; one could question if giving such message is preferable at all times? In the case of a brand, companies do not want to fade in a blur of associations nor the competition. However, by applying the same reasoning to the association saliency of 'making a payment' in a transactional situation, giving a non-concise message, or positioning the payment method as means for doing else than solely a transaction, would then decrease the saliency of making that payment. Previous literature calls this saliency of making a payment "*payment transparency",* and while theorists still seek to dissect this domain further, the common denominator within is that it is important and perhaps the most prevalent factor when considering behavioral responses (see e.g. Soman, 2001; Soman, 2003; Feinberg, 1986; Raghubir and Srivastava, 2008; Hirschman 1979). Hence, the fact that the variable has theoretical and empirical support is indubious, but what is yet to be determined is whether or not it follows the same mechanism as brands do; that is, if the association saliency decrease in the blur when accompanied by other attributes. We argue for general similarities, and therefore, hypothesize that as perceived non-payment applications a payment device has increase in numbers, the effect which payment transparency constitutes of will decrease, which thereafter then would decrease the negative emotions and psychological pain consumers perceive dealing with money. This effect/hypothesized mechanism is hereafter being called 'blur'.

H5: As perceived application scope (breadth) of any given payment device increases, pain of payment decreases.

Furthermore, there is reason to believe that not only the perceived scope of a payment device is deviating in consumers' minds, but also the way in which this scope is being exercised. To illustrate, a phone arguably has a wide range of applications (high application scope), but how consumers perceive they make use of different applications within that scope can vary a lot. Hence, with the same reasoning describing *H5's* blur, we hypothesize that:

H6: As the perceived number of applications of a payment device which are being exercised increases, pain of payment decreases.

2.5 Payment device - perceiving payment saliency

As previously mentioned, payment transparency is a generic factor believed to strongly affect how customers perceive pain of payment, and by drawing analogies to the physical partition of money, Soman (2003, p. 179) show how customers are more loss-averse *"when the payment mechanism hid the transparency of cash outflows"*. That is, when customers perceive paying with a payment method as less similar to how a transactional situation with cash is seen, the less the transparency. While the design of a payment methods' user interface (UI) and user experience (UX) themselves do allow for different transparency levels to exist (cf. debit card/Swish), the relative similarity with conducting a transaction cash in terms of how the partition of money is being perceived appears non-exhaustive. Sure, the described factor is logically, theoretically and empirically supported; but the looping relationship between

marketing activities and associations (Keller, 1993) implicate that not only the way in which money is represented should affect, but also other non-payment associations, following the same logic as for *H5* and *H6*. With respect to the 'blur', the mere existence of such associations should reduce the payment transparency, hence also reducing the pain. Hypothesizing that not only how perceived application scope and usages, but also associations, will inflict 'blur' is thereby understandable, and so;

H7: As non-payment association to any given payment method/device increases in saliency levels, pain of payment decreases.

2.6 Attitudes

Perceived quality of a brand and positive brand associations lead to better brand loyalty, which then in turn positively affects brand equity (Buil, Martínez & de Chernatony, 2013). However, merely having brand equity will not result in favorable consumer behavior responses itself, the latter is being moderated by brand attitude (Hoeffler & Keller, 2003). A more favorable attitude toward a brand results in greater purchase intention (le Roux & Maree, 2016), which holds true for e-deals as well (Cheah, Phau & Liang, 2015). Positive prior brand attitude does also increase efficiency of ads (Chattopadhyay & Basu, 1990). In general, concluding that positive attitude towards *something* is derived from having positive experiences with that *something* is reasonable. Furthermore Keller (1993) demonstrates how using ads as means of communication builds brand equity, and there exists a continuous loop on how advertising builds brand equity, whilst vis-a-vi brand equity influence consumer reaction to the advertising itself (Christodoulides & de Chernatony, 2010). This supports the notion that brands and their effect on consumers should be considered fluid. In the case of pain, we therefore hypothesize that perceived pain, will correlate negatively based on the attitude to the brand.

Based on Söderlund (2010), the attitudes toward a brand form impressions, which thereafter result in evaluations. Based on this, we more specifically propose;

H8a: Impression-based attitudes to brand correlate negatively and significantly with pain of payment.

Agarwal and Malhotra (2005) argue for how attitudes form in three dimensions; affective, conative and cognitive. The conative dimension show similarities to the already formulated H8a, and therefore will not be examined further, and forthcoming is called "impression". Moreover, the affective component accumulates to the emotional attitudinal responses one perceives interacting with the environment, and represents the neural readiness toward something. (Schiffman & Kanuk, 2004). It shows significant similarities to particularly hedonic shopping motives. Based on this, we propose;

H8b: Affection-based attitudes to brand correlate negatively and significantly with pain of payment

The cognition based dimension instead, represent beliefs/disbeliefs (Schiffman & Kanuk, 2004) and subsequently "logic" evaluations. In short; mental readiness, which show similarities to utilitarian evaluations (Voss et al., 2003), as well as prevention focused shopping (Kushwaha & Shankar, 2013). Thereby, we suggest a third dimension;

H8c: Cognition-based attitudes to brand correlate negatively and significantly with pain of payment

In any purchase situation, the notion that one's cultural-, social-, personal and psychological state affects our purchase behavior is not a controversy. However, existing literature within the transactional domain have almost exclusively examined how consumer behavior is moderated by the design of a transactional mean itself. For example: consumers are willing to pay more if a credit-card company's logo is present in the purchase situation (Feinberg, 1986; Raghubir and Srivastava, 2008), the way money as a means for facilitating a transaction is represented moderates spending and willingness-to-pay (Runnemark et al., 2015), and whether or not the actual sum to be paid is 'repeated' and 'rehearsed' in a transactional setting does affect the likelihood of purchasing an additional discretionary product (Soman, 2003). Hirschman (1979) finds that customers spend more with credit card than with cash, and customers who pay with cash are less likely to commit unplanned purchases than those who pay with other methods (Inman et al., 2009). However, while these studies validate that *designing* a payment method is a key consideration for parties interested in affecting consumers in a transactional setting, they do not discuss *branding* it. For example, Feinberg (1986)'s credit card logos elicit spending behavior, but they do not explain *why* the exposure of the logos elicit this spending behavior. Is it due to the payment method being 'credit', or perhaps the credit card companies' brand equity enforcing the spending behavior?

By drawing upon the thoroughly dissected retail-branding literature, where attitude to a retailer affects the way the offer is being perceived and evaluated, a question of why the attitude based evaluations, which are so widely accepted to be part of a brand's personality - but often overlooked in single touchpoints - is justifiable to raise. Furthermore, branding literature in general, and retail-branding in particular (e.g. Ailawadi & Keller, 2004), present a plethora of attributes which shape the perceived quality, and attitude toward the brand. While these attributes in various ways reflect on the attitude toward a brand, the way in which they are being "depicted" are often lumped in generalized factors, such as '*price', 'assortment' and 'access'* (Ailawadi & Keller, 2004). While this proves useful for explaining reasons, it has single touchpoints or situation specifics overlooked. One, to our knowledge at least theoretically overlooked, is the transactional situation/transactional touchpoint. While branding literature might not be fully attributable to how payments are being considered, the situation when a customer conducts a transaction with *any* company should be regarded as a touchpoint, and thus, a communicative mean between a company and a customer. Therefore, by overlooking the way a customer perceives this touchpoint, a retailer, a bank, an institution or any other party being the seller, per definition lose touch on how to guide their respective purchasing party through the entire customer journey. By conceptually accepting the transaction touchpoint as a communicative mean between a company and a customer, and combining this with the

previously discussed fact that communication has a looping mechanism, we hypothesize on a general level that attitude to a payment method will also correlate negatively and significantly with pain of payment. More formally, we propose;

H9a: Impression-based attitudes to a payment method correlate negatively and significantly with pain of payment

and

H9b: Affection-based attitudes to a payment method correlate negatively and significantly with pain of payment

and

H9c: Cognition-based attitudes to a payment method correlate negatively and significantly with pain of payment

2.7 Payment method - Absolute pains

Previous research in the subject of pain of payment has shed light into how payment transparency affects pain of payment (Raghubir & Sristava, 2008; Runnemark et al., 2015, Soman, 2003). Payment transparency is defined as the *"vividness with which individuals can feel the outflow of money"*, with cash being exemplified as the most transparent method and therefore the method carrying with it the highest pain of paying (Raghubir & Srivastava, 2008, p. 214). Debit cards have been found to lessen the pain of payment as compared to cash due to being less transparent (Raghubir & Srivastava, 2008; Thomas et al., 2011; Runnemark et al., 2015). When evaluating a method's transparency, it is compared to cash, and the larger the discrepancies are the less transparent the method is considered (Soman, 2003). In the cashless society of Sweden where only 1-2% of the transactional value hail from cash payments, debit cards have practically become the substitute for cash (Sveriges Riksbank, 2018), and therefore is used as the baseline/control group in this study - being considered the most transparent of the three alternatives. Debit cards are also treated much in the same manner as cash, being stored in the wallet for example. This is believed to increase the transparency of debit card spending (Raghubir & Sristava, 2008).

Coupling is another factor commonly said to affect pain of payment, and is defined as "the degree to which consumption calls to mind thoughts of payment, and vice versa" as well as referring to "the extent to which the decision to purchase (or spend) is temporally associated with the actual parting of money" (Raghubir & Sristava, 2008, p. 213; Prelec & Loewenstein, 1998, p. 1). As such, coupling is closely connected to the concept of immediate or delayed wealth-depletion (Soman, 2001). Immediate wealth-depletion is shown to lessen the purchase intention, similar to the effect higher pain of payment has on spending (Thomas et al., 2011). E-invoice, compared to Swish and debit cards, has a delayed wealth-depletion and should therefore, in this dimension, have a lower pain of payment. This is likely due to credit indulging

consumers in evaluating benefits, whilst debit activate costs schemas (Chatterjee and Rose, 2012).

Payment form is a concept used to describe the differences between payment instruments similar in coupling but different in terms of design and physical appearance (Raghubir & Sristava, 2008; Runnemark et al., 2015). Altering the form of a payment method to being dissimilar to cash, gift certificates for example, leads to an increase in willingness to spend, because it is treated as "play money" rather than real money (Raghubir & Sristava, 2008). E-invoice and Swish both vary from debit card in terms of payment form.

Based on previous literature, it is suggested that E-invoice by differing from debit cards (and cash) concerning payment transparency, payment coupling, temporal wealth-depletion, and payment form should be the instrument with the least pain of payment of the three alternatives being evaluated. Swish, while also differing in transparency, form, and coupling, has no distinction between when the transaction is made and when payment occurs - the wealth-depletion is immediate - should therefore be a more painful instrument to use. Debit cards being the most similar to cash in all of the aforementioned factors should carry with it the highest pain of paying of the three.

However, considering hedonic/utilitarian factors and taking into account factors mainly concerning attitudes and associations towards the payment method, as well as the relationship toward the payment device itself we believe the hierarchical ranking will instead show Swish as the payment method with the lowest pain of paying, followed by E-invoice, and lastly Debit card as the method with the highest pain of paying. While the design based literature, as described in the sections above, implies this should not be the case – we argue that the subjectivity and emotionality consumers carry in their decision-making process' (Hoyer & McInnis, 2012) will influence the pain to a greater extent than what the design factors are able to do.

We therefore hypothesize that;

H10: Respondents perceive higher pain of payment with payment method 'E-invoice' relative to payment method 'Swish'

and

H11: 'Swish' and 'E-invoice' both have lower pain of payment relative to 'debit card'

Following the reasoning above of hedonic and utilitarian shopping motives and its inferences on consumer behavior, by extension it is easy to conclude that these motives should also affect the perceived pain of payment regardless of which payment method is utilized. The types of need a consumer identifies (hedonic or utilitarian) and tries to satisfy influence cognitive, affective and behavioral aspects of an individual (Ahtola, 1985). Research has shown that utilitarian products are evaluated based on prevention goals, whereas hedonic products

contribute to satisfaction if they fulfill promotion goals (Chitturi, Raghunathan & Mahajan, 2008). Therefore, consumers are expected to highlight cost-factors when conducting utilitarian purchases, and accentuate beneficial factors when conducting hedonic purchases. As such, any purchase with a given payment method should be perceived as less painful if it is a hedonic purchase. This is regardless of any other effects examined in this thesis, and should hold true despite current associations and previous experience of said payment method. Based on the extensive bed of literature emphasizing the behavioral consequences of shopping motives, we hypothesize that

H12: Respondents perceive higher pain of payment with any given payment method when purchasing utilitarian items, as compared to using the same payment method to purchase hedonic items.

3. Method

The chapter initially describes the scientific method, followed by an assessment of the pre-studies and the main study, concluding with a discussion on validity and reliability.

3.1 Choice of scientific method and approach

When writing a thesis aimed at deepening the knowledge of an established area of study there exists a certain aspect of exploratory elements. Exploratory studies are often qualitative in their methodology (Jacobsen, 2017), and this would have been a valid choice of scientific approach. However, this thesis intends to explore behavioral and psychological elements of the previously established concept of 'pain of payment' by applying existing reasoning and theories conducted in other scientific fields onto new aspects of this concept. As such, the thesis - whilst containing exploratory elements - is considered explanatory and as such a qualitative research method is justified and adequate (Jacobsen, 2017). When examining emotional and behavioral aspects of the human psyche one has to take into account that many of these phenomena occur unconsciously (see e.g. Ruys & Stapel, 2009). While a quantitative approach could have offered valuable insight into the examined area, it would risk not capturing the true elements at play because the subjects are not aware of them - and are therefore unable to assess them.

When studying anything but a constant, there exist reasons to evaluate the type of approach taken to ensure scientific accurateness and transparency. To choose approach, one first needs know what kind of study one intends to conduct. As our study is quantitative having time and resource constraint, taking an inductive approach aimed to formulate theory based on empirics (Jacobsen, 2002), e.g. paint a tabula rasa, is not the most viable option. Furthermore, the nature of the effects hypothesized in this study has thorough empirical support in other settings. That is, for example in the brand and marketing literature. Thus, a deductive approach intended to infer empirics from theory were adopted. Critique toward the method is primarily centered around the fact that the approach limits the researchers to look for what is being hypothesized, which subsequently tends to support the initial expectations the researcher formulated (Jacobsen, 2002). When concerning the debate on holism/individualism, we incorporated the latter. This was done to ensure experimental accuracy and to isolate the hypothesized effects. Experiments in general do not allow for "the entire truth", as subjects often does not act natural (Söderlund, 2010), which we acknowledge as a weakness of the results.

3.2 Choice of subject

Considering how the main objective for companies is to show long term sustainable returns, assuming control over the important touchpoints a company has with its customers are of vital importance. Despite the wide difference of companies selling everything from pet rocks to complete IPO solutions, they all have one important touchpoint in common; getting the customer to pay.

The choice of subject hails from the severe importance of which the payment situation constitutes to, and subsequently what opportunities can arise from influencing a customer to make a favorable decision. Through the knowledge acquired over the course of three years from a Bachelor's program in Retail management, the authors know a thing or two on how consumers behave interacting with brands and products. Based on the close cooperation with Retail firms, the authors have also heard from renowned businessmen and women a time or two how the recipe to succeeding in serving customers spells simplification, transparency and efficiency. While we do not argue against these points, we sought to study a subject that could add a "depending on" to that sentence. We believe the payment situation is such, and based on the thing or two we've learned from studying - we believe dissecting the matter in this thesis is a good opportunity to explain why.

3.3 Study object

The selection of the object of study was initially centered around existing Retailers in Sweden allowing payments being made through the three payment methods pre-study 2 concluded suitable for the study. However, the choice at final fell on a hypothetical company 'Onlinebutiken' as the main study seek to find relationships between evaluations of a company and perceived pain of purchasing products with that specific company. As previous experiences with said Retailers may be biased due to a plethora of reasons, a neutral stance on a hypothetical retailer was considered more appropriate to isolate potential effects.

3.4. Tools

The survey-program Qualtrics was used to design and manage the survey which were distributed primarily to the authors separate networks in an online setting. For data validation and analysis purposes IBM SPSS v.25 and MS - Excel 2014 v.1541 were primarily used. SPSS was used to conduct the majority of the statistical testing, whilst the work in Excel mainly formed a basis for the displayed charts, tables and other visual elements. It is worth noting however, that routine tasks, easier calculations, initial case recoding, and similar operations took place in Excel, primarily due to the agile nature of the program. SPSS does not enable, to the writer's knowledge, a few of the statistical operations taking place in this thesis without writing macros/syntax'. An example of such is the Fisher r-to-z transformation. To conduct these instead, the built-in macro/scripting language Visual basic for applications-module (VBA) in Excel were used, as per the authors previous experience and knowledge with the language.

3.5. Pre-studies

The pre-studies were collectively designed to provide insights in how, and reasons for including/excluding variables and elements in the main study. To get an understanding of the

proceedings with the pre-studies, and the respective intention why they were conducted, explanations of the designs, selections, and results follows below.

3.5.1. Pre-study 1

Design

The reason for conducting pre-study 1 was to determine which two products to operationalize as hedonic and utilitarian in our main study. Building on Voss et al.'s (2003) hedonic/utilitarian dimensions of a product, 10 questions were asked on how respondents evaluated a product's features. To reduce any inherent product bias' seeing for categorical differences, the authors used the overarching category 'Shoes', with 8 different options. (See appendix 11.1.3).

Selection

The survey was distributed to a comfort number of respondents before distributing it vertically, to reduce any diffusion and discrepancies with the intended questions. The survey was distributed between the 27th of February - 3rd of March using targeted emails and Facebook. Each respondent was subject to four out of eight of our different stimuli at random, hence answering a total of 40 questions excluding demographics.

Result

The survey resulted in an *n=79*, with somewhat equally distributed groups among the eight different products. An indexation of the two dimensions (hedonic/utilitarian) was conducted, where, in accordance with Nunnally, (1978, p. 245), a computed variable with Cronbach's alpha a>0,7 was considered acceptable for further analysis. The indexed questions are summarized in the survey, appendix 11.1.2.

Utilitarian/hedonic product				
Product	Chronbach 's alpha	Mean	N	Index dimension
LED-shoe	0.909	2.3371	35	Utilitarian dimension
LED-shoe	0.921	4.3257	35	Hedonic dimension
Boot	0.819	5.8312	32	Utilitarian dimension
Boot	0.792	2.0813	32	Hedonic dimension

Table 1

Results indicated acceptable Cronbach alpha's (*a>.7*) for all products and all indexes, hence implying that the asked questions (split on the features identified by Voss et al. (2003)) do in fact measure the same dimension of a product feature. Subsequently, when conducting a mean analysis, stimulus 1 (LED-shoe) and stimulus 5 (Gumboot) showed the highest levels of hedonic and utilitarian associations, respectively. Table 1 summarizes the two products, where the blinking shoe and the gumboot are henceforth being referred to as "LED-shoe"/"hedonic item" and "boot"/"utilitarian item" respectively. For a complete review of the hedonic/utilitarian dimension of the different stimulus, please consult figure 1.

Visual representation of results

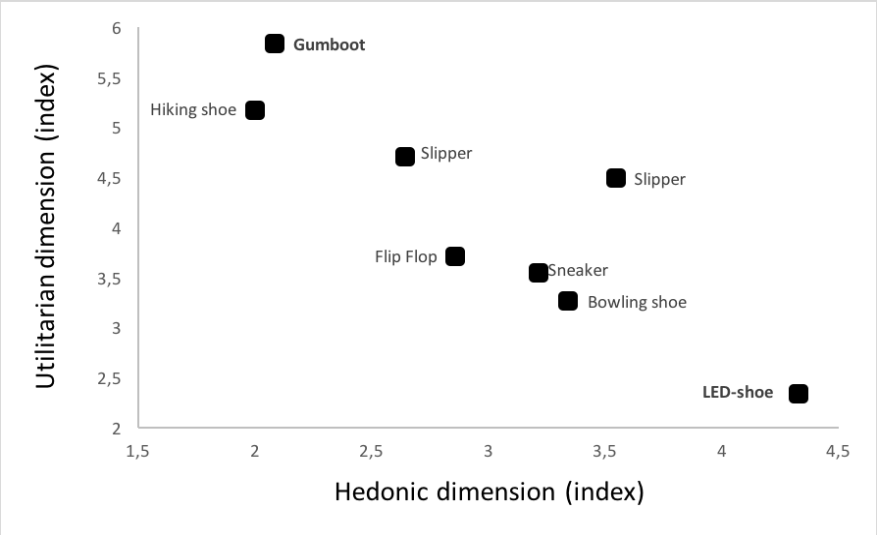

Figure 1

3.5.2 Pre-study 2

Design

Similar to pre-study 1, we conducted pre-study 2 to determine which payment methods to use for our main study. As base case in our main study, we are to use debit cards as they are widely, and for the majority of all purchases (Sveriges Riksbank, 2018) used in Sweden. Furthermore, pre-study 2 also seeks to confirm that there does in fact exist variance in the perceived hedonic/utilitarian purchases with the debit cards themselves. Additionally, we seek to identify 1) the purchase method most predominantly associated to hedonic purchases, and 2) the purchase method most predominantly associated to utilitarian purchases. In extension, as to successfully be able to test some of our hypothesis in our main-study, we seek to confirm the variance in how respondents experience the hedonic/utilitarian dimension of different purchase methods.

