



# Analysis Report

## Capstone Arina Case 5

Shafin Alam  
Prabhash Ekanayaka  
Samuli Saartoala  
Matthew Utti  
Emilia Vanamo



## TABLE OF CONTENT