Selection

Pre-study 2 was distributed along with pre-study 1, however as separate links/surveys, and the questions were asked only to people with previous experience using the payment methods as per a controlling variable. The order of which the payment methods were presented (after the initial Used = yes/no question) were random.

Results

By adhering to a comfort selection, the study was terminated at n=66. Using the same methods as in pre-study one, indexes were created on the hedonic/utilitarian dimensions of the associations a payment method has, that is for example; “When I use [payment method]... I purchase goods and services which I consider [utilitarian/hedonic-dimension variable]”. The mean results can be found in appendix 11.1.4, and table 2 specifies the payment methods being used moving forward, which were found using the most hedonic (Swish) and most utilitarian (E-invoice). The payment method debit-card were, as previously mentioned, set base-case; and a paired sample t-test (see appendix 11.1.5) show how the payment method is in fact being perceived to be used more for utilitarian than hedonic purchases. However, based on the

widespread usage of debit cards in Sweden, as opposed to cash (Sveriges Riksbank, 2018), as well as the intended outcome of the thesis; we find using debit card as base case optimal.

	Hedonic/utilitarian dimensions of the associations a payment method has				
	Mean utilitarian dimension	Mean hedonic dimension	Chronbach alpha (utilitarian dimension)	Chronbach alpha (hedonic dimension)	Valid n
Swish	4.4962	**4.8423**	0.916	0.928	59
Debit-card	5.3102	4.6408	0.875	0.957	57
E-invoice	**4.8333**	2.4905	0.943	0.944	49

Table 2

3.5.3 Pre-study 3

Design

Pre-study 3 (see survey, appendix 11.1.8) aimed towards giving insights on if there in fact does exist enough variance in the respondents perceived application scope and usage of the payment devices used to facilitate the transactions of the payment methods chosen in pre-study 2. Two of our main study hypotheses relies on the distribution not being completely homogeneous, hence pre-study 3 seeks to confirm our initial thoughts on the matter. The survey was conducted through respondents having to answer general questions about their perceived usage scope (first question battery), and to which degree they exercise applications within this usage scope (second question battery). The intended rule of thumb to determine if whether or not there exist variance enough in the answers, is to accept the hypotheses validity in our main study survey if there is reason to believe we are able to collect enough answers to statistically test any differences in the perceived pain of payment. As our main study (3x2) requires us to have at least 180 respondents, the required spread is to have answers deviating from a single data point over an index by at least 30 respondents, hence the rule of thumb becomes:

Accept if; (*(n in pre-study 3 deviating from the most frequent data point)/n in prestudy 3)*180) >30*

Selection

Pre-study 3 was distributed together with pre-study 1 and 2, again as a separate link to reduce any hypothesis guessing in between studies. The questions were only asked to people with experience used either a computer, or/and a smartphone (100%).

Result

Pre-study 3 resulted in n=51, where the variable having the least spread had an n=20 cases which deviated from the most frequent data point. This would, given our rule of thumb result in the following:

*(20/51)*180 = 70, which is >30.*

Hence, the hypothesis connected to the spread of the perceived application scope and the degree of exercising this scope are valid hypothesis which should be subject to enough variation for statistical tests. A frequency table of the general, and exercised application scope can be found in appendix 11.1.7.

3.6 Main study

To acquire data supporting or rejecting our hypotheses described in section 2., our main study was designed using a hypothetical online retailer selling men- and womenswear, with a clear focus on the shoe category. To validify our responses to a greater extent, intended respondents have experience with at least *one* of the three purchase methods, whereas a controlling question at first glance indicated whether or not a respondent was suitable to answer further questions. Another reason for why the controlling variable was included is the fact that respondents answer questions regarding their past experience with the payment method in the survey. As subjects without experience per definition cannot have any history with the payment method, they were excluded, as their potential answers could further bias the results.

3.6.1 Survey design

After an initial text describing 'Onlinebutiken' and its offer in a neutral way, questions on overall attitude toward the brand (operationalized through the display of the e-tailer's website at a shoe section) were asked. To measure the attitudes, we adopted the reasoning behind ABC-attitudes (Affective, Behavioral, and Cognitive), where a factor test was conducted to confirm the distinction between the intended variables. Appendix 11.2.2 present the results, and a clear difference between the cognition based- and affection based attitudes toward both brand, as well as payment method were visible. The affective dimension loaded on the same factor as the impression dimension, which could be due to the survey depicting an online retailer where customers usually shop having promotion focus (Kushwaha & Shankar, 2013), and so therefore form impressions primarily based on affective attitudes. Furthermore, attitudes toward a brand or a product is in the current consumer based literature usually separated from other question batteries. To test attitudes toward the store as well as for the payment method, questions were thus gathered and configured as per suggestion of Söderlund (2010), and is a further reason for making the affective/impression distinction. The totality of the attitude-measuring variables in the questionnaire, in line with Malhotra (2010) resulted in a scale measuring antonym adjectives on a semantic scale with 1 representing the adjective carrying a "negative" attitude, and 7 representing the "positive". The subsequently created indexes can be found in appendix 11.2.3 as *OB_impression, OB_affective,* and *OB_cognitive.*

After these initial questions, respondents were exposed to a product (randomized based on the results in pre-study 1), accompanied by a picture of the checkout. Subsequently, a describing text on a randomized payment method (based on the results in pre-study 2) guided the respondents through what the payment situation would look like. That is, what information was needed from them to conduct the transaction, and so forth. Going forward, the respondents were exposed to a picture of a "successful payment", or in the case of e-invoice "successful order". Next, questions were asked on the following areas (in actual order):

1. Perceived pain of paying in the specific purchase scenario

The measurement of pain is based on existing 'Pain of Payment' literature and experiments. Whilst several authors examine pain of payment by measuring for example willingness to pay (Raghubir & Sristava, 2008; Feinberg, 1986) or by purchase behavior (Thomas et al., 2011), there are also instances where authors ask respondents outright to what degree they experienced pain, (see e.g. Shah, Eisenkraft, Bettman and Chartrand, 2016). To capture perceived pain based on shopping motives and past experience - and not the results of pain of payment, in other words (i.e.), factors we deemed plausible to be affected by other aspects than only pain (such as willingness to pay) - we chose to adopt the latter, more direct, methodology. The questions aimed at measuring to what degree pain was perceived with the purchase, were asked directly to the respondents immediately after being presented with a confirmation of the purchase or order, and are found in appendix 11.2.3 as *Pain_short*. To avoid misinterpretation when translated to Swedish the questions about pain were threefold, the first question being about pain and the following two are synonyms (agony, suffering). The questions were formulated using semantic differential scales.

Furthermore, questions relatable to the above described index were asked precautionarily, this time formulated as statements. Such constitute to more formal versions of Likert scales, giving statements where the respondents were instructed to take stance on a 1 "disagree" to 7 "agree" Likert to the statements. This was done to ensure respondents understood the questions.

2. Hedonic/utilitarian associations to the payment method

A total of ten statements, five aimed at evaluating if the associations were hedonic and five evaluating if the associations were utilitarian, were presented to the respondents who declared to which degree they agreed with the statement about what they thought of the payment method. The statements were formulated on a Likert scale, with seven scale points. The phrasings of the statements are based in literature (Voss et al., 2003), with analogies drawn from Rajeev and Ahtola (1991) and lastly translated to Swedish. The question batteries formed two indexes (PM_hedonic, PM_utilitarian).

3. Saliency of purchasing hedonic/utilitarian items with the payment method

The same key-phrases were used for evaluating the dimension of hedonism or utilitarianism - but this time the perspective was what type of good or service the respondents typically purchased with a given payment method. Again, the respondents were presented with ten statements formulated from (Voss et al., 2003 on a Likert-scale and were asked to state to what degree they agreed or disagreed with them. The questions formed two indexes (NP_utilitarian and NP_hedonic).

4. Perceived application breadth of the payment device

Four questions, forming an index of respondent's perception of the application scope of a payment device, were phrased with positive connotations (e.g. *...payment device* has many different usage areas; *...payment device* fulfills many functions) to which respondents were

asked to what degree they agreed with the statement on a Likert-scale, and formed an index (*PD_scope*). The questions were formed without support in existing literature, however, consults with one senior professor as well as the authors' supervisor was done in order to ensure validity in phrasing.

5. Perceived exercise of the application breadth of the payment device

When examining how much respondents perceive themselves actually using a given payment device a similar methodology was used. Again, statements were presented and respondents replied how much they agreed on a Likert-scale. Out of the nine total statements five were phrased positively and then four of them were reversed so to contain a negative connotation. The reversion was included to make sure answers weren't acquiescencially biased. This separation lead to the creation of two indexes (*PD_usage, PD_usage_REVERSED)*. Identical to the previous question battery, the questions for this battery were formed without support in existing literature, but having made consults to senior academicians for quality checkups.

6. Saliency of 'making a purchase' with payment device

The saliency of the function 'payment' of a device was measured in the respondents by asking them to name what they considered the three main functions of a computer/smartphone. If a respondent stated anyone of these functions as to be connected to payments (e.g. internet banking, shopping, paying for taxis) they were re-coded as saliently perceiving a device to be an instrument of payment. As such, a dummy variable was created for respondents saliently perceiving a device to be an instrument of payment or not.

7. Attitudes toward the payment method

Similarly to measuring attitudes toward the brand 'Onlinebutiken', we asked ABC-questions on how respondents attitudes toward a payment method was. Out of the 15 questions in total asked, 5 came from the impression of the payment method (*PM_impression),* 5 hailed from affective based attitudes (see the index *PM_affective*), and the last 5 from a cognition perspective (P*M_cognitive*). With the same arguing as for the brand attitudes, the questions with roots from Agarwal and Malhotra (2005) and Schiffman and Kanuk (2004), were asked on a 1-7 semantic scale measuring antonym adjectives.

8. Perceived pain of payment in general

General pain of payment was measured in the same fashion as pain of payment for the survey's specific purchase scenario. Respondents were asked, straight up, how painful they perceived payment to be with a given payment method *in general*. Synonyms were used to ensure respondents did not misinterpret the question, and as such the three questions gathered from the studies (e.g. Shah, Eisenkraft, Bettman and Chartrand, (2016)) directly asking the subjects how they experience pain (pain, agony, suffering) formed an index of pain in general (Pain_general_short). The questions were asked on a 1-7 semantic scale.

9. Demographics & controlling variables

Control variables are vital to reducing the risks of receiving spurious results (Jacobsen, 2017). As we operationalized hedonism/utilitarianism through the choice of product (LED-shoe/boot), a question controlling that the respondent noted the product in the earlier stages of the survey was asked. Answers not in accordance with the actual product shown were considered non-valid, hence excluded in the analysis. Furthermore, our study relies to a great extent on what purchase method the respondents were subject to. Hence, we also included a controlling variable on whether or not the respondent accurately could repeat what method they used. Consequently, the same excluding logic as for the product question described above was adopted.

As for demographics, our study did not intend to determine nor hypothesize for any significant differences. However, as the sample seek to mimic the market which the population of Sweden represent, questions on gender as well as age were asked for verification reasons.

3.6.2 Selection and distribution

The distribution of the survey took place through online channels, predominantly on social media. As per the choice of distribution, we inevitably gathered non-probability based data and a haphazard sampling taking form in a convenience sample (Saunders et al., 2012 p. 290). Ideally for validity reasons; the data for this thesis should have gathered probability based data, and the sample itself should be representative for a generalizable group. However, time and resource constraints reduced the marginal utility for such measurements drastically, and hence the thesis might contain methodical biases in terms of sampling, especially in the domain of sample representativeness (Jacobsen, 2017). The reason for such being primarily the risk of structurally excluding parts of a population, hence not giving the generalizability a proper chance. Furthermore, the size of the sample (n=236) should be put in relation to the total population in which the thesis seeks to extract knowledge from (Saunders et al., 2012, p. 265). We consider the 'total population' being the population in Sweden, whereas the relatively extremely small sampling constitutes a threat for generalizability. However, by distributing the survey vertically in the authors' heavily distinctive networks, as well as horizontally through older and younger family; active actions have been taken to try to reduce representativeness bias.

The survey was distributed from the 13th of March, and was closed for answering the 23rd. A total of 236 respondents completed the survey. However, this number was subsequently reduced to a total n of 213 based on control questions, and answers considered unreliable due to consistently answering 1 or 7's on scale questions, for example. This gives a statistical loss of roughly 10%, which is double the of many considered 5% benchmark (Greener, 2008). Although the great statistical loss, which we acknowledge as a weakness, we refer to a thorough assessment of the data, and a zealous exclusion of unreliables as reasons for the high number. Furthermore, the loss is based to roughly 90% of invalidness due to the concluding

control variables, deeper described in section 3.6.1.1. As per time constraints, we considered sampling complete when the survey randomization reached *n>30* valid respondents in each of our 2x3 cases, which then accumulates to enough n for explaining statistical variance, and subsequently the option to proceed with statistical testing (Söderlund, 2010).

The final dataset contained 116 female respondents (54,5%), 92 male (43,5%) and 5 (2%) identifying otherwise. The average age was 30 years, the median 24 years, and ages ranged from 18-75. As per the previously mentioned vertical and horizontal distribution, the demographics statistics somewhat support the intended outcome. Roughly 30% of the respondents deviate from an arbitrarily defined, to the authors, non-immediate network age (18 years old > immediate network >30 years old).

3.6.3 Validity

To ensure validity to the study, one most consider many aspects. To not write an essay on the matter, the authors seek to give insights on aspects considered to be a direct threat to the study rather than concluding what is not. Furthermore, the factors constraining validity and reliability is given in running text to provide more concise, clear and accurate reporting

As the study relies on a questionnaire, the internal validity is key to consider making sure measurements actually measure data which corresponds to the formulated hypotheses. Anonymity is often a factor meant to increase validity (Jacobsen, 2017), and type questionnaire studies often allow for decent levels of such. However, as the authors distributed the surveys in a setting where personal connections are present; there exist reason to believe that full anonymity is not adhered to, thus threatening valid answering. Furthermore, while the pre-studies enhance validity - they were not subject to a fully objective process. A clear example is the fact that we sought to determine how to operationalize hedonic/utilitarian products in pre-study 1, but the products initially exposed to the respondents were chosen without any legitimate reason but pure speculation.

The questions are in general well-tried in previous studies, which enhances validity (Jacobsen, 2002). However, the questions originate from studies being written in English whereas translation might wrong the intended dimensions to capture. The authors, despite having Swedish native tongue, partly chose to write the thesis in English to ensure consistency with previous literature, which should reduce the risk of making non-valid assumptions in terms of language use.

As per the questionnaire, we acknowledge all things hypothetical (Retailer, setting and questions) as potential risks, and with probable cause the greatest threat to the study in terms of validity, and most prevalent, external validity. However, while the hypothetical setting constitutes a risk, it was also crucial due to the time- and resource constraints existing for a 15 ECTS thesis.

3.6.4 Reliability

Ensuring reliability in a study done within the frame of a bachelor's thesis is not easy. For the study to be methodologically rigorous conclusion wise, there are multiple steps researchers in general can take. The most apparent one is to have a clearly thought out, and described, research process (Saunders, Lewis & Thornhill, 2012). As for this thesis, we have taken several steps to enhance reliability and consequently replicability, which on a general level will be given in this section. More specific notions on reliability can be found in running text, particularly the section describing the survey design (see section 3.6.1.1).

Participant error
Refers to events which alters participant performance (Saunders et al., 2012), and are very common to be found in survey based experiments (Furnham, 1986). For the experiment(s) conducted in this study, participant errors should constitute the biggest threat toward reliability due to the very nature of the survey. By having respondents self-report emotional stances, likings/dislikings and similarly, securing that the answers are truthful and accurate is not entirely within our hands. As for the description of our hypothetical retailer, a few qualitative discussions with respondents before taking the survey live, was held. This to ensure that phrasing, wording and structure were considered the way it was intended to. Furthermore, the survey was passed through to a few senior academicians for quality checkups. Additionally, as concluded in e.g. Allen and Seaman (2007) indexes, besides adding variability to the data, also act as reliability tests. By studying Cronbach's alphas, the phrasing of specific questions can with more certainty be concluded to measure what they were designed to. The study relies *fully* on indexed variables, which therein reduces the potential risk of participant error. This was decided, despite the fact that indexes often aggregate data in such ways where effect strengths and significance levels are reduced (Malhotra, 2010).

Participant bias
Refers to factors which may breed false responses. To reduce the risk of participant bias, a total of three control variables were subject to scrutiny in determining whether an answer was considered reliable or not. Furthermore, despite passing the control-variable tests, measurements to reduce risk of participant bias' in terms of participants consequently answering 1 or 7's on scale questions, were taken.

Researcher error
Refers to factors which alters the research's interpretations of data (Saunders et al., 2012). For this thesis, the risk of researcher error is mainly in the vertical of survey construct. To reduce the need for making assumptions, which thereby could bias interpretations, three pre-tests were conducted. These both confirmed and rejected initial thoughts, on for example which payment method was considered most utilitarian. As a result, the tests proved necessary for reliability reasons, as well as for the transparency of the study. Furthermore, scrutiny was placed upon the conducted statistical tests, where variables challenging underlying test-assumptions were for example transformed using Fisher (1915)'s r-to-z, which thereby statistically helps with reducing risk of researcher error.

Researcher bias

Refers to situations which a researcher is biased in terms of recording responses (Saunders et al., 2012), and is mostly concerned around selection bias. While the bias is mostly attributable to qualitative studies, there arguably exist analogies that can be drawn to this thesis. Gathering of responses took place both via public channels online, but also private. Therefore, a structural problem may exist in terms of researcher bias; where the authors inevitably to some extent made use of targeted distribution. We acknowledge this as a weakness for the thesis, and to reduce the potential impact; several steps were taken. First, we encouraged our first-line respondents to distribute the survey within their networks. Second, we sought to establish the age-sex vertical as similar to the Swedish population as possible. Third, we used as many online channels as possible, not just limiting the distribution to be done via e.g. Facebook/e-mail.

4. Result and analysis

The result chapter follows the structure of the hypothesis formulation in ascending order. To ensure the results being transparently reported, an initial section covering an assessment of the tested variables, assumptions necessary to make in order to keep an objective reporting, as well as a description of the key data preparation made. The reporting will be done on a hypothesis on hypothesis basis, where analysis' will be given in running text.

As per the tests conducted, we reserve significance to be supported on a 95% level ($p < 0{,}05$) However, when applicable, results having statistical tendencies ($0{,}05 < p < 0{,}1$) will be reported with special annotations as well. The reporting will be done using the variable names of our choosing.

4.1 Result approach

Initially, a review on the indexation of our variables should be raised. Nunnally (1978) states how indexes should be considered a common measure of a phenomena given that Cronbach's alpha is >.7, and hence, as a rule of thumb - this measure will be used as benchmark henceforth, unless otherwise stated. To test this, we conducted reliability tests model Alpha. A description of the entire index pool, and the variable names used in the tables and visuals below are found in appendix 11.2.3. All the variables intended to test our hypotheses are supported in terms of the indexation benchmark.

As for the necessary assumptions on a general level, the tests intended to be made presuppose normal distribution, absence of outliers, linearity and homoscedasticity (Saunders et al., 2012). Appropriate means of action have been taken to ensure this, where examples are transformations, exclusion of data points, and scatter-plot studies. When appropriate, results showing tendencies to gravely strain these assumptions are reported and a special annotation is given. However, as found how violations of these assumptions show diminishing effects as n increases, and sometimes even for sample sizes less than n=30 (Hays, 1994 in Saunders et al., 2012) consequences should not be exaggerated. Furthermore, as our study adopted a 3 (Swish; E-invoice; Debit card) x 2 (Hedonic product; Utilitarian product) approach, and our hypotheses to a great extent are motivated presupposing similar relationships irrespective of the methods/products, we seek to t-use T-tests/ANOVA tests to establish effect-isolations, to subsequently be able to analyze the results using a siloed approach. Only H10, H11 and H12 argue for differences in our 3x2, and as per such will not be examined in this way, but rather tested stimuli-for-stimuli. To avoid unnecessary reporting moving on, we already here mention that <u>*none*</u> of our indexations intended to test H1 thru H9 show differences in our product dimension, whereas these will be treated collectively throughout.

The discussion (and disagreement) amongst scholars on if Likert-scale based variables are to be considered as ordinal or interval data (see e.g. Lalla, Facchinetti & Mastroleo, 2005 p. 4; Allen & Seaman, 2007), and subsequently also the appropriate tests to be made, have

implications for this thesis as our variables heavily rely on such. While we acknowledge the biases assuming interval data (and thereby Pearson's correlation tests instead of Spearman's Rho/Mann-Whitney U, for example) might inflict, the variables themselves have logical interval characteristics such as distance and value meaning. Furthermore, for example, while Allen and Seaman (2007) strongly advocate for treating Likert scales as ordinal, they also conclude that indexation of Likert scales add variability enough to use parametric tests, given data normality. Therefore we structurally treat Likert scales as interval rather than ordinal data, given normal distribution, unless stated otherwise.

4.2 Payment method - considered hedonic/utilitarian

As hypothesized in H1, the relationship between hedonic associations to a payment method and the pain perceived using it was deemed negative. The effect is hypothesized to hold true despite what method the respondent was subject to. In order to ensure proper testing, a ANOVA test for the eventual mean differences of *PM_hedonic* between the purchase methods was adopted. test H1, a Pearson's correlation was conducted. The test indicates significant differences only for Swish relative the other payment methods, having a mean difference of $\mu = 1{,}43259$ ($p = 0{,}000$) and $\mu = 1{,}80219$ ($p = 0{,}000$) against Debit card and E-invoice respectively. To test H1, we will therefore give a twofold answer. One for the correlation filtered on the payment methods, and one for the unfiltered correlation. However, the hypothesis still expects the relationship to be the same for the three methods – but expects correlation-strength differences. The Swish stimuli correlates with *PM_hedonic* having $r_{PM_{hedonic};Pain_short} = -0{,}198$ ($p = 0{,}036$), the E-invoice stimuli with $r_{PM_{hedonic};Pain_short} = -0{,}272$ ($p = 0{,}024$), and the debit card stimuli having $r_{PM_{hedonic};Pain_short} = -0{,}112$ ($p = 0{,}046$), implying that the relationship is significant and directionally similar amongst the payment methods. Hence, H1 on the filtered correlations are supported.

Despite the mean differences between (only) Swish and the other methods concerning the variable *PM_hedonic*, we deem analyzing the method's unified correlation to the variable justifiable due to the support found for the filtered. As seen in table 3 below, the correlation coefficient $r_{PM_{hedonic};Pain_short} = -0{,}151$ with a two-sided $p = 0{,}027$, which is less than the previously described significance levels required for the relationship to be statistically valid. All and all, we find firm support for H1: As perceived hedonic associations to a payment method increase, pain of payment decrease, both for the filtered condition as well as the unified.

Correlation between Pain variable & Hedonic associations (Purchase method)

Correlations

		PM_hedonic	Pain_short
PM_hedonic	Pearson Correlation	1	-.151*
	Sig. (2-tailed)		.027
	N	213	213
Pain_short	Pearson Correlation	-.151*	1
	Sig. (2-tailed)	.027	
	N	213	213

* Correlation is significant at the 0.05 level (2-tailed).

Table 3

The relationship between the associations and pain was deemed twofold, where the utilitarian dimension was hypothesized to have the same effect as the hedonic. However different the evaluative grounds hedonic/utilitarian may be, both allow for higher (lower) utility of a payment method if either dimension is evaluated better (worse). The initial mean difference testing between the payment methods for the variable intended to answer H2 show similar results to the H1 case. *PM_utilitarian* filtered on payment methods only have significant differences between the Swish condition and the others, having a $\mu = 0{,}87398$ ($p = 0{,}001$) and $\mu = 1{,}23874$ ($p = 0{,}000$) for Debit card and E-invoice respectively. Thus, the same approach as for H1 (filtered/unfiltered) is adopted. The Swish stimuli correlates with *PM_hedonic* having $r_{PM_{Utilitarian};Pain_short} = -0{,}247$ ($p = 0{,}034$), the E-invoice stimuli with $r_{PM_{Utilitarian};Pain_short} = -0{,}161 (p = 0{,}042)$, and the debit card stimuli having $r_{PM_{Utilitarian};Pain_short} = -0{,}211$ ($p = 0{,}039$). Thus, on the filtered condition – H2 is supported, and analyzing the case for the unfiltered is deemed a justifiable consult following the same argumentation as for H1.

Following the same testing as for H1, the unfiltered assessment of the results is depicted in table 4 showing that the relationship seems to exist with a correlation coefficient $r_{PM_utilitarian;\ Pain_short} = -0{,}208$, and a p-value of $p = 0{,}02$, implying significance in the statistical testing. Therefore, we can deem H2 fully supported.

Correlation between Pain variable & Utilitarian associations (Purchase method)

Correlations

		Pain_short	PM_utilitarian
Pain_short	Pearson Correlation	1	-.208**
	Sig. (2-tailed)		.002
	N	213	213
PM_utilitarian	Pearson Correlation	-.208**	1
	Sig. (2-tailed)	.002	
	N	213	213

** Correlation is significant at the 0.01 level (2-tailed). ***Table 4***

Notably, correlation between two variables do not necessarily imply causation. For the sake of H1 and H2, however, the causation should be robust. This is due to the notion that pain is not a driver for perceiving a method as more hedonic/utilitarian. The design component (see section 2 for a complete review), and subsequently the 'generic factors' (de-(coupling); transparency; depletion of wealth) of a payment method do per existing literature form a much more logical explanation for how utilitarian/hedonic a purchase method is considered. Rather, it is likely that pain lessens from hedonic and utilitarian dimensions being more favorably evaluated. Furthermore, the linear relationship seems stronger in the case of a payment method being considered utilitarian, rather than hedonic, implying that the dimension might be more important to consider for purposes of reducing pain. At glance, the correlation coefficients support this. However, a Fisher's r-to-z transformation (Fisher, 1915), and the following t-test

between the z-values reject that any statistical certainties can be drawn on the matter, having a z-value of $z = 0{,}6$ and a p value of $p = 0{,}5485$, reducing any further analysis' relevance.

4.3 Paying for items - considered hedonic/utilitarian

Hypothesis H3 describes to what extent customers associate conducting transactions of hedonic items with a purchase method. To isolate the effect of the variable NP_hedonic, we need to review it with respect to the stimuli in our 3x2. As previously mentioned, the product dimension of our stimuli (2) did not show any inherent differences, however the payment method dimension of it does. There exist no differences between Swish and Debet card concerning the saliency of conducting transactions of hedonic items, but E-invoice shows a lower mean than both. The mean difference for E-invoice on the variable *NP_hedonic* is $\mu = -1{,}20733$ ($p = 0{,}000$) as compared to Debit Card, and $\mu = -1{,}18331$ ($p = 0{,}000$) as compared to Swish. The results of this mean different analysis should be interpreted as E-invoice is *less* associated with conducting transactions of hedonic items than both Debit card and Swish. However the case may be that these stimuli differ against E-invoice, we still see true that the hypothesized relationship should hold regardless of the payment method that was depicted. Thus, a filtered review of the purchase methods, followed by a condensed as we see fit is depicted below.

For the stimuli Swish, the relationship between *NP_hedonic* and *Pain_short*, tested using a Pearson's correlation, show a correlation coefficient of $r_{NP_hedonic;Pain_short} = -0{,}108$ and a p-value of ($p = 0{,}046$). For the E-invoice condition the same numbers are $r_{NP_hedonic;Pain_short} = -0{,}211$ and a p-value of ($p = 0{,}001$), and lastly for the Debit card case showing an $r_{NP_hedonic;Pain_short} = -0{,}126$ with a p-value of ($p = 0{,}041$). All the correlations are significant, and show similar direction in their relationships (-). Thus, we find support for H3 in all filtered cases. However, the E-invoice condition correlate at glance with double the strength comparing to Swish and Debit card. Although this strength difference - a r-to-z transformation and subsequent t-tests on these standardized coefficients disproves this. It could potentially be to the narrow *n* of the study, but no clear conclusion on this matter can be drawn. This indicates that the condensed analysis described above is a reasonable consult, in order to find the "average" strength of the relationship.

To test whether or not the condensed case had an effect on the respondents perceived pain, we acknowledged the same method as for the previous hypothesis where a linear relationship is sought to be found between the two variables. Table 5 shows this relationship, where the correlation coefficient is $r_{NP_hedonic;Pain_short} = -0{,}138$, having a statistically significant relationship with a p value of $p = 0{,}045$. H3: *As perceived saliency of purchasing hedonic items with a payment method increase, pain of payment decrease* is thereby considered supported on the condensed level as well.

Correlation between Pain variable & primarily purchasing hedonic products

Correlations			
		NP_hedonic	Pain_short
NP_hedonic	Pearson Correlation	1	-.138*
	Sig. (2-tailed)		.045
	N	213	213
Pain_short	Pearson Correlation	-.138*	1
	Sig. (2-tailed)	.045	
	N	213	213

* Correlation is significant at the 0.05 level (2-tailed).

Table 5

Apart from the hedonistic/utilitarian viewpoint in H1 and H2, which both were hypothesized to correlate negatively with pain, a different viewpoint was adopted for H3 and H4. associating conducting hedonic purchases with a payment method was deemed having a negative relationship with pain (i.e. lowering pain), having utilitarian associations was hypothesized to be completely the opposite. That is; a positive and significant relationship.

No differences between the stimuli was found for the index *NP_utilitarian*, i.e. the purchase methods compared horizontally do not show any differences in the saliency of purchasing utilitarian products. Thus, the testing done allow for a "condensed" approach, without initially filtering the variable on our 3x2. Table 6 show the results of a Pearson's correlation test, where there exist some discrepancies with the hypothesis. The direction of the correlation relationship is not positive but in fact negative $r_{NP_utilitarian\,;Pain_short} = -0{,}063$. However, as the result is not significant ($p = 0{,}358$), we find some support for the hypothesis on a "qualitative level". When a respondent does associate purchasing utilitarian items with a payment method, she does not feel more pain - and neither less. This indicate a neutral stance in terms of pain, when a customer purchases utilitarian. Altogether, however, results indicate that *H4: As perceived saliency of purchasing utilitarian items with a payment method increases, pain of payment increase,* should be considered rejected.

Correlation between Pain variable & primarily purchasing utilitarian products

Correlations			
		Pain_short	NP_utilitarian
Pain_short	Pearson Correlation	1	-.063
	Sig. (2-tailed)		.358
	N	213	213
NP_utilitarian	Pearson Correlation	-.063	1
	Sig. (2-tailed)	.358	
	N	213	213

Table 6

A correlation-causation argumentation would not be necessary in the case of H3 and H4. Pain of paying cannot generally affect how one considers items "normally" purchased with a payment method - but rather, the relationship is the opposite.

However, E-invoice exhibits unique qualities in this study. Compared to the other methods of payment it displays the greatest relative perceptive difference in terms of which product types

are normally purchased with it, i.e. the mean difference between *NP_hedonic* and *NP_utilitarian* within the stimuli. E-invoice presents stereotypical characteristics of being the payment method of choice when purchasing utilitarian products. The difference between the mean of normally purchasing utilitarian items with a given payment method and the mean of normally purchasing hedonic items with the same method is more than twice as large for 'E-invoice', having a mean difference of $\mu = 1.171$, with a p-value of $p < 0{,}000$ than for 'Debit card' having a mean difference $\mu = 0{,}563$ with a p-value of $p = 0{,}001$. For 'Swish' there exists no statistically significant distinction of what a normal purchase constitutes. It is concluded that 'E-invoice' is more saliently associated with utilitarian purchases, more so than both 'Debit card' and 'Swish'. Table 7, 8 and 9 report the testing done for the mean differences.

Mean differences Utilitarian/Hedonic normal product purchase, Debit Card

Paired Samples Statistics

	Mean	N	Std. Deviation	Std. Error Mean
NP_utilitarian -	5.0571	70	1.33325	.15935
NP_hedonic	4.4943	70	1.73847	.20779

Paired Samples Correlations

	N	Correlation	Sig.
NP_utilitarian - NP_hedonic	70	.677	.000

Paired Samples test

	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference		t	df	Sig. (2-tailed)
				Lower	Upper			
NP_utilitarian - NP_hedonic	.56286	1.28955	.15413	.25537	.87034	3.652	69	.001

Table 7

Mean differences Utilitarian/Hedonic normal product purchase, Swish

Paired Samples Statistics

	Mean	N	Std. Deviation	Std. Error Mean
NP_utilitarian -	4.4865	74	1.58765	.18456
NP_hedonic	4.4703	74	1.71582	.19946

Paired Samples Correlations

	N	Correlation	Sig.
NP_utilitarian - NP_hedonic	74	.639	.000

Paired Samples test

	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference		t	df	Sig. (2-tailed)
				Lower	Upper			
NP_utilitarian - NP_hedonic	.01622	1.40791	.16367	-.30997	.34240	.099	73	.921

Table 8

Mean differences Utilitarian/Hedonic normal product purchase, E-invoice

Paired Samples Statistics

	Mean	N	Std. Deviation	Std. Error Mean
NP_utilitarian -	4.4580	69	1.40842	.16955
NP_hedonic	3.2870	69	1.75146	.21085

Paired Samples Correlation

	N	Correlation	Sig.
NP_utilitarian - NP_hedonic	69	.360	.002

Paired Samples Test

	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference		t	df	Sig. (2-tailed)
				Lower	Upper			
NP_utilitarian - NP_hedonic	1.17101	1.80922	.21780	.73639	1.60564	5.376	68	.000

Table 9

4.4 Payment device

The perceived application scope of which payment device was considered having was hypothesized to affect the pain, motivated by the blur-effect. Pre-study 3 deemed enough

variance in how broad this scope was considered, to conduct statistical testing. Our main study confirms this variance. No significant differences were found between the stimuli (which represent two different payment devices; Swish (smartphone), and E-invoice combined with Debit (computer) on neither *PD_scope* nor *PD_usage,* tested using an ANOVA test. As per such, we seek to test the variables collectively against the pain variable. The negative relationship between the variables hypothesized in H5 was tested through a Pearson's correlation, and are consistent with predictions having $r_{PD_scope;Pain_short} = -0{,}304$, and a P value of $p = 0{,}000$ proving significance. We therefore find support for *H5: As perceived application scope (breadth) of any given payment device increase, pain of payment decrease.* Results are summarized in table 10 below.

Correlation between Pain variable & perceived app. scope (purchase device)

Correlations

		Pain_short	PD_scope
Pain_short	Pearson Correlation	1	-.304**
	Sig. (2-tailed)		.000
	N	213	213
PD_scope	Pearson Correlation	-.304**	1
	Sig. (2-tailed)	.000	
	N	213	213

** Correlation is significant at the 0.01 level (2-tailed).

Table 10

H6 was tested using the same method, and the spread reasoning applied same for the exercised scope of applications. Results are described in Table 11, and are consistent with our hypothesis. Pearson's correlation coefficient $r_{PD_usage;Pain_short} = -0{,}173.$ indicate the negative relationship, with a p-value of $p = 0{,}012$ giving the prediction statistical proof. Hence, we consider *H6: As the perceived number of applications of a payment device which are being exercised increase in numbers, pain of payment decrease,* supported.

Correlation between Pain variable & perceived used app. scope (purchase device)

Correlations

		Pain_short	PD_usage
Pain_short	Pearson Correlation	1	-.173*
	Sig. (2-tailed)		.012
	N	213	213
PD_usage	Pearson Correlation	-.173*	1
	Sig. (2-tailed)	.012	
	N	213	213

* Correlation is significant at the 0.05 level (2-tailed).

Table 11

Likewise as before, a review of the causation roles that the variables *PD_scope* and *PD_usage* has on pain is reasonable to do. However the case may be, we do not find support for a causation issue in neither case. That is; we strongly believe that perceived scope/usage of a payment are not affected by how pain is considered, as per rationale. Rather, the latter is being directly

moderated by the device's application scope and usage, and we therefore find evidence for the 'blur'.

4.5 Payment saliency

A Chi-square test confirm no differences between the frequency of perceiving payment saliency (as defined in section 3) amongst the different stimuli, and thus we adopt the collective testing approach as described in e.g. 4.3 and 4.4. To test H7 the group of respondents who saliently perceive a device as an instrument of payment was compared to the group of respondents who did not saliently perceive a device as an instrument of payment on basis of general pain of payment. As formulated, the hypothesis expected the salient group to perceive higher pain of payment due to experiencing less 'blur'. Means on perceived pain of payment in general were compared between the groups as shown in table 12 and 13.

INDEPENDENT T-TEST between 'Saliency' and 'Pain_general_short'

Group Statistics

	Saliency	N	Mean	Std. Deviation	Std. Error Mean
Pain_general_short	Is_salient	60	2,3556	1,66369	0,21478
	Is_not_salient	176	2,6439	1,83566	0,13837

Table 12

Independent Samples Test

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-taled)	Mean difference	Std. Error Difference	Lower	Upper
Pain_general_short	Equal variances assumed	0,971	0,326	-1,075	234	0,283	-0,28838	0,26817	-0,81672	0,23995
	Equal variances not assumed			-1,129	111,652	0,261	-0,28838	0,25549	-0,79463	0,21786

Table 13

The group for which the payment function was perceived as salient reportedly experienced lower pain of payment ($\mu = -0{,}2883$), which is contrary to the formulated hypothesis. Although, as the results of the test were not significant ($p = 0{,}283$), the hypothesis is rejected implying that *H7: As non-payment associations to any given payment method/device increase in saliency levels, pain of payment decrease* is not accurate.

4.6 Attitudes

Attitudes, and consequently evaluations toward a brand, and a payment method, was hypothesized in H8 and H9 respectively to correlate negatively and significantly with pain of payment. However, apart from the previous discussions that have been held regarding the correlation-causation dilemma, the proposed relationship is not specified in terms of what direction the effect is going. Based on the in section 2 described looping mechanism, we instead argue the relationship to be simultaneal and subsequently, loop. To test the hypotheses, Pearson's correlation was used.

Any differences on the means of *OB_impression, OB_affective* and *OB_cognitive* between the different stimuli was analyzed for using a ANOVA test. No differences were found for neither case, implying the opportunity for generalizing over the stimuli previously discussed is a justifiable consult. For H8, Table 14, 15 and 16 represent the three different indexes on

impression, affection and cognition based attitudes towards the brand, and their respective correlation with *Pain_short*. As for the impression based attitudes toward the brand, the correlation coefficient is notably low ($r_{OB_impression;Pain_short} = -0{,}008$), with a p-value of $p = 0{,}903$, implying that the relationship between the two variables most surely does not exist. For affection based attitudes toward the brand, the insignificant pattern continues. The variables correlate with a coefficient of $r_{OB_affective;Pain_short} = 0{,}063$, and a p-value of $p = 0{,}360$ which dismantle our hypothesis further. As for the cognition based attitudes, hypothesized to manifestate through neural readiness, the hypothesized pattern does not emerge. The variables correlate with an r of $r_{OB_cognitive;Pain_short} = -0{,}038$, and a p-value of $p = 0{,}582$, which denounces the hypothesis fully. None of the sub-hypothesis' are supported, whereas the general H8 hypothesis *Attitude to a brand correlate negatively and significantly with pain of payment,* is rejected.

Correlation between Pain variable & Brand attitude (impression)

Correlations

		Pain_short	OB_impression
Pain_short	Pearson Correlation	1	-.008
	Sig. (2-tailed)		.903
	N	213	213
OB_impression	Pearson Correlation	-.008	1
	Sig. (2-tailed)	.903	
	N	213	213

Table 14

Correlation between Pain variable & Brand attitude (affective)

Correlations

		Pain_short	OB_affective
Pain_short	Pearson Correlation	1	.063
	Sig. (2-tailed)		.360
	N	213	213
OB_affective	Pearson Correlation	.063	1
	Sig. (2-tailed)	.360	
	N	213	213

Table 15

Correlation between Pain variable & Brand attitude (cognitive)

Correlations

		Pain_short	OB_cognitive
Pain_short	Pearson Correlation	1	-.038
	Sig. (2-tailed)		.582
	N	213	213
OB_cognitive	Pearson Correlation	-.038	1
	Sig. (2-tailed)	.582	
	N	213	213

Table 16

Based on the looping mechanism, and as similarly to the H8 proposal, the attitude in this case toward a payment method, was hypothesized to correlate negatively and significantly with pain. To test H9, the same approach with correlations as previously were adopted. There exist mean differences between the stimuli, where again, Swish is the only stimuli having differences

relative the other two. For *PM_impression,* the Swish condition deviates from the E-invoice case with the difference $\mu = 1{,}33639$ ($p = 0{,}000$), and for Debit card $\mu = 1{,}23498$ ($p = 0{,}000$). For *PM_affective* similar results are found: The variable differs in its mean for Swish comparing to E-invoice with $\mu = 1{,}16087$ ($p = 0{,}000$), and for Debit card with $\mu = 0{,}98571$ ($p = 0{,}000$), respectively. For *PM_cognitive*, again, similar results show. The ANOVA show mean differences for Swish comparing to the other methods with $\mu = 0{,}88727$ ($p = 0{,}000$) for E-invoice and $\mu = 0{,}80139$ ($p = 0{,}001$) for Debit Card. These results altogether indicate that the attitude towards Swish is comparatively better than for the other purchase methods; despite the dimension in which these attitudes form.

Subsequently, the correlations need to be studied filtered on the purchase method stimuli, as there exist mean differences. However the hypothesized relationship is still expected to hold true regardless of the method being studied. The following section is divided on the respective variable (*PM_impression, PM_affective, and PM_cognitive)* filtered for the purchase methods respectively:

For *PM_impression* (H9a), Swish correlates with an $r_{PM_impression\,;Pain_short} = -0{,}296$ and a P-value of $p = 0{,}010$, E-invoice with $r_{PM_impression\,;Pain_short} = -0{,}297$ and a P-value of $p = 0{,}013$, and lastly Debit card with $r_{PM_impression\,;Pain_short} = -0{,}263$ and a P-value of $p = 0{,}028$. All correlations show results which are significant, and the strengths of the respective relationships are the identical direction as well as similar in strength.

For *PM_affective* (H9b), Swish correlates with $r_{PM_affective\,;Pain_short} = -0{,}245$ and a P-value of $p = 0{,}025$, E-invoice with $r_{PM_affective\,;Pain_short} = -0{,}216$ and a P-value of $p = 0{,}036$, and lastly Debit card with $r_{PM_affective\,;Pain_short} = -0{,}198$ and a P-value of $p = 0{,}044$. Similarly to the case for PM_impression all filtered correlations are significant and show results which indicate the same direction of relationship of the variables. Thus, H9b is irrespective of purchase method found to be supported.

For *PM_cognitive* (H9c), Swish correlates with $r_{PM_cognitive\,;Pain_short} = -0{,}212$ and a P-value of $p = 0{,}043$, E-invoice with $r_{PM_cognitive\,;Pain_short} = -0{,}248$ and a P-value of $p = 0{,}032$, and lastly Debit card with $r_{PM_cognitive\,;Pain_short} = -0{,}264$ and a P-value of $p = 0{,}027$. Again, similarly to the previous tests, the results divided on the respective payment method for *PM_cognitive* (and its correlation to pain_short) are similar in every aspect. Therefore, H9c is, irrespective of purchase method, supported.

Whilst our initial mean difference analysis of the variables generated significant differences, we seek to establish a condensed answer ("correlation irrespective of payment method") to our hypothesis. Due to the correlations between *Pain_short* and *PM_impression, PM_affective,* and *PM_cognitive respectively,* showing nearly identical results, a Fishers r-to-z test was conducted between all of the correlations described in the previous sections, in order to determine whether or not the respective correlation strengths statistically differ. If they do, such a condensed analysis, irrespective of payment method, would be skewed; if not – then arguably such analysis

could prove useful in order to generalize. No significant differences in the tests were found in neither case, whereas we deem the described condensed analysis a justifiable consult.

Using the condensed analysis, results indicate that the impression of the payment method correlate with pain having a coefficient of $r_{PM_impression;Pain_short} = -0{,}341$, and a P-value of $p = 0{,}000$, affection based attitudes of the payment method correlate with pain having a coefficient of $r_{PM_affective;Pain_short} = -0{,}247$ and a P-value of $p = 0{,}000$, cognition based attitude of the payment method correlate with pain having a coefficient of $r_{PM_cognitive;Pain_short} = -0{,}233$ and a P-value of $p = 0{,}001$. The results are summarized from table 17, 18 and 19, and as such we find support for *H9a, H9b and H9c* also on a condensed level.

Correlation between Pain variable & Purchase method attitude (impression)

Correlations

		Pain_short	PM_impression
Pain_short	Pearson Correlation	1	-.341**
	Sig. (2-tailed)		.000
	N	213	213
PM_impression	Pearson Correlation	-.341**	1
	Sig. (2-tailed)	.000	
	N	213	213

** Correlation is significant at the 0.01 level (2-tailed). ***Table 17***

Correlation between Pain variable & Purchase method attitude (affective)

Correlations

		Pain_short	PM_affective
Pain_short	Pearson Correlation	1	-.247**
	Sig. (2-tailed)		.000
	N	213	213
PM_affective	Pearson Correlation	-.247**	1
	Sig. (2-tailed)	.000	
	N	213	213

** Correlation is significant at the 0.01 level (2-tailed). ***Table 18***

Correlation between Pain variable & Purchase method attitude (cognitive)

Correlations

		Pain_short	PM_cognitive
Pain_short	Pearson Correlation	1	-.233**
	Sig. (2-tailed)		.001
	N	213	213
PM_cognitive	Pearson Correlation	-.233**	1
	Sig. (2-tailed)	.001	
	N	213	213

** Correlation is significant at the 0.01 level (2-tailed). ***Table 19***

4.7 Differences in pain between Swish and E-invoice

In order to be able to stipulate the statistical differences between the payment methods, one must first consider the 2x3 based manipulations described in section 3. method. By determining whether or not there exist statistical differences between how the hedonic/utilitarian product, the effect of which the payment method constitutes to can be evaluated. To test any inherent differences between the product based stimulus, a t-test was conducted (see appendix 11.2.4). While the pain at glance seem higher for utilitarian item than for the hedonic, the results implies no statistical significance. As per such, the null hypothesis that there exists no difference in pain hailing from purchasing either a hedonic- or a utilitarian item cannot be rejected. The insignificance irrespective of what stimulus on the payment-method level which the respondent was subject to, furthermore implies that the tests conducted for the payment methods below should hold robust in terms of isolating the effect hailing from the payment method itself.

E-invoice is seen by respondents as both less hedonic and less utilitarian than Swish. Perceiving a payment method as 'more' on any of these dimensions has been shown to reduce the experienced pain of payment in *H1*. Owing to this fact E-invoice was hypothesized to cause higher pain of payment than Swish. A comparison between the groups exposed to different payment methods on the means on experienced pain of payment was conducted and the results are presented in table 20 and 21 below.

INDEPENDENT T-TEST between 'Payment_method' and 'Pain_general_short'					
Group Statistics					
	Payment_method	N	Mean	Std. Deviation	Std. Error Mean
Pain_general_short	E-invoice	69	2,5362	1,70564	0,20533
	Swish	74	2,1351	1,65973	0,19294

Table 20

Independent samples test										
Leverne'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
Pain_short	Equal variances assumed	0.656	0.419	1.425	141	0.156	0.4011	0.28149	-0.15539	0.95758
	Equal variances not assumed			1.424	139.667	0.157	0.4011	0.28176	-0.15597	0.95816

Table 21

The test shows that the 'Swish-group' does in fact report lower levels of pain of payment than the 'E-invoice-group' having a mean difference of $\mu = 0.4011$, however the results are not statistically significant ($p = 0{,}156$). Even though the results do show tendencies that the expected relationship exists, it is not possible to draw a clear conclusion. Since E-invoice does differ from Swish in terms of wealth-depletion this might decrease the pain of payment and pollute the result. As a consequence, *H10: Respondents perceive higher pain of payment with payment method 'E-invoice' relative to payment method 'Swish'* is rejected.

Seeing as debit cards are defined as resembling cash the most in terms of form, coupling and depletion of wealth they therefore constitute the most painful payment method. Swish and E-invoice both differ from debit cards in several, or all, of the aforementioned factors and consequently are hypothesized to have lower pain of payment. The results of the analysis are shown in the table 22 below.

ANOVA Scheffe test on differences in absolute pains across Purchase methods

Multiple Comparisons

Dependent Variable: Pain_general_short

Scheffe

(I) Payment_method	(J) Payment_method	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Debitcard	E-invoice	0,55424	0,29692	0,178	-0,1778	1,2863
	Swish	**0,95534***	0,29183	0,005	0,2359	1,6748
E-invoice	Debitcard	-0,55424	0,29692	0,178	-1,2863	0,1778
	Swish	0,4011	0,29291	0,393	-0,321	1,1232
Swish	Debitcard	**-0,95534***	0,29183	0,005	-1,6748	-0,2359
	E-invoice	-0,4011	0,29291	0,393	-1,1232	0,321

* The mean difference is significant at the 0.05 level.

Table 22

The data indicates that ranking from the most painful to the least painful method the following hierarchical structure exists; 1) Debit card, 2) E-invoice, 3) Swish. However, only the mean difference ($\mu = 0{,}95534$) between 'Debit card' and 'Swish' is statistically significant $p = 0{,}005$, and the relationship between 'E-invoice' and 'Swish' has been previously rejected in H10 due to statistically insignificant results - even though the data hinted at the same ranking as presented in table 22 above. As such the hypothesis *H11: 'Swish' and 'E-invoice' both have lower pain of payment relative to 'debit card'* can only be seen as partly supported, as only 'Swish' is shown to be less painful than 'debit card'. However, in essence the hypothesis is rejected*.

4.8 Pain of payment based on product type between and within payment methods

Due to the profound impact shopping motives and product types have been found to have on several aspects of consumer behavior it was hypothesized that what you purchased mattered more than how you purchased it. As such a comparison between perceived pain of payment and product type was conducted on all respondents regardless of which payment method they were exposed to. The results follow in table 23 and 24 below.

INDEPENDENT T-TEST between 'Product_type' and 'Pain_short'

Group Statistics

	Product_type	N	Mean	Std. Deviation	Std. Error Mean
Pain_short	Utilitarian	103	2,9159	1,69436	0,16695
	Hedonic	110	2,597	1,68104	0,16028

Table 23

Independent samples test

Leverne'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
Pain_short	Equal variances assumed	0.295	0.587	1.378	211	0.17	0.31889	0.23137	-0.13721	0.77499
	Equal variances not assumed			1.378	209.852	0.17	0.31889	0.23143	-0.13735	0.77512

Table 24

When grouped in this way, the data indicate that when purchasing hedonic products consumers experience lower pain of payment, having a mean difference of $\mu = 0{,}31889$. However, the difference is not significant ($p = 0{,}17$). To explore if the hypothesis holds true for certain payment methods but not for others the same comparison was conducted but segregated on said payment methods. Statistically significant results were found only for the E-invoice condition, were purchasing a utilitarian item produced a decidedly higher level of pain of payment. A review of the results can be found in table 25 and 26 below.

INDEPENDENT T-TEST between 'Product_type' and 'Pain_short' for E-Invoice					
Group Statistics					
	Product_type	N	Mean	Std. Deviation	Std. Error Mean
Pain_short	Utilitarian	33	3,3636	1,93714	0,33721
	Hedonic	36	2,4074	1,39866	0,23311

Table 25

Independent samples test										
Leverne'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
Pain_short	Equal variances assumed	6.382	0.014	2.365	67	0.021	0.95623	0.40429	0.14926	1.76315
	Equal variances not assumed			2.333	57.82	0.023	0.95623	0.40994	0.13558	1.77687

Table 26

As shown under section 4.2 (c.f. table 7, 8 and 9) 'E-invoice' is comparatively the payment method most saliently associated with utilitarian purchases. This implies that for purchase methods where the estimated difference between the type of products purchased (utilitarian/hedonic) differs a lot - that is, when the method itself is predominantly associated with purchasing *one* type of product - not adhering to the standard affects pain of payment. If one breaks the norm of purchasing the stereotypical product type, by instead purchasing an atypical product type, pain seems to lessen. Following the findings, *H12: Respondents perceive higher pain of payment for a given payment method when purchasing utilitarian items, as compared to using the same payment method to purchase hedonic items* is partly and situationally supported, but rejected* in its essence.

To summarize, figure 2 below show an overview of the hypotheses and the decisions which the testing resulted in.

Hypotheses

Review of results

Hypothesis	Description	Decision
H1:	*As perceived hedonic associations to a payment method increases, pain of payment decreases.*	Supported
H2:	*As perceived utilitarian associations to a payment method increases, pain of payment decreases.*	Supported
H3:	*As perceived saliency of purchasing hedonic items with a payment method increases, pain of payment decreases*	Supported
H4:	*As perceived saliency of purchasing utilitarian items with a payment method increases, pain of payment decreases*	Rejected
H5:	*As perceived application scope (breadth) of any given payment device increasess, pain of payment decreases.*	Supported
H6:	*As the perceived number of applications of a payment device which are being exercised increases in numbers, pain of payment decreases*	Supported
H7:	*As non-payment associations to any given payment method/device increases in saliency levels, pain of payment decreases*	Rejected
H8:	*Attitude to a brand correlate negatively and significantly with pain of payment*	Rejected
H9:	*Attitude to a Payment method correlate negatively and significantly with pain of payment*	Supported
H10	*Respondents perceive higher pain of payment with payment method 'E-invoice' relative to payment method 'Swish'*	Rejected
H11	*'Swish' and 'E-invoice' both have lower pain of payment relative to 'debit card'*	Rejected*
H12	*Respondents perceive higher pain of payment any given payment method when purchasing utilitarian items, as compared to using the same payment method to purchase hedonic items.*	Rejected*

*Situationally supported

Figure 2

5. Conclusion

This section provides an answer to the overarching research question, based on the empirically observed results. The intended outcome with this thesis was to provide insights on how, and explain why, consumers experience more or less psychological pain when conducting a monetary transaction. Through previous literature, 12 hypotheses were formulated, and survey based data was analyzed resulting in a number of hypothesis being supported, as well as rejected.

The answers to the overarching research question '*How do attitudes, previous experience and associations to a payment method, affect perceived pain of payment?'* are deemed threefold. First, we are able to conclude that positive hedonic *and* utilitarian associations to a purchase method reduces the pain, and we find support for the notion that associating predominantly hedonic purchases to a purchase method correlates with a lower degree of perceived pain. That is, associations to a payment method, whether they are directly toward the method, or indirectly through products purchased with the method, lead to different levels of perceived pain.

Secondly and consistent with our hypothesis, we find results implying that the blur effect often concluded in brand literature to be negative, in fact is positive in a transactional setting. That is, if experiences/associations/attributes to payment method or a payment device are not salient in a few dimensions, but rather blurry in many - pain of payment decreases. Lower pain has been shown by previous literature to give (from a corporate perspective) several advantages.

Thirdly, although inconsistent with our hypothesis, we find that different product types (as operationalized through hedonic/utilitarian) do *not* imply higher or lower pain of payment. This may be due to an error in operationalizing the sought-after effect. Hedonism and utilitarianism are not opposites, a product can be perceived as both hedonic and utilitarian at the same time, and the dimensions are not entirely synonymous with joyful or boring products. For example, one shopper may buy a 'utilitarian item' in a hedonic state of mind. Regardless, shopping motives do not infer anything about the level of happiness or satisfaction of a purchase, or any other evaluative outcome. However, we must conclude that similar products in similar price ranges, but which allude to different shopping motives and shopping values, do not alter the perceived pain purchasing.

6. Discussion

This section follows the same structure as for the hypotheses formulation and testing where all hypotheses will be discussed in themes.

6.1 Discussion approach

The purpose of the thesis was to provide new insight to, and pave way for further research in, the emotive aspects of what has commonly been described using a purist, rational, homo-economicus way of thinking. By introducing more irrational 'human' variables such as experience, associations, and attitudes we hope to give a more nuanced representation of the complex inner workings of the consumer-mind. Due to the subjective nature of pain we have had to rely on self-assessed data. While enabling the risk of tainted results because of this, we argue - much like nurses conducting triage in the ER - that there is no better alternative to gauging someone's pain than to ask them about it. This research explicitly distinguishes between the traditional aspects of pain of paying - based in the rationale of delayed or immediate depletion of wealth, and other design elements - and the contemporary psychological aspects of consumer behavior. With this starting point three pre-studies and one main study was conducted. A possible limitation of the latter is that the scenario presented may not have been enough to thoroughly stimulate the respondent into truly immersing themselves into the payment situation. Also, the shopping scenarios did not stem from a true need in the respondent but were dictated upon them. In order to counteract these risks visual feedback mimicking the interface of the payment and order confirmations were included.

6.2 Associations to a payment method

Associating hedonism with a payment method was found in H1 to lower the pain of paying. Previous literature has found that shopping motives change the way we evaluate our shopping experience (Kushwaha & Shankar, 2013). Shopping motives are completely uncoupled from satisfaction and other evaluative sensations as you can be equally satisfied with a hedonic purchase as with a utilitarian one. This illustrates that even though all things hedonic (products, associations, etc.) may perhaps be thought of as nicer or more pleasant than utilitarian things, having hedonic associations isn't per se better or worse than having utilitarian associations towards something. Therefore, it should come as no surprise that utilitarian associations towards a payment method were also found in H2 to affect pain of payment. The results show, given the fact that the perceived pain of payment was generally stated to be quite consolidated and low, that the utilitarian associations have quite a large reducing effect on the pain of paying. This supports the notion of categorizing payment as a negative experience per definition, and suggests that utilitarian associations (described to typically contain cognitions of efficiency and effectiveness) lowers pain of paying through expediting the negative process of paying. The associations towards the payment method have greater importance than previously realized, especially since payments nowadays are conducted through mediums that we use in our everyday life, and to which we have emotional bonds formed with (Kim et al,

2013; Thorsteinsson & Page, 2014). Our findings support the notion that there are essentially two overarching ways of lessening pain by providing different kinds of utility to the consumer by fostering hedonic and/or utilitarian associations to the method used to conduct the payment. Circling back to the theory building H1 and H2, where an example of reducing the disutility one can experience during a hospital visit through either flowers (hedonic) or shorter lead-times (utilitarian) was stated, results of this thesis indicate this example holds up for payments as well, with the difference being how hedonic/utilitarian is represented.

6.3 Paying for items

Associating to a great extent making hedonic purchases with a payment method was determined by accepting H3 as reducing the perceived pain of paying. The phenome is unstudied in the transactional domain, but has support when considering how consumers evaluate a brand. Previous literature has concluded, for example, how symbolic and self-expressive communication drives emotional connections to a brand (Huber, Eisele and Meyer, 2018) which thereafter enforces brand loyalty. From a brand perspective, communicating in line with a consumers' self-image is advantageous (Hoyer et al., 2012), and while this self-image may very well be in line with utilitarian dimensions ("I am effective" / "I am functional"), we argue that the emotional nature of hedonic shopping values and products provide a more complete explanation to why one emotionally involves oneself to something. In a transactional setting, the phenomena that if one conducts mostly joyful purchases with a purchase method, and the transaction is being considered a touchpoint of communication, the overall evaluation of how painful the disutility of paying is perceived to be lower. Lower pain thereafter, is positive in a wide number of ways, again similarly to how positive brand evaluations lead to a better offer in general. We argue that this exist due to a consumer bias, where she is not objectively evaluating a purchase based on the utility/disutility such gives - but instead takes previous purchases into account, somewhat similar to Thaler's (1999) mental accounting theories.

As for the similar H4, making primarily utilitarian purchases with a payment method, our study does not find support for the hypothesis that such associations would increase the pain perceived. A possible reason for not finding support, could be the fact that consumers formulate attitudes to e.g. product categories and brands based on *both* the hedonic and utilitarian aspect (Hoyer et al., 2012). The disutility minimizing behavior typically associated to purchasing utilitarian is possibly not attributable to the payment situation alone, but rather overarching the entire customer journey. That is, the cumulative factor for a payment situation supporting H3, could potentially exist due to the very nature of purchasing hedonic products (joyful & fun). In a setting of mostly purchasing utilitarian products (efficient & functional), consumers are more inclined to evaluate the entire purchase process more cognitively (Hoyer et. al, 2012). The cognitive evaluation would subsequently mean that the subjectively perceived pain can be seen as a cumulative of the entire purchase process, and not only the single touchpoint of making the payment. And so the very nature of the utilitarian products allow for purchase methods associated with purchasing such to be evaluated more broadly, again implying blur.

6.4 Blur

As brand, marketing and social psychology literature has repeatedly shown, too much of something can be detrimental to evaluating it (Aaker, 2008; Spenning & Freeman, 2012; Iyengar & Lepper, 2001). Typically, this is considered negative since the goal of marketers and retailers are to saliently stand out - enabling the consumers to form a clear picture of their brand. Due to human cognitive limitations, not having too many connections/associations towards a brand is a prerequisite to even allowing consumers to evaluate it. Seeing as how payment, considered by the authors a negative experience per definition, is different from almost any other interaction or touchpoint between consumers and companies (which are aimed at being - and often bilaterally considered - positive) the same 'blur-effect' has a completely different result. 'Blurring' a positive interaction leads to consumers being unable to evaluate such properly - perhaps resulting in the interaction being perceived as negative. However, 'blurring' a negative interaction (payment) is also believed to leave the consumer insufficiently equipped to fully assess the situation - which has a positive outcome for the selling party (and arguably for the buying party as well). This is supported by the acceptance of H5, proving that the more things a consumer considers a payment device (computer or smartphone) capable of doing the less pain they experience while using it to purchase an item. Further, we show that the more applications the consumers perceive themselves using with the device the less pain they experience when purchasing with the device in H6. The number of actual usages are irrelevant in this case, seeing as how the blur is subjective - the only thing that matters is how much (many things) the respondents feel they are using the device. By formulating the hypothesis in this matter, we can come to a more generalizable conclusion - disregarding from factors such as digital literacy, degree of experience, and other aspects unique to each individual.

6.5 Attitudes

6.5.1 Brand

Better attitudes toward the brand preceding lower perceived pain was rejected, and as the hypothesis did not specify causation, so was the opposite direction. This implies how the relationship between the single touchpoint, and the overall shopping experience, does not exist to a wide extent. Attitudes are stable over time (Hoyer et al., 2012), whereas the rejection of our hypothesis could possible hail from the fact that 'Onlinebutiken' is hypothetical, and as so per definition previously unknown. However, we instead interpret the rejection of the hypothesis as tendencies showing how the overall brand evaluation is not critical to have the customer make a purchase decision; and the pain hailing from purchasing does not harm the brand. The non-relationship between the two, further implies blur. That is; a corporate offer to a customer is based on a cornucopia of touchpoints with her, and the relative insignificance of the impact a single one has should be noted. However, the touchpoint is not insignificant, as previous studies have shown the indulgence of favorable behavior perceiving lower pain when purchasing (e.g. Hirschman, 1979; Raghubir & Srivastava, 2008), but rather a single touchpoint (in this case the payment one) should be somewhat separated from the entire offering. While

consistency in communication and offer throughout is vital due to blur-reasons, the non-relationship between brand attitude and pain gives the opportunity to design a payment method for the favorable behaviors; whilst not inflicting any harm on the overall brand attitude.

6.5.2 Payment method

Apart from the attitude toward the brand, attitude toward the payment method was shown to lessen the pain, or vice versa given the ambiguity of causation. Although given an objective evaluation of paying for a product should not be the case - we find support, and therefore take consumer subjectivity whilst paying for true. Establishing liking in general toward a payment method, or at least reminding the customer of the (potential) liking, should therefore constitute a somewhat easy and robust strategy to enjoy beneficial behavior from her. To ensure such, one could consult e.g. persuasion principles (Cialdini, 1984), or just steer the customer toward paying with a method generally considered more likable/easy to use/joyful. Svensk Handel (2017) mention Swish being such, and while the method itself is not fully adopted in the B2C-world of Sweden, yet, there exist reasons for companies to do so.

As mentioned in the theory section, payment as a touchpoint should be considered a communicative mean. Given the results showing attitudes toward this communicative mean correlate with pain, suggesting that the touchpoint follows similarities with any communication in general is rational. Based on this, inferences can be drawn to how consumer form attitudes toward e.g. an ad. Lambrecht and Tucker (2013) do for example show how retargeted ads should be specific only when consumers demonstrate changing product preferences, and in an online setting; this might apply the same to payment situations. A customer showing signs of changing payment behavior, should be exposed/primed to use a method fittingly for the situation and the customer specific characteristics. Dahlen, Lange and Rosengren (2017) describes how the desirable customer response hailing from an ad most often is ‘purchasing’, and if one can ease the disutility of making a payment via suggesting specific payment methods to specific customers - there does arguably exist reasons to do so.

6.6 Absolute pains

An inherent ranking was hypothesized to exist amongst the payment methods finding Swish having the lowest pain of payment, followed by E-invoice, and lastly Debit card with the highest pain - regardless of shopping motives and associations towards the devices. In *H10* we are unable to find this relationship between Swish and E-invoice, and consequently reject the hypothesis. This does not necessarily mean that the emotional relationship to the payment method does not affect the pain of payment - but rather suggest that the so-called traditional factors (wealth-depletion, coupling, form, etc.) differ between Swish and E-invoice to such a degree that the emotional factors could potentially, latently remain hidden in our analysis. In fact, the insignificant difference in perceived pain arguably supports our hypothesis, since theoretically E-invoice (due to delayed wealth-depletion) should clearly be perceived as less painful than a method that immediately withdraws funds from one’s bank account (e.g.

Hirschman 1979; Feinberg 1986). The rejection of H10, stemming from the inability to statistically differ between Swish and E-invoice in terms of pain of payment, also holds true in H11. The data suggest that both E-invoice and Swish do beget lower levels of pain than Debit cards, but the hypothesis is only statistically significant for Swish. The reasoning behind this remains the same, the lack of conclusiveness is potentially due to the authors' naiveté, where the disregard of traditional factors could speculatively conceal the effects of emotional relationships.

An interesting finding was uncovered when testing H12. It was hypothesized, based on the notion that hedonic purchases are more pleasurable, that all payments in hedonic situations (operationalized with a hedonic product) would generate lower levels of pain than utilitarian payment situations. The only condition in which a comparable effect was found was with hedonic purchases using E-invoice - in all other scenarios there were no statistically significant effects. What does differ with E-invoice in comparison with the other payment conditions is that it is the method most associated with one type of purchase, namely utilitarian purchases. The difference between the means of perceiving a payment method as utilitarian or hedonic was clearly the largest with E-invoice. This suggests that breaking the norm of a purchase method - in this case conducting a hedonic purchase with a utilitarian purchase method - leads to lower levels of perceived pain. This effect is speculated to originate in difficulties amongst consumers to properly categorizing the purchase, since the behavior is not congruent with the consumers' perception of the payment method. The result of this incongruent use of payment method could have an effect similar to the 'blur-effect' - payment isn't salient enough to warrant high levels of pain. This, however, is only one possible explanation and is in need of further clarification and study.

7. Implications

Based on previous literature, and the study conducted for this thesis, a couple important implications for 1) future theory, and 2) practice, have emerged. These will be discussed below.

7.1 Theoretical implications

Through the theoretical and hypotheses sections, we sought to establish how pain literature at the time of writing, in many ways limits itself to the way in which payment methods are being designed, what characteristics they hold (e.g. credit/debit), and what the process of paying looks like. Because such research does not provide basis for evaluating the payment situation given customer irrationality on the subjective emotional and attitudinal level, we argue for several implications which this thesis holds for theory.

First, we find support for how blur is an important theoretical variable to ponder upon when conducting research on subjective matters. Blur as a concept show significant similarities to cognitive overload, used to explain a wide spectrum of behavioral responses in e.g. social psychology, and can potentially explain many of our accepted, but also rejected hypothesis. While (for a company), blur in theory represents something which is considered negative, this thesis outlines the concept as potentially positive. While arguing for the positive relationship between blur and "advantages" potentially could be speculative, we believe that there exist plenty situations in which blurring the relative importance of something is of interest. Such could e.g. be claims processes, PR-scandals and similar. To the authors knowledge, not many studies (if any) advocate directly for blur having a significant effect, but rather it is implied through e.g. methodical proceedings/other conclusions/theoretical backgrounds. For theory, in concrete, this thesis shed light on the matter as an important one to study directly.

Second, we contribute to theory establishing how the payment touchpoint is in fact not decisive when considering the overall brand evaluation. As per such, the pain concept, while appropriate in discussions concerning customer behavior using different purchase methods, seeing for the totality of a corporate offering, may need to be weighted with less importance. For evaluative reasons, arguing for how the payment touchpoint is not decisive when considering the overall brand, does in a subsequent dimension also raise the question whether or not this touchpoint-brand relationship holds for other touchpoints. An example being e.g. brand safety issue within programmatic marketing. While all companies most certainly would prefer the context in which their brand is being represented to be positive – the argued for downsides might be exaggerated.

Third, we establish how the design component is not exhaustive in terms of explaining the variance of the pain concept. Whilst previous research (e.g. Soman, 2001; Soman, 2003; Raghubir & Srivastava, 2008) do not explicitly measure pain, but rather explain the concept as a joint moderator of all the consumer responses hailing from using different types of payment methods, we argue for the direct measurement, which subsequently form the ability to isolate effects using variables such as those in this thesis. However, as per the pain subjectivity, such

explicit measurements might prove themselves unreliable, but they form a basis for incorporating research from "unrelated" fields, which thereafter potentially could lead to a better understanding for the underlying concept. Furthermore, as we show how pain is neither higher nor lower depending on product characteristics (utilitarian/hedonic), we find support for the notion that the nature of the product is not what is causing pain per se. For theory, in concrete, this thesis therefore act as proof of how customer irrationality must be considered when conducting research on the pain concept, and the importance of more "static"/"objective" dimensions (e.g. product characteristics/price rehearsal/transparency), might be exaggerated.

Fourth, we welcome new, subjective variables into the pain of payment equation. As described above, we do not challenge the importance of considering the characteristics and design, however, they do not explain the subjectivity. Previous knowledge directly related to this thesis have shown e.g. context (Hafalir and Loewenstein, 2009) and culture (Kamleitner & Berna, 2013) as mediators/moderators for perceived pain of paying. A notable quote is how existing research *"may be too universal in its claims" (*Kamleitner & Berna, 2013, p. 15), and while it alludes to how cultural differences alter the way in which payment methods are being considered locally, this thesis extends the quote to also include design in general. That is; we show how emotions, associations and attitudes in general, stemming from blur in particular, mediate the way in which identically designed payment methods are being perceived in terms of pain. We show how predominately purchasing hedonic products with a purchase method (e.g. not due to the nature of the product individually, but the attitudinal, emotional and associative elements hailing from purchasing such products collectively) results in lower pain, implying that associations formed from joyful purchases collectively is contagious for evaluations of a specific purchase method.

For theory, in concrete, this thesis explains how *not* considering subjective variables, might lead to spurious results, when conducting research on payment methods' design and characteristics. As mentioned under the theory section;

"Feinberg's (1986) credit card logos elicit spending behavior, but they do not explain why the exposure of the logos elicit this spending behavior. Is it due to the payment method being 'credit', or perhaps the credit card companies' brand equity enforcing the spending behavior?"

While we are not able to conclude the latter, we provide basis for taking such reasoning into account, and we deem such reasoning as sensible.

7.2 Practical implications

Existing literature, does as per the theoretical introduction to a great extent rely on the design of payment methods when discussing the pain concept, which implies much for practice. However, through applying the irrational behavior which consumers exhibit in many (if not all) domains; this thesis is able to shed light on how neglecting emotions, associations and similarly might give suboptimal results when designing payment methods for generating/reducing pain.

7.2.1 Private sector actors

For private sector actors, the thesis has on, a general level, three important implications.

First, per the support found regarding the hypothesis related to blur, significant practical implications do exist for companies/managers. By imposing blur to the offer in the payment situation (e.g. though reminding a customer of the purchase devices' wide application scope, or by designing the checkout situation to disorient it from saliently 'making a payment'), customers can be manipulated into perceiving less pain, as opposed to if blur was not apparent. Although it at glance might sound a bit unethical doing such, one needs to keep in mind that less pain, although having the customer making suboptimal decisions from a rational perspective, lessens the emotional burden she carries when/before paying.

Second, if it is not applicable instilling the blur to the customer directly, there does exist incentives to steer, or even restrict some users from using specific purchase methods, given customer characteristics. This would be especially true for the e-commerce situation, where data on e.g. preferences/mobile/desktop usage could potentially be collected and used to alter what payments methods are being offered/promoted in a checkout situation.

Furthermore, Svensk handel (2017) show how the Swedish consumer prefers e.g. Swish due to its simplicity and swiftness, or if rephrased; Swish's utility provided are primarily centered around simplicity and swiftness. As per our study, we identified customers perceiving purchase methods as both hedonic and utilitarian in terms of utility provided, to be perceiving less pain purchasing. Reminding a customer about advantages using either purchase method, e.g. *"Invoice is safe"*, *"Swish is swift"* (Svensk handel, 2017), would surely lead to better evaluations of the utility provided; and subsequently also have them perceive less pain.

Thirdly, a customer's perception of the pain purchasing a product with a given payment method is (besides payment method design and characteristics), a function of what types of products are typically being purchased with that method. As such, the notion of promoting e.g. Swish, a method predominately associated to joyful, hedonic purchases, seems logical. However, taking the fact that 34% of the purchase cancellations are due to *'not being offered the wished-for payment method'* (Svensk handel, 2017), completely excluding the option for customers to pay with one method or another could prove hazardous. However, promoting/suggesting a more advantageous method might be viable. Bounie and François (2006) show how the likelihood for a payment instrument to be chosen in any given purchase situation is determined by more than mere chance. Transaction size, type of good, type of place and type of contact are variables significantly affecting how a consumer reasons when choosing how to pay for goods and services, and vis-a-vis constitute to roads viable to affecting that choice.

Fourth, it is in the interest of the selling party to implement an emotional aspect into the design of the transaction. By adding to the 'generic design factors' in terms of stimulating an emotional response in the consumer, for example by designing the payment method to be considered hedonic, it could be possible to lower the pain of payment. As such, retailers and transactional

parties (e.g. Swish) should pay close attention to not only what payment options they offer consumers, but to the very design of that payment option itself. By combining the generic design factors with our findings, the possibilities to develop a (more) painless way of paying are greatly extended.

7.2.2 Consumer protection

The thesis finds how using consumer's irrationality against them might result in lesser pain. On one hand, lessening the pain for a customer can be seen as positive, as it eases the pain she feels. On the other hand, this can be used from a corporate perspective, seeing for how exploiting the irrationality may lead to better profits. While we do not examine whether or not less pain result in, for the consumer, worse/better decision making, a wide range of studies (e.g. Soman, 2001; Soman, 2003; Raghubir & Srivastava, 2008; Hirschman, 1979) has determined virtually the same; consumers are willing to pay more for identical offers, and be more willing to purchase given that they perceive less pain. Previously, one could infer that different payment methods provide different types of utility, and as per such - mentioning consumer protection might not be fully attributable. However, as our thesis shed light on how *identical* payment methods are considered more/less painful depending on what associative elements are connected to it, the question is legitimate to raise. There exist incentives for companies to lessen the pain, through e.g. incurring blur via reminding the customer of the application scope a payment device has in the payment process. As per such, especially in the online situation, we raise the question if is it morally and/or lawfully viable to use consumer data on preferences and similar, to design the payment method and checkout in specific ways.

Furthermore, the attitudes, associations and emotions toward a payment method acquired before a payment situation, was concluded to affect the pain. Thus, marketing/manipulation efforts before the transaction are reasonable to consult for a company seeking higher reservation prices from a consumer. We question if it is, on an aggregated societal level, optimal to manipulate the payment method to reduce consumer surplus.

Additionally, we find support on the notion that purchasing any type of item through a purchase method predominately associated with purchasing hedonic items, or methods where the spread between purchasing hedonic/utilitarian is big, lessens the pain. This gives, ceteris paribus, incentives for companies to restrict using e.g. E-invoice/Cash/Debit cards, in some situations. From a consumer's perspective, this may result in a lower number of payment options available; where e.g. the advantages the non-immediate consumption/payment relationship which E-invoice allow for might be lost in the long term.

8. Limitations

The study has several limitations. First, it is not conclusively testing for pain, given the already identified "generic factors". As per such, potential confounding variables meddling with the results, hence potentially leading to spurious conclusions, limit the conclusions being drawn in their reliability. However, no previous studies have assessed the relative importance of these generic factors; and so, the limitation concerning such might not be completely attributable to a Bachelor's thesis. We assign this being partly out of our control, and instead call for more senior researchers making this case. Furthermore, as per time constraints, we acknowledge the non-probability data through a convenience sample as a serious flaw. Although a demographic control (age and sex) showed a fairly diverse distribution on the variables, the survey was distributed *inside* of the authors respective networks, and thereby not entirely generalizable for the population as a whole.

Secondly, as per the decided testing method where a hypothetical scenario through a survey and a hypothetical retailer were used; we are not able to conclude and test actual behavior in a real setting. Söderlund (2010) raises concerns on this, and we acknowledge the limitations this puts on the thesis.

Thirdly, the inability to conclude pain being higher for debit cards than for Swish show signs of how associations, attitudes, and emotions, relative to the design of the payment method, are less important to consider. While we argue for considering these variables are important for both the design, but also marketing practices which companies exhibit, the conclusions and implications potentially lack the explanatory power to "revolutionize" how we consider paying. Although, as the "generic factors" are not yet assessed in strength and relative importance, and subsequently merely a speculative limitation, the fact that the thesis could not conclude higher pain for debit cards put few methodological limitations on the thesis, especially considering testing was done using a 3x2 design.

Fourth, as the study is solely quantitative, we see limitations in the translations of the emotional dimension to numbers. By reducing "how we feel" and "how we associate" to a variable, there exist reason to believe the thesis to be limited by losing out on qualitatively interesting and decisive data. Furthermore, when investigating pain - a highly subjective measure without clear definitions nor with clear points of reference (what does a 5 on a 1-7 scale on pain truly mean?) - there lies an inherent risk in comparing data between groups and also within groups. In other fields of academia such self-reported data is viable only when comparing the group with itself over time. As such, we acknowledge the weakness in our use of subjective data, but argue that in order to provide any insight in the subjective experience and perception of human behavior such data must be used regardless of the risks involved.

Fifth, we acknowledge translation issues. While one of the main reasons writing the thesis in English was to keep consistency with the big body of literature and research being conducted in English, for simplicity reasons we kept the survey in Swedish. By translating e.g., the

question battery on hedonic/utilitarian dimensions, it is valid to raise the question whether or not the phasing used is accurate. For transparency reasons, we include all the four surveys as appendices (see Pre-study 1 in 11.1.2, Pre-study 2 in 11.1.6, Pre-study 3 in 11.1.8, and Main study in 11.2.1), and put emphasis on consulting them before/during/after reading the thesis.

9. Future studies

First, paying for items is one of the few settings we have identified, that contrasts the usual "provide value"-logic which companies face when serving their offer to the customer. Apart from e.g. the product, delivery and atmosphere, where building an offer meant to maximize the value for customers; the payment situation is different. Rather, there exist a loss-minimization principle where advantages can be drawn from reducing the impact the situation have on the entire customer journey. We see fit for similar situations to be studied, having both the design component in mind; but also associative and emotional elements. Such situations could e.g. be claims processes, PR-scandals, and product repairs. Is "blurring" such situations, as the payment one alike, an appropriate measure - seeing from the perspective as it reduces the relative importance of the situation on the entire evaluation?

Second, while e-tailing and e-commerce is growing on the daily (Svensk Handel, 2017), one cannot disregard the fact that many transactions are being conducted offline. As for the offline setting, the Swedish population use debit-cards for a majority of the purchases (Sveriges Riksbank, 2018). Thus, there exist reason to believe that other purchase methods (perhaps Swish?) are being used in more defined and specific type of situations. Given this, potential strengths of the effects which previous experience, attitudes, associations and emotions have on the perceived pain could potentially be higher. Hence, we suggest conducting research on the matter in an offline context, as we see discrepancies to the online setting with probable cause exist.

Third, the thesis could have been improved by a conjoint analysis, taking the previously identified mediators and moderators for perceiving pain of paying into account. Assigning strengths and coefficients to such variables would extend current theoretical knowledge, and give a considerable amount of input to practice when designing payment methods/payment situations in a customer journey, especially considering that many of the variables affecting the design of a payment method exist in opposition to each other. The "generic factors" could potentially be regarded as confounding variables, leading to spurious conclusions being drawn on the relative strengths of our correlations, and even the non-supported hypothesis. Thus, and as there probably exist a plethora of non-identified variables moderating and mediating pain, we suggest future studies to assess the relative (and absolute?) importance of the generic factors such as having high/low transparency, de-(coupling), and depletion of wealth, as well as our identified dimensions concerning attitudes, blur and experience. Even if our thesis shed light on the fact that there exists a relationship between such variables and pain; is the relative importance neglectable or does it constitute to something one *must* consider?

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11. Appendicies

11.1 Appendicies Pre-studies

11.1.1 Pre-study 1 - Hedonic & utilitarian dimensions (Product)

	Hedonic/utilitarian product dimensions							
	Product 1	Product 2	Product 3	Product 4	Product 5	Product 6	Product 7	Product 8
Hedonic	4.3257	3.3419	2.6412	2.8556	2.0813	3.5455	2	3.2133
Utilitarian	2.3371	3.2645	4.7	3.7111	5.8312	4.4909	5.1667	3.5467

11.1.2 Pre-study 1 (Survey)

Block 8

Hej!

Vi är två studenter från Handelshögskolan i Stockholm som skriver vårt examensarbete.
Du kommer att få se ett antal bilder med tillhörande frågor.
Svara på frågorna ur ett intuitivt och generellt perspektiv.

Enkäten tar bara någon minut att genomföra.
Tack!

Default Question Block



Jag upplever denna produkt som

	Inte alls						Mycket
	1						7
Effektiv	○	○	○	○	○	○	○
Hjälpsam	○	○	○	○	○	○	○
Funktionell	○	○	○	○	○	○	○
Nödvändig	○	○	○	○	○	○	○
Praktisk	○	○	○	○	○	○	○
Rolig	○	○	○	○	○	○	○
Spännande	○	○	○	○	○	○	○
Härlig	○	○	○	○	○	○	○
Glädjebringande	○	○	○	○	○	○	○
Underhållande	○	○	○	○	○	○	○

Block 1



Jag upplever denna produkt som

	Inte alls						Mycket
	1						7
Effektiv	○	○	○	○	○	○	○
Hjälpsam	○	○	○	○	○	○	○
Funktionell	○	○	○	○	○	○	○
Nödvändig	○	○	○	○	○	○	○
Praktisk	○	○	○	○	○	○	○
Rolig	○	○	○	○	○	○	○
Spännande	○	○	○	○	○	○	○
Härlig	○	○	○	○	○	○	○
Glädjebringande	○	○	○	○	○	○	○
Underhållande	○	○	○	○	○	○	○

Block 7



Jag upplever denna produkt som

	Inte alls 1						Mycket 7
Effektiv	○	○	○	○	○	○	○
Hjälpsam	○	○	○	○	○	○	○
Funktionell	○	○	○	○	○	○	○
Nödvändig	○	○	○	○	○	○	○
Praktisk	○	○	○	○	○	○	○
Rolig	○	○	○	○	○	○	○
Spännande	○	○	○	○	○	○	○
Härlig	○	○	○	○	○	○	○
Glädjebringande	○	○	○	○	○	○	○
Underhållande	○	○	○	○	○	○	○

Block 3



Jag upplever denna produkt som

	Inte alls						Mycket
	1						7
Effektiv	○	○	○	○	○	○	○
Hjälpsam	○	○	○	○	○	○	○
Funktionell	○	○	○	○	○	○	○
Nödvändig	○	○	○	○	○	○	○
Praktisk	○	○	○	○	○	○	○
Rolig	○	○	○	○	○	○	○
Spännande	○	○	○	○	○	○	○
Härlig	○	○	○	○	○	○	○

	Inte alls						Mycket
	1						7
Glädjebringande	○	○	○	○	○	○	○
Underhållande	○	○	○	○	○	○	○

Block 5



Jag upplever denna produkt som

	Inte alls						Mycket
	1						7
Effektiv	○	○	○	○	○	○	○
Hjälpsam	○	○	○	○	○	○	○
Funktionell	○	○	○	○	○	○	○
Nödvändig	○	○	○	○	○	○	○
Praktisk	○	○	○	○	○	○	○
Rolig	○	○	○	○	○	○	○
Spännande	○	○	○	○	○	○	○

	Inte alls						Mycket
	1						7
Härlig	○	○	○	○	○	○	○
Glädjebringande	○	○	○	○	○	○	○
Underhållande	○	○	○	○	○	○	○

Block 5



Jag upplever denna produkt som

	Inte alls						Mycket
	1						7
Effektiv	○	○	○	○	○	○	○
Hjälpsam	○	○	○	○	○	○	○
Funktionell	○	○	○	○	○	○	○
Nödvändig	○	○	○	○	○	○	○
Praktisk	○	○	○	○	○	○	○
Rolig	○	○	○	○	○	○	○
Spännande	○	○	○	○	○	○	○
Härlig	○	○	○	○	○	○	○
Glädjebringande	○	○	○	○	○	○	○
Underhållande	○	○	○	○	○	○	○

Block 2



Jag upplever denna produkt som

	Inte alls						Mycket
	1						7
Effektiv	○	○	○	○	○	○	○
Hjälpsam	○	○	○	○	○	○	○
Funktionell	○	○	○	○	○	○	○

	Inte alls 1						Mycket 7
Nödvändig	○	○	○	○	○	○	○
Praktisk	○	○	○	○	○	○	○
Rolig	○	○	○	○	○	○	○
Spännande	○	○	○	○	○	○	○
Härlig	○	○	○	○	○	○	○
Glädjebringande	○	○	○	○	○	○	○
Underhållande	○	○	○	○	○	○	○

Block 7



Jag upplever denna produkt som

	Inte alls 1						Mycket 7
Effektiv	○	○	○	○	○	○	○
Hjälpsam	○	○	○	○	○	○	○

	Inte alls						Mycket
	1						7
Funktionell	○	○	○	○	○	○	○
Nödvändig	○	○	○	○	○	○	○
Praktisk	○	○	○	○	○	○	○
Rolig	○	○	○	○	○	○	○
Spännande	○	○	○	○	○	○	○
Härlig	○	○	○	○	○	○	○
Glädjebringande	○	○	○	○	○	○	○
Underhållande	○	○	○	○	○	○	○

Block 9

Hur identifierar du dig?

- ○ Kvinna
- ○ Man
- ○ Annat
- ○ Vill inte uppge

Vilket år är du född?

Powered by Qualtrics

11.1.3 Pre-study 1 (Product options)

 Product 1	 Product 2
 Product 3	 Product 4
 Product 5	 Product 6
 Product 7	 Product 8

11.1.4 Pre-study 2 - Hedonic & utilitarian dimensions (Payment method)

Hedonic/utilitarian dimensions of the associations a payment method has							
	Swish	Bank transfer	Paypal	Debet-card	E-invoice	Izettle	Apple/samsung Pay*
Utilitarian (mean)	4.4962	4.6286	3.6	5.3102	4.8688	4.8333	4.9333
Hedonic (mean)	4.8423	4.4122	3.9235	4.6408	2.4905	3.8625	6.2667

*Discarded due to n=3 (out of n=66) having used the payment method previously

11.1.5 Pre-study 2 (T-test)

Mean differences Utilitarian/Hedonic normal product purchase, Debit Card

Paired Samples Statistics

	Mean	N	Std. Deviation	Std. Error Mean
Debit_utilitarian -	5.3102	49	1.05440	.15063
Debit_hedonic	4.6408	49	1.57955	.22565

Paired Samples Correlations

	N	Correlation	Sig.
Debit_utilitarian -			
Debit_hedonic	49	.217	.134

Paired Samples Test

	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference		t	df	Sig. (2-tailed)
				Lower	Upper			
Debit_utilitarian - Debit_hedonic	.66939	1.69831	.24262	.18158	1.15720	2.759	48	.008

11.1.6 Pre-study 2 (Survey)

Block 8

Hej!

Vi är två studenter från Handelshögskolan i Stockholm som skriver vårt examensarbete.
Du kommer att få besvara på ett antal frågor.
Svara på frågorna ur ett intuitivt och generellt perspektiv.

Enkäten tar bara någon minut att genomföra.
Tack!

Block 1

Jag har någon gång betalat med/genom att använda...

	Ja	Nej/Vet ej
Swish	○	○
Banköverföring	○	○
Paypal	○	○
Bankkort	○	○
E-faktura	○	○
Izettle	○	○
Apple pay/Samsung pay	○	○

Block 2

När jag använder **Swish**...

	Instämmer inte alls 1						Instämmer till fullo 7
...så betalar jag för produkter/tjänster som jag uppfattar är **effektiva**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **hjälpsamma**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **funktionella**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **nödvändiga**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **praktiska**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **roliga**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **spännande**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **härliga**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **glädjebringande**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **underhållande**	○	○	○	○	○	○	○

När jag genomför **banköverföringar**..

	Instämmer inte alls 1						Instämmer till fullo 7

	Instämmer inte alls 1						Instämmer till fullo 7
...så betalar jag för produkter/tjänster som jag uppfattar är **effektiva**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **hjälpsamma**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **funktionella**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **nödvändiga**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **praktiska**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **roliga**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **spännande**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **härliga**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **glädjebringande**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **underhållande**	○	○	○	○	○	○	○

Block 3

När jag använder **Paypal**...

	Instämmer inte alls 1						Instämmer till fullo 7
...så betalar jag för produkter/tjänster som jag uppfattar är **effektiva**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **hjälpsamma**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **funktionella**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **nödvändiga**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **praktiska**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **roliga**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **spännande**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **härliga**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **glädjebringande**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **underhållande**	○	○	○	○	○	○	○

Block 4

När jag använder **bankkort**...

	Instämmer inte alls						Instämmer till fullo
	1						7
...så betalar jag för produkter/tjänster som jag uppfattar är **effektiva**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **hjälpsamma**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **funktionella**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **nödvändiga**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **praktiska**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **roliga**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **spännande**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **härliga**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **glädjebringande**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **underhållande**	○	○	○	○	○	○	○

Block 5

När jag använder betalningsmedlet **E-faktura**...

	Instämmer inte alls 1						Instämmer till fullo 7
...så betalar jag för produkter/tjänster som jag uppfattar är **effektiva**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **hjälpsamma**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **funktionella**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **nödvändiga**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **praktiska**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **roliga**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **spännande**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **härliga**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **glädjebringande**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **underhållande**	○	○	○	○	○	○	○

Block 6

När jag genomför en betalning via **Izettle**...

	Instämmer inte alls 1						Instämmer till fullo 7
...så betalar jag för produkter/tjänster som jag uppfattar är **effektiva**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **hjälpsamma**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **funktionella**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **nödvändiga**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **praktiska**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **roliga**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **spännande**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **härliga**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **glädjebringande**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **underhållande**	○	○	○	○	○	○	○

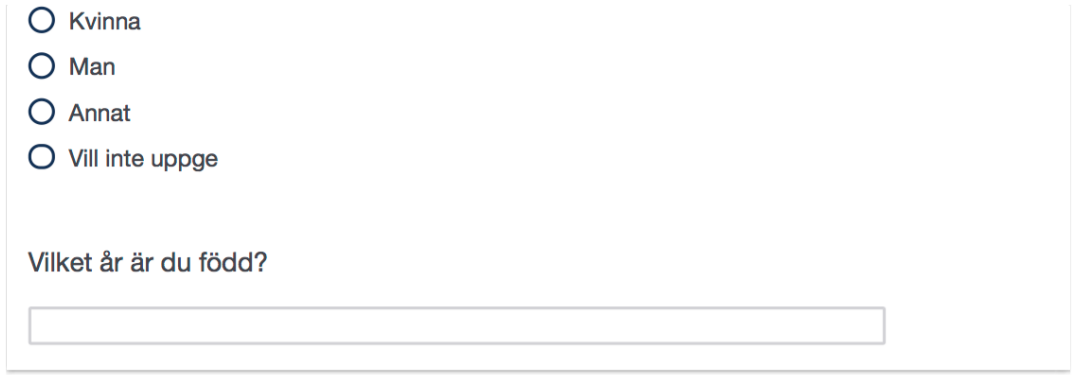
Block 7

När jag använder **Apple pay/Samsung pay**...

	Instämmer inte alls 1						Instämmer till fullo 7
...så betalar jag för produkter/tjänster som jag uppfattar är **effektiva**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **hjälpsamma**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **funktionella**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **nödvändiga**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **praktiska**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **roliga**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **spännande**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **härliga**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **glädjebringande**	○	○	○	○	○	○	○
...så betalar jag för produkter/tjänster som jag uppfattar är **underhållande**	○	○	○	○	○	○	○

Block 9

Hur identifierar du dig?



Powered by Qualtrics

11.1.7 Pre-study 3 - Frequency table for payment device scope & usage

Computer_exercised_index					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	1	2.0	2.0	2.0
	2.40	2	3.9	3.9	5.9
	2.80	2	3.9	3.9	9.8
	3.00	2	3.9	3.9	13.7
	3.60	2	3.9	3.9	17.6
	3.80	2	3.9	3.9	21.6
	4.00	3	5.9	5.9	27.5
	4.20	1	2.0	2.0	29.4
	4.60	2	3.9	3.9	33.3
	4.80	3	5.9	5.9	39.2
	5.00	8	15.7	15.7	54.9
	5.20	1	2.0	2.0	56.9
	5.40	2	3.9	3.9	60.8
	5.60	1	2.0	2.0	62.7
	5.80	1	2.0	2.0	64.7
	6.00	2	3.9	3.9	68.6
	6.20	2	3.9	3.9	72.5
	6.40	2	3.9	3.9	76.5
	7.00	12	23.5	23.5	100.0
	Total	51	100.0	100.0	

Computer_General_Index					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.75	1	2.0	2.0	2.0
	4.25	1	2.0	2.0	3.9
	4.75	2	3.9	3.9	7.8
	5.00	2	3.9	3.9	11.8
	5.50	2	3.9	3.9	15.7
	5.75	4	7.8	7.8	23.5
	6.00	4	7.8	7.8	31.4
	6.50	1	2.0	2.0	33.3
	6.75	3	5.9	5.9	39.2
	7.00	31	60.8	60.8	100.0
	Total	51	100.0	100.0	

Smartphone_exercised_index					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.60	1	2.0	2.0	2.0
	3.00	2	3.9	3.9	5.9
	3.60	2	3.9	3.9	9.8
	4.20	1	2.0	2.0	11.8
	4.40	1	2.0	2.0	13.7
	4.80	1	2.0	2.0	15.7
	5.00	3	5.9	5.9	21.6
	5.20	2	3.9	3.9	25.5
	5.40	4	7.8	7.8	33.3
	5.60	1	2.0	2.0	35.3
	5.80	3	5.9	5.9	41.2
	6.00	8	15.7	15.7	56.9
	6.20	1	2.0	2.0	58.8
	6.40	2	3.9	3.9	62.7
	6.60	4	7.8	7.8	70.6
	7.00	15	29.4	29.4	100.0
	Total	51	100.0	100.0	

Smartphone_General_Index					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	4.25	1	2.0	2.0	2.0
	5.25	1	2.0	2.0	3.9
	5.75	2	3.9	3.9	7.8
	6.00	6	11.8	11.8	19.6
	6.25	3	5.9	5.9	25.5
	6.50	5	9.8	9.8	35.3
	6.75	2	3.9	3.9	39.2
	7.00	31	60.8	60.8	100.0
	Total	51	100.0	100.0	

11.1.8 Pre-study 3 (Survey)

Block 3

Hej!

Vi är två studenter från Handelshögskolan i Stockholm som skriver vårt examensarbete.
Du kommer att få se ett antal bilder med tillhörande frågor.
Svara på frågorna ur ett intuitivt och generellt perspektiv.

Enkäten tar bara någon minut att genomföra.
Tack!

Block 3

Har du använt så kallad 'smartphone' (iPhone, Android, Samsung galaxy, etc)?

Ja	Nej/Vet ej
○	○

Block 1

Jag anser att en smartphone...

	Håller inte alls med 1						Håller med till fullo 7
...har många olika användningsområden	○	○	○	○	○	○	○
...uppfyller många funktioner	○	○	○	○	○	○	○

	Håller inte alls med 1						Håller med till fullo 7
...tillhandahåller möjligheten att utföra ett stort antal uppgifter	○	○	○	○	○	○	○
...möjliggör olika typer av ändamål	○	○	○	○	○	○	○

Block 5

Jag anser att en dator...

	Håller inte alls med 1						Håller med till fullo 7
...har många olika användningsområden	○	○	○	○	○	○	○
...uppfyller många funktioner	○	○	○	○	○	○	○
...tillhandahåller möjligheten att utföra ett stort antal uppgifter	○	○	○	○	○	○	○
...möjliggör olika typer av ändamål	○	○	○	○	○	○	○

Block 2

Jag använder min smartphone...

	Håller inte alls med 1						Håller med till fullo 7
...till ett stort antal olika aktiviteter	○	○	○	○	○	○	○
...i en vid bredd av sammanhang	○	○	○	○	○	○	○
...i många olika syften	○	○	○	○	○	○	○
...tillsammans med många olika applikationer	○	○	○	○	○	○	○

	Håller inte alls med 1						Håller med till fullo 7
...till många olika saker	○	○	○	○	○	○	○
...till några få olika aktiviteter	○	○	○	○	○	○	○
...i vissa specifika sammanhang	○	○	○	○	○	○	○
...tillsammans med några få applikationer	○	○	○	○	○	○	○
...till ett litet antal olika saker	○	○	○	○	○	○	○

block2

Jag använder min dator...

	Håller inte alls med 1						Håller med till fullo 7
...till ett stort antal olika aktiviteter	○	○	○	○	○	○	○
...i en vid bredd av sammanhang	○	○	○	○	○	○	○
...i många olika syften	○	○	○	○	○	○	○
...tillsammans med många olika program	○	○	○	○	○	○	○
...till många olika saker	○	○	○	○	○	○	○
...till några få olika aktiviteter	○	○	○	○	○	○	○
...i vissa specifika sammanhang	○	○	○	○	○	○	○
...tillsammans med några få program	○	○	○	○	○	○	○
...till ett litet antal olika saker	○	○	○	○	○	○	○

Block 4

Hur identifierar du dig?

- ○ Kvinna
- ○ Man
- ○ Annat
- ○ Vill inte uppge

Vilket år är du född?

Powered by Qualtrics

11.2 Main study

11.2.1 Main study (Survey)

firstintro

Hej!

Vi är två studenter från Handelshögskolan i Stockholm som skriver vårt examensarbete.
Du kommer att få besvara på ett antal frågor.

Enkäten tar bara några minuter att genomföra.
Tack för ditt deltagande!

control

Har du någon gång genomför en betalning med...

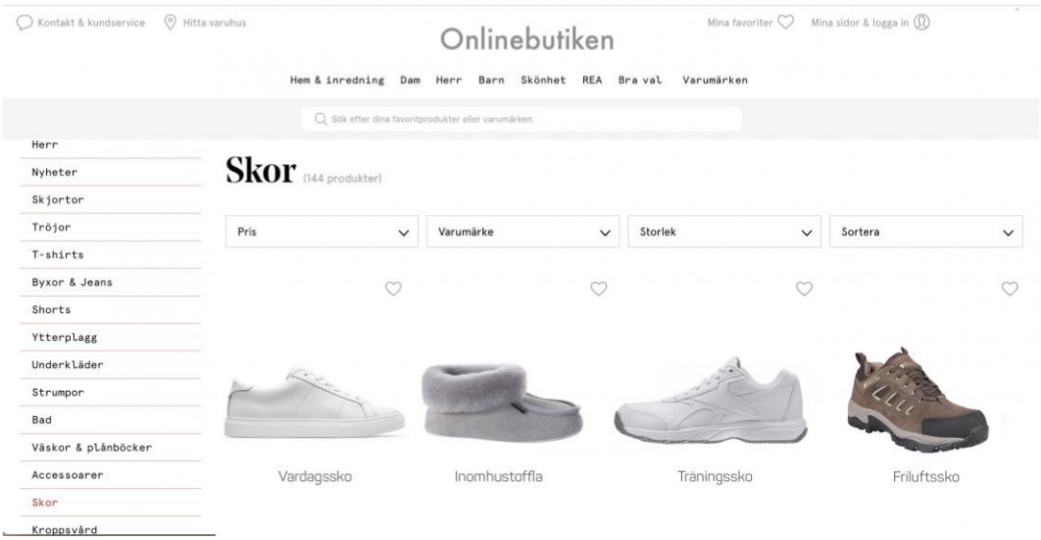
	Ja	Nej	Vet ej
Swish	○	○	○
E-Faktura	○	○	○
Bankkort	○	○	○

Intro

Föreställ dig att du bestämt dig att handla skor online.

Efter en tids surfande finner du 'Onlinebutiken' som är en nyetablerad onlinehandel som säljer kläder för både män och kvinnor och specialiserar sig på skor av alla möjliga olika slag. Onlinebutiken ämnar att tillmötesgå sina kunder över hela Sverige och deras distribution möjliggör att du får dina varor på express.

onlinebutiken



onlineattityd

Vad är ditt övergripande intryck av **Onlinebutiken**?

Dåligt	○	○	○	○	○	○	○	Bra
Gillar inte	○	○	○	○	○	○	○	Gillar
Negativt	○	○	○	○	○	○	○	Positivt
Inte intressant	○	○	○	○	○	○	○	Intressant
Otillgängligt	○	○	○	○	○	○	○	Tillgängligt

Vad är din övergripande känsla av **Onlinebutik**?

Ogillar	○	○	○	○	○	○	○	Gillar
Olämpligt	○	○	○	○	○	○	○	Lämpligt
Kränkande	○	○	○	○	○	○	○	Välbehagande
Oattraktivt	○	○	○	○	○	○	○	Attraktivt
Irriterande	○	○	○	○	○	○	○	Icke-irriterande

Vad är din övergripande tanke av **Onlinebutiken**?

Orättvist	○	○	○	○	○	○	○	Rättvist
Icke-informativt	○	○	○	○	○	○	○	Informativt

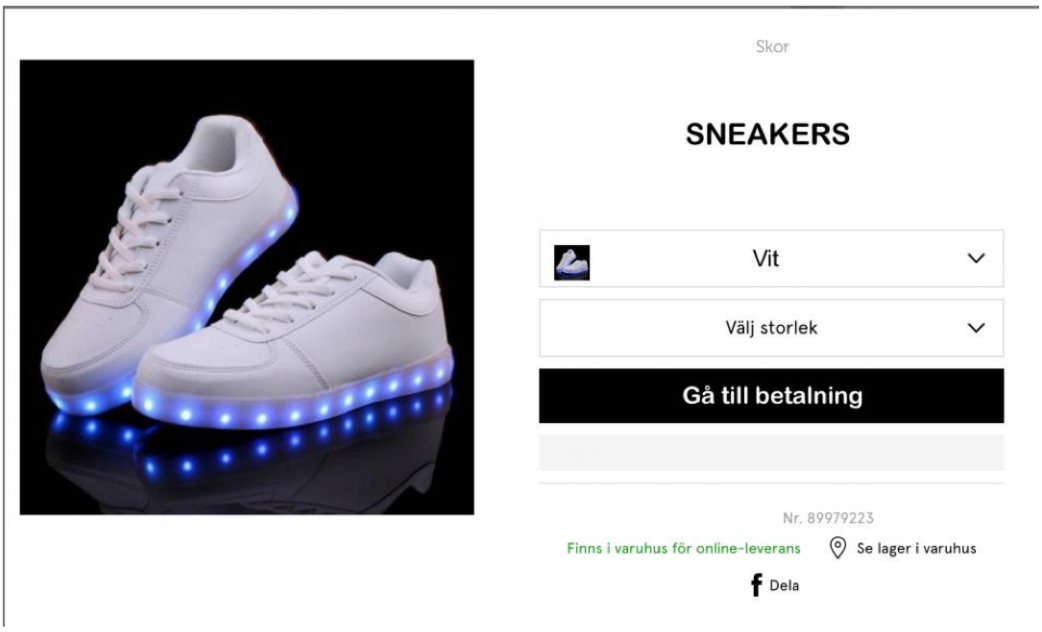
Icke-fördelaktigt		Fördelaktigt
Ineffektivt	○ ○ ○ ○ ○ ○ ○	Effektivt
Tvivelaktigt	○ ○ ○ ○ ○ ○ ○	Övertygande

surfcheckout

Efter en stunds surfande på Onlinebutikens hemsida finner du ett par skor som du bestämmer dig för att köpa. Du klickar dig vidare till kassan (utcheckning) och möts där av denna vy.

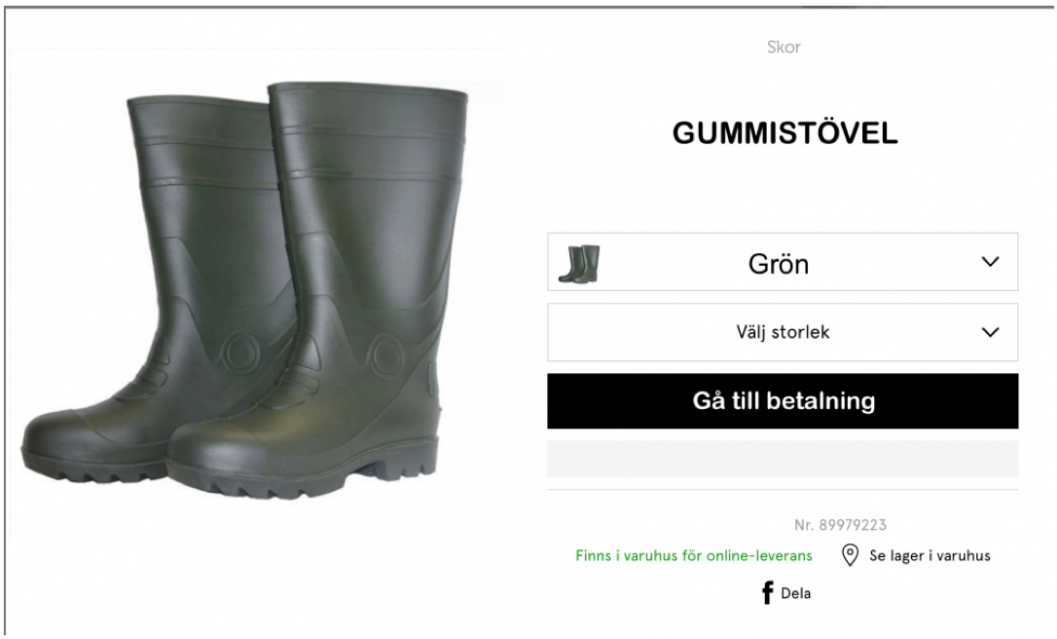
sneaker

Ta en stund och betrakta ditt val av sko innan du går vidare



gumboot

Ta en stund och betrakta ditt val av sko innan du går vidare



swishbetal

Du bestämmer dig för att betala genom **Swish**, för att sedan öppna upp din smartphone och **Swish**-appen. Du bekräftar angivet pris och specificerad mottagare som uppges vara Onlinebutiken för att därefter signera din betalning med **Mobilt Bank ID** - därefter möts du av en bekräftelsesida på att ditt köp har genomförts och godkänts.

cardbetal

Du bestämmer dig för att betala med ditt **Bankkort.** Du skriver in ditt bankkortsnummer, utgångsdatum och CVC-nummer. Dessutom fyller du i dina personuppgifter. Därefter möts du av en bekräftelsesida på att ditt köp har genomförts och godkänts.

invoicebetal

Du bestämmer dig för att betala med **E-faktura.** Du skriver in ditt personnummer, din email och dina personuppgifter. Därefter möts du av en bekräftelsesida på att din beställning har genomförts och godkänts.

efakturaconfirm



questionintro

Du ska nu besvara ett antal frågor om ditt köp.

pain

Hur **smärtsamt** upplevde du att det var att betala för skorna?

Inte alls smärtsamt ○ ○ ○ ○ ○ ○ ○ Mycket smärtsamt

pain2

Hur **plågsamt** upplevde du att det var att betala för skorna?

Inte alls plågsamt ○ ○ ○ ○ ○ ○ ○ Mycket plågsamt

Hur mycket **lidande** frambringade betalningen av skorna?

Inget lidande alls ○ ○ ○ ○ ○ ○ ○ Mycket lidande

pain3

Hur väl stämmer dessa påståenden in på dig?

	Håller inte med alls 1						Håller med till fullo 7
Jag kände lidande av betalningen av skorna	○	○	○	○	○	○	○
Jag kände smärta av betalningen av skorna	○	○	○	○	○	○	○
Jag fick ont av att betala för skorna	○	○	○	○	○	○	○
Jag kände mig sorgsen av att betala för skorna	○	○	○	○	○	○	○
Jag kände misär av betalningen av skorna	○	○	○	○	○	○	○

attitudeinvoice

Jag anser att **e-faktura** är...

	Håller inte med alls 1						Håller med till fullo 7
...effektivt	○	○	○	○	○	○	○
...hjälpsamt	○	○	○	○	○	○	○
...funktionellt	○	○	○	○	○	○	○
...nödvändigt	○	○	○	○	○	○	○
...praktiskt	○	○	○	○	○	○	○
...roligt	○	○	○	○	○	○	○
...spännande	○	○	○	○	○	○	○
...härligt	○	○	○	○	○	○	○
...glädjebringande	○	○	○	○	○	○	○
...underhållande	○	○	○	○	○	○	○

purchinvoice

När jag använder **e-faktura**...

	Instämmer inte alls 1						Instämmer till fullo 7
...så betalar jag för **produkter/tjänster** som jag uppfattar är **effektiva**	○	○	○	○	○	○	○
...så betalar jag för **produkter/tjänster** som jag uppfattar är **hjälpsamma**	○	○	○	○	○	○	○
...så betalar jag för **produkter/tjänster** som jag uppfattar är **funktionella**	○	○	○	○	○	○	○
...så betalar jag för **produkter/tjänster** som jag uppfattar är **nödvändiga**	○	○	○	○	○	○	○
...så betalar jag för **produkter/tjänster** som jag uppfattar är **praktiska**	○	○	○	○	○	○	○
...så betalar jag för **produkter/tjänster** som jag uppfattar är **roliga**	○	○	○	○	○	○	○
...så betalar jag för **produkter/tjänster** som jag uppfattar är **spännande**	○	○	○	○	○	○	○
...så betalar jag för **produkter/tjänster** som jag uppfattar är **härliga**	○	○	○	○	○	○	○
...så betalar jag för **produkter/tjänster** som jag uppfattar är **glädjebringande**	○	○	○	○	○	○	○
...så betalar jag för **produkter/tjänster** som jag uppfattar är **underhållande**	○	○	○	○	○	○	○

anserdator

Jag anser att en **dator**...

	Håller inte alls med 1						Håller med till fullo 7
...har många olika användningsområden	○	○	○	○	○	○	○
...uppfyller många funktioner	○	○	○	○	○	○	○
...tillhandahåller möjligheten att utföra ett stort antal uppgifter	○	○	○	○	○	○	○
...möjliggör olika typer av ändamål	○	○	○	○	○	○	○

numberusesdator

Jag använder min **dator**...

	Håller inte alls med 1						Håller med till fullo 7
...till ett stort antal olika aktiviteter	○	○	○	○	○	○	○
...i en vid bredd av sammanhang	○	○	○	○	○	○	○
...i många olika syften	○	○	○	○	○	○	○
...tillsammans med många olika applikationer	○	○	○	○	○	○	○
...till många olika saker	○	○	○	○	○	○	○
...till några få olika aktiviteter	○	○	○	○	○	○	○
...i vissa specifika sammanhang	○	○	○	○	○	○	○
...tillsammans med några få applikationer	○	○	○	○	○	○	○
...till ett litet antal olika saker	○	○	○	○	○	○	○

threefunctionscomputer

Nämn de tre mest framträdande funktionerna en **dator** fyller

Funktion 1 _____

Funktion 2 _____

Funktion 3 _____

intryckinvoice

Vad är ditt övergripande intryck av att betala med **e-faktura**?

Dåligt	○ ○ ○ ○ ○ ○ ○	Bra
Gillar inte	○ ○ ○ ○ ○ ○ ○	Gillar
Negativt	○ ○ ○ ○ ○ ○ ○	Positivt
Inte intressant	○ ○ ○ ○ ○ ○ ○	Intressant
Otillgängligt	○ ○ ○ ○ ○ ○ ○	Tillgängligt

feelinginvoice

Vad är din övergripande känsla av att betala med **e-faktura**?

Ogillar	○ ○ ○ ○ ○ ○ ○	Gillar
Olämpligt	○ ○ ○ ○ ○ ○ ○	Lämpligt
Kränkande	○ ○ ○ ○ ○ ○ ○	Välbehagande
Oattraktivt	○ ○ ○ ○ ○ ○ ○	Attraktivt
Irriterande	○ ○ ○ ○ ○ ○ ○	Icke-irriterande

cognitioninvoice

Vad är din övergripande tanke av att betala med **e-faktura**?

Orättvist	○ ○ ○ ○ ○ ○ ○	Rättvist
Icke-informativt	○ ○ ○ ○ ○ ○ ○	Informativt
Icke-fördelaktigt	○ ○ ○ ○ ○ ○ ○	Fördelaktigt
Ineffektivt	○ ○ ○ ○ ○ ○ ○	Effektivt
Tvivelaktigt	○ ○ ○ ○ ○ ○ ○	Övertygande

generalinvoice

Hur upplever du att det generellt är att betala med **e-faktura**?

Inte alls smärtsamt	○	○	○	○	○	○	○ Mycket smärtsamt
Inte alls plågsamt	○	○	○	○	○	○	○ Mycket plågsamt
Inte alls lidelsefullt	○	○	○	○	○	○	○ Mycket lidelsefullt

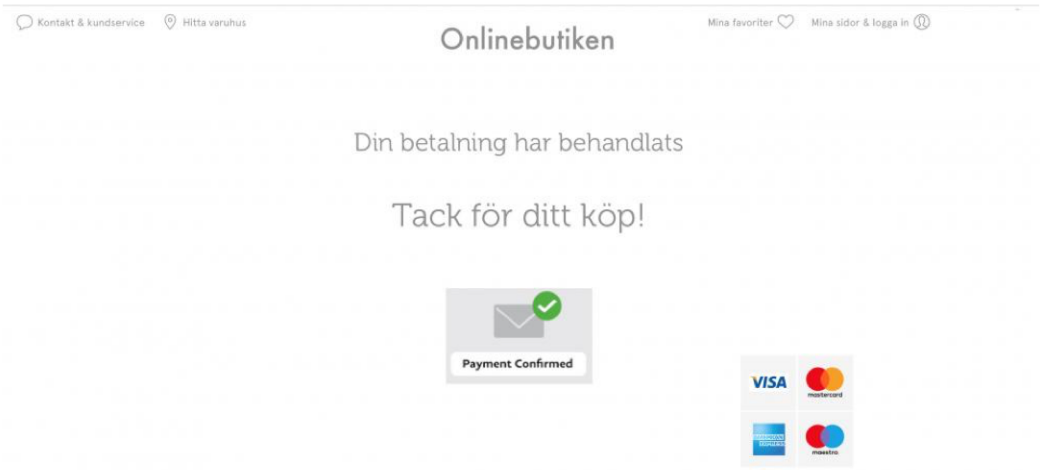
demographics

Vilket år är du född? Formatet ska vara XXXX

Vad identifierar du dig som?

- ○ Man
- ○ Kvinna
- ○ Annat
- ○ Vill inte uppge

cardconfirm



attitudebankkort

Jag anser att ett **bankkort** är...

	Håller inte med alls						Håller med till fullo
	1						7
...effektivt	○	○	○	○	○	○	○
...hjälpsamt	○	○	○	○	○	○	○
...funktionellt	○	○	○	○	○	○	○
...nödvändigt	○	○	○	○	○	○	○
...praktiskt	○	○	○	○	○	○	○
...roligt	○	○	○	○	○	○	○
...spännande	○	○	○	○	○	○	○
...härligt	○	○	○	○	○	○	○
...glädjebringande	○	○	○	○	○	○	○
...underhållande	○	○	○	○	○	○	○

purchcard

När jag använder **Bankkort**...

	Instämmer inte alls 1						Instämmer till fullo 7
...så betalar jag för **produkter/tjänster** som jag uppfattar är **effektiva**	○	○	○	○	○	○	○
...så betalar jag för **produkter/tjänster** som jag uppfattar är **hjälpsamma**	○	○	○	○	○	○	○
...så betalar jag för **produkter/tjänster** som jag uppfattar är **funktionella**	○	○	○	○	○	○	○
...så betalar jag för **produkter/tjänster** som jag uppfattar är **nödvändiga**	○	○	○	○	○	○	○
...så betalar jag för **produkter/tjänster** som jag uppfattar är **praktiska**	○	○	○	○	○	○	○
...så betalar jag för **produkter/tjänster** som jag uppfattar är **roliga**	○	○	○	○	○	○	○
...så betalar jag för **produkter/tjänster** som jag uppfattar är **spännande**	○	○	○	○	○	○	○
...så betalar jag för **produkter/tjänster** som jag uppfattar är **härliga**	○	○	○	○	○	○	○
...så betalar jag för **produkter/tjänster** som jag uppfattar är **glädjebringande**	○	○	○	○	○	○	○
...så betalar jag för **produkter/tjänster** som jag uppfattar är **underhållande**	○	○	○	○	○	○	○

intryckcard

Vad är ditt övergripande intryck av att betala med **bankkort**?

Dåligt	○ ○ ○ ○ ○ ○ ○	Bra
Gillar inte	○ ○ ○ ○ ○ ○ ○	Gillar
Negativt	○ ○ ○ ○ ○ ○ ○	Positivt
Inte intressant	○ ○ ○ ○ ○ ○ ○	Intressant
Otillgängligt	○ ○ ○ ○ ○ ○ ○	Tillgängligt

feelingcard

Vad är din övergripande känsla av att betala med **bankkort**?

Ogillar	○ ○ ○ ○ ○ ○ ○	Gillar
Olämpligt	○ ○ ○ ○ ○ ○ ○	Lämpligt
Kränkande	○ ○ ○ ○ ○ ○ ○	Välbehagande
Oattraktivt	○ ○ ○ ○ ○ ○ ○	Attraktivt
Irriterande	○ ○ ○ ○ ○ ○ ○	Icke-irriterande

cognitioncard

Vad är din övergripande tanke av att betala med **bankkort**?

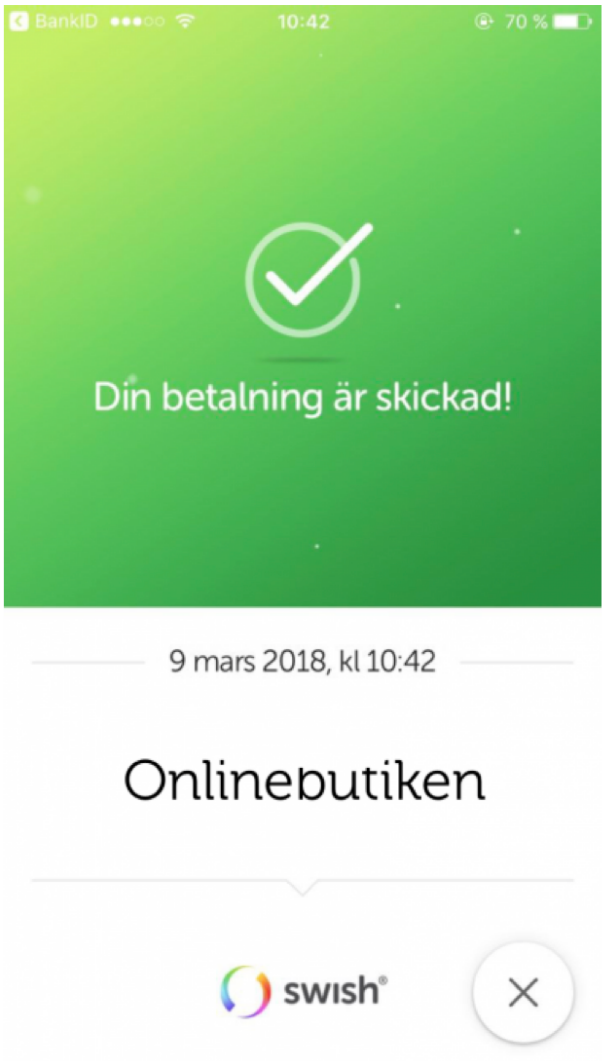
Orättvist	○ ○ ○ ○ ○ ○ ○	Rättvist
Icke-informativt	○ ○ ○ ○ ○ ○ ○	Informativt
Icke-fördelaktigt	○ ○ ○ ○ ○ ○ ○	Fördelaktigt
Ineffektivt	○ ○ ○ ○ ○ ○ ○	Effektivt
Tvivelaktigt	○ ○ ○ ○ ○ ○ ○	Övertygande

generalcard

Hur upplever du att det generellt är att betala med **bankkort**?

Inte alls smärtsamt	○ ○ ○ ○ ○ ○ ○	Mycket smärtsamt
Inte alls plågsamt	○ ○ ○ ○ ○ ○ ○	Mycket plågsamt
Inte alls lidelsefullt	○ ○ ○ ○ ○ ○ ○	Mycket lidelsefullt

swishconfirm



attitude swish

Jag anser att **Swish** är...

	Håller inte med alls						Håller med till fullo
	1						7
...effektivt	○	○	○	○	○	○	○
...hjälpsamt	○	○	○	○	○	○	○
...funktionellt	○	○	○	○	○	○	○

	Håller inte med alls						Håller med till fullo
	1						7
...nödvändigt	○	○	○	○	○	○	○
...praktiskt	○	○	○	○	○	○	○
...roligt	○	○	○	○	○	○	○
...spännande	○	○	○	○	○	○	○
...härligt	○	○	○	○	○	○	○
...glädjebringande	○	○	○	○	○	○	○
...underhållande	○	○	○	○	○	○	○

purchswish

När jag använder **Swish**...

	Instämmer inte alls						Instämmer till fullo
	1						7
...så betalar jag för **produkter/tjänster** som jag uppfattar är **effektiva**	○	○	○	○	○	○	○
...så betalar jag för **produkter/tjänster** som jag uppfattar är **hjälpsamma**	○	○	○	○	○	○	○
...så betalar jag för **produkter/tjänster** som jag uppfattar är **funktionella**	○	○	○	○	○	○	○
...så betalar jag för **produkter/tjänster** som jag uppfattar är **nödvändiga**	○	○	○	○	○	○	○
...så betalar jag för **produkter/tjänster** som jag uppfattar är **praktiska**	○	○	○	○	○	○	○
...så betalar jag för **produkter/tjänster** som jag uppfattar är **roliga**	○	○	○	○	○	○	○

	Instämmer inte alls						Instämmer till fullo
	1						7
...så betalar jag för **produkter/tjänster** som jag uppfattar är **spännande**	○	○	○	○	○	○	○
...så betalar jag för **produkter/tjänster** som jag uppfattar är **härliga**	○	○	○	○	○	○	○
...så betalar jag för **produkter/tjänster** som jag uppfattar är **glädjebringande**	○	○	○	○	○	○	○
...så betalar jag för **produkter/tjänster** som jag uppfattar är **underhållande**	○	○	○	○	○	○	○

ansersmartphone

Jag anser att en **smartphone**...

	Håller inte med alls						Håller med till fullo
...har många olika användningsområden	○	○	○	○	○	○	○
...uppfyller många funktioner	○	○	○	○	○	○	○
...tillhandahåller möjligheten att utföra ett stort antal uppgifter	○	○	○	○	○	○	○
...möjliggör olika typer av ändamål	○	○	○	○	○	○	○

numberusesmartphone

Jag använder min **smartphone...**

	Håller inte med alls						Håller med till fullo

	Håller inte med alls						Håller med till fullo
... till ett stort antal olika aktiviteter	○	○	○	○	○	○	○
… i en vid bredd av sammanhang	○	○	○	○	○	○	○
… i många olika syften	○	○	○	○	○	○	○
… tillsammans med många olika applikationer	○	○	○	○	○	○	○
… till många olika saker	○	○	○	○	○	○	○
…. Till några få olika aktiviteter	○	○	○	○	○	○	○
… i vissa specifika sammanhang	○	○	○	○	○	○	○
… tillsammans med några få applikationer	○	○	○	○	○	○	○
… till ett litet antal olika saker	○	○	○	○	○	○	○

threefunctionsphone

Nämn de tre mest framträdande funktionerna en **smartphone** fyller

Funktion 1 _____

Funktion 2 _____

Funktion 3 _____

intryckswish

Vad är ditt övergripande intryck av att betala med **swish**?

Dåligt	○	○	○	○	○	○	○	Bra
Gillar inte	○	○	○	○	○	○	○	Gillar
Negativt	○	○	○	○	○	○	○	Positivt
Inte intressant	○	○	○	○	○	○	○	Intressant
Otillgängligt	○	○	○	○	○	○	○	Tillgängligt

feelingswish

Vad är din övergripande känsla av att betala med **swish**?

Ogillar	○	○	○	○	○	○	○	Gillar
Olämpligt	○	○	○	○	○	○	○	Lämpligt
Kränkande	○	○	○	○	○	○	○	Välbehagande
Oattraktivt	○	○	○	○	○	○	○	Attraktivt
Irriterande	○	○	○	○	○	○	○	Icke-irriterande

cognitionswish

Vad är din övergripande tanke av att betala med **swish**?

Orättvist	○	○	○	○	○	○	○	Rättvist
Icke-informativt	○	○	○	○	○	○	○	Informativt
Icke-fördelaktigt	○	○	○	○	○	○	○	Fördelaktigt
Ineffektivt	○	○	○	○	○	○	○	Effektivt
Tvivelaktigt	○	○	○	○	○	○	○	Övertygande

generalswish

Hur upplever du att det generellt är att betala med **swish?**

Inte alls smärtsamt	○	○	○	○	○	○	○	Mycket smärtsamt
Inte alls plågsamt	○	○	○	○	○	○	○	Mycket plågsamt
Inte alls lidelsefullt	○	○	○	○	○	○	○	Mycket lidelsefullt

secondcontrol

Skon jag köpte var...

Betalningsmedlet jag använde var...

Powered by Qualtrics

11.2.2 Factor analysis dimensions (Affective, Cognitive & Impression)

Rotated Component Matrix		
Variable	Component	
	1	2
Impression_dislike_like	.844	
Impression_negative_positive	.839	
Impression_bad_good	.824	
Feeling_dislike_like	.795	
Impression_notinteresting_interesting	.767	
Feeling_unattractive_attractive	.725	
Feeling_disapropriate_appropriate	.672	
Impression_notaccessible_accessible	.634	
Feeling_irritating_notirritating	.593	
Feeling_insulting_notinsulting	.544	
Thought_notinformative_informative		.849
Thought_inefficient_efficient		.769
Thought_unfair_fair		.769
Thought_notadvantageous_advantageous		.689
Thought_doubtable_conveying		.619

11.2.3 Indexes

Indexes

Output variable	Chronbach alpha	Input variable	Survey question	Scale
PM_utilitarian	0,919	PM_efficient	Jag upplever att XX är effektivt	Håller inte med alls:Håller med till fullo
		PM_helpful	Jag upplever att XX är hjälpsamt	Håller inte med alls:Håller med till fullo
		PM_functional	Jag upplever att XX är funktionellt	Håller inte med alls:Håller med till fullo
		PM_neccessary	Jag upplever att XX är nödvändigt	Håller inte med alls:Håller med till fullo
		PM_practical	Jag upplever att XX är praktiskt	Håller inte med alls:Håller med till fullo
PM_hedonic	0,964	PM_functional	Jag upplever att XX är roligt	Håller inte med alls:Håller med till fullo
		PM_exciting	Jag upplever att XX är spännande	Håller inte med alls:Håller med till fullo
		PM_nice	Jag upplever att XX är härligt	Håller inte med alls:Håller med till fullo
		PM_Joybringing	Jag upplever att XX är glädjebringande	Håller inte med alls:Håller med till fullo
		PM_Entertaining	Jag upplever att XX är underhållande	Håller inte med alls:Håller med till fullo
NP_utilitarian	0,907	Normalproduct_efficient	När jag använder XX betalar jag för produkter/tjänster som jag uppfattar är effektiva	Håller inte med alls:Håller med till fullo
		Normalproduct_helpful	När jag använder XX betalar jag för produkter/tjänster som jag uppfattar är hjälpsamma	Håller inte med alls:Håller med till fullo
		Normalproduct_functional	När jag använder XX betalar jag för produkter/tjänster som jag uppfattar är funktionella	Håller inte med alls:Håller med till fullo
		Normalproduct_neccessary	När jag använder XX betalar jag för produkter/tjänster som jag uppfattar är nödvändiga	Håller inte med alls:Håller med till fullo
		Normalproduct_practical	När jag använder XX betalar jag för produkter/tjänster som jag uppfattar är praktiska	Håller inte med alls:Håller med till fullo
NP_hedonic	0,979	Normalproduct_fun	När jag använder XX betalar jag för produkter/tjänster som jag uppfattar är roliga	Håller inte med alls:Håller med till fullo
		Normalproduct_exciting	När jag använder XX betalar jag för produkter/tjänster som jag uppfattar är spännande	Håller inte med alls:Håller med till fullo
		Normalproduct_nice	När jag använder XX betalar jag för produkter/tjänster som jag uppfattar är roliga	Håller inte med alls:Håller med till fullo
		Normalproduct_joybringing	När jag använder XX betalar jag för produkter/tjänster som jag uppfattar är glädjebringade	Håller inte med alls:Håller med till fullo
		Normalproduct_entertaining	När jag använder XX betalar jag för produkter/tjänster som jag uppfattar är underhållande	Håller inte med alls:Håller med till fullo
Pain_general_short	0,970	GE_pain_painful	Hur upplever du det att det generellt är att betala med XX	Inte alls smärtsamt:Mycket smärtsamt
		GE_pain_agonizing	Hur upplever du det att det generellt är att betala med XX	Inte alls plågsamt:Mycket plågsamt
		Ge_pain_suffering	Hur upplever du det att det generellt är att betala med XX	Inte alls lidelsefullt:Mycket lidelsefullt
Pain_specific	0,961	PS_pain_painful	Hur smärtsamt upplevde du det att det var att betala för skorna?	Inte alls smärtsamt:Mycket smärtsamt
		SP_pain_agonizing	Hur plågsamt upplevde du det att det var att betala för skorna?	Inte alls plågsamt:Mycket plågsamt
		SP_pain_suffering	Hur mycket lidande frambringade betalningen av skorna?	Inget lidande alls:Mycket lidande
		Sp_pain_claim_suffering	Hur väl stämmer dessa påståenden in på dig? Jag kände lidande av betalningen av skorna	Håller inte med alls:Håller med till fullo
		SP_pain_claim_pain	Hur väl stämmer dessa påståenden in på dig? Jag kände smärta av betalningen av skorna	Håller inte med alls:Håller med till fullo
		Sp_pain_claim_malady	Hur väl stämmer dessa påståenden in på dig? Jag fick ont av att betala för skorna	Håller inte med alls:Håller med till fullo
		Sp_pain_claim_sad	Hur väl stämmer dessa påståenden in på dig? Jag kände mig sorgsen av att betala för skorna	Håller inte med alls:Håller med till fullo
		Sp_pain_claim_miserable	Hur väl stämmer dessa påståenden in på dig? Jag kände misär av betalningen av skorna	Håller inte med alls:Håller med till fullo
Pain_short	0,931	Sp_pain_painful	Hur smärtsamt upplevde du det att det var att betala för skorna?	Inte alls smärtsamt:Mycket smärtsamt
		Sp_pain_agonizing	Hur plågsamt upplevde du det att det var att betala för skorna?	Inte alls plågsamt:Mycket plågsamt
		Sp_pain_suffering	Hur mycket lidande frambringade betalningen av skorna?	Inget lidande alls:Mycket lidande
OB_impression	0,928	Impression_bad_good	Vad är ditt övergripande intryck av Onlinebutiken?	Dåligt:Bra
		Impression_dislike_like	Vad är ditt övergripande intryck av Onlinebutiken?	Gillar inte:Gillar
		Impression_negative_positive	Vad är ditt övergripande intryck av Onlinebutiken?	Negativt:Positivt
		Impression_notinteresting_interesting	Vad är ditt övergripande intryck av Onlinebutiken?	Inte intressant:Intressant
		Impression_notaccessible_accessible	Vad är ditt övergripande intryck av Onlinebutiken?	Otillgängligt:Tillgängligt
OB_affective	0,892	Feeling_dislike_like	Vad är din övergripande känsla av Onlinebutiken?	Ogillar:Gillar
		Feeling_disapropriate_appropriate	Vad är din övergripande känsla av Onlinebutiken?	Olämpligt:Lämpligt
		Feeling_insulting_notinsulting	Vad är din övergripande känsla av Onlinebutiken?	Kränkande:Välbehagande
		Feeling_unattractive_attractive	Vad är din övergripande känsla av Onlinebutiken?	Oattraktivt:Attraktivt
		Feeling_irritating_notirritating	Vad är din övergripande känsla av Onlinebutiken?	Irriterande:Inte irriterande
OB_cognitive	0,893	Thought_unfair_fair	Vad är din övergripande tanke av Onlinebutiken?	Orättvist:Rättvist
		Thought_notinformative_informative	Vad är din övergripande tanke av Onlinebutiken?	Icke-informativ:Informativt
		Thought_notadvantageous_advantageous	Vad är din övergripande tanke av Onlinebutiken?	Icke-fördelaktigt:Fördelaktigt
		Thought_inefficient_efficient	Vad är din övergripande tanke av Onlinebutiken?	Ineffektivt:Effektivt
		Thought_doubtable_conveying	Vad är din övergripande tanke av Onlinebutiken?	Tvivelaktigt:Övertygande
PD_scope	0,972	Paymentdevice_usageareas	Jag anser att en dator/smartphone har många olika användningsområden	Håller inte alls med:Håller med till fullo
		Paymentdevice_functions	Jag anser att en dator/smartphone uppfyller många funktioner	Håller inte alls med:Håller med till fullo
		Paymentdevice_tasks	Jag anser att en dator/smartphone tillhandahåller möjligheten att utföra ett stort antal	Håller inte alls med:Håller med till fullo
		Paymentdevice_purpose	Jag anser att en dator/smartphone möjliggör olika typer av ändamål	Håller inte alls med:Håller med till fullo
PD_usage	0,965	Paymentdevice_usage_activities	Jag använder min dator/smartphone till ett stort antal olika aktiviteter	Håller inte alls med:Håller med till fullo
		Paymentdevice_usage_contexts	Jag använder min dator/smartphone i en vid bredd av sammanhang	Håller inte alls med:Håller med till fullo
		Paymentdevice_usage_purposes	Jag använder min dator/smartphone i många olika syften	Håller inte alls med:Håller med till fullo
		Paymentdevice_usage_applications	Jag använder min dator/smartphone tillsammans med många olika applikationer	Håller inte alls med:Håller med till fullo
		Paymentdevice_usage_things	Jag använder min dator/smartphone till många olika saker	Håller inte alls med:Håller med till fullo
PD_usage_REVERSED	0,920	Paymentdevice_usage_activities_REVERSED	Jag använder min dator/smartphone till några få olika aktiviteter	Håller inte alls med:Håller med till fullo
		Paymentdevice_usage_contexts_REVERSED	Jag använder min dator/smartphone i vissa specifika sammanhang	Håller inte alls med:Håller med till fullo
		Paymentdevice_usage_applications_REVERSED	Jag använder min dator/smartphone tillsammans med några få applikationer	Håller inte alls med:Håller med till fullo
		Paymentdevice_usage_things_REVERSED	Jag använder min dator/smartphone till ett litet antal olika saker	Håller inte alls med:Håller med till fullo
PM_impression	0,917	Paymentmethod_Impression_bad_good	Vad är ditt övergripande intryck av att betala med XX	Dåligt:Bra
		Paymentmethod_Impression_dislike_like	Vad är ditt övergripande intryck av att betala med XX	Gillar inte:Gillar
		Paymentmethod_Impression_negative_positive	Vad är ditt övergripande intryck av att betala med XX	Negativt:Positivt
		Paymentmethod_Impression_interesting_notinteresting	Vad är ditt övergripande intryck av att betala med XX	Inte intressant:Intressant
		Paymentmethod_Impression_accessible_notaccessible	Vad är ditt övergripande intryck av att betala med XX	Otillgängligt:Tillgängligt
PM_affective	0,926	Paymentmethod_Feeling_dislike_like	Vad är din övergripande känsla av att betala med XX	Ogillar:Gillar
		Paymentmethod_Feeling_disapropriate_appropriate	Vad är din övergripande känsla av att betala med XX	Olämpligt:Lämpligt
		Paymentmethod_Feeling_insulting_notinsulting	Vad är din övergripande känsla av att betala med XX	Kränkande:Välbehagande
		Paymentmethod_Feeling_unattractive_attractive	Vad är din övergripande känsla av att betala med XX	Oattraktivt:Attraktivt
		Paymentmethod_Feeling_irritating_notirritating	Vad är din övergripande känsla av att betala med XX	Irriterande:Inte irriterande
PM_cognitive	0,880	Paymentmethod_Thought_unfair_fair	Vad är din övergripande tanke av att betala med XX	Orättvist:Rättvist
		Paymentmethod_Thought_notinformative_informative	Vad är din övergripande känsla av att betala med XX	Icke-informativ:Informativt
		Paymentmethod_Thought_notadvantageous_advantageous	Vad är din övergripande känsla av att betala med XX	Icke-fördelaktigt:Fördelaktigt
		Paymentmethod_Thought_inefficient_efficient	Vad är din övergripande känsla av att betala med XX	Ineffektivt:Effektivt
		Paymentmethod_Thought_doubtable_conveying	Vad är din övergripande känsla av att betala med XX	Tvivelaktigt:Övertygande

11.2.4. T-test on pain differences based on product-stimulus

Group Statistics

	Saw_product	N	Mean	Std. Deviation	Std. Error Mean
Pain_short	Gumboot	114	2.8743	1.70740	.15991
	LED-shoe	122	2.5984	1.68117	.15221

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Pain_short	Equal variances assumed	.177	.675	1.250	234	.212	.27591	.22065	-.15881	.71063
	Equal variances not assumed			1.250	232.376	.213	.27591	.22077	-.15906	.71087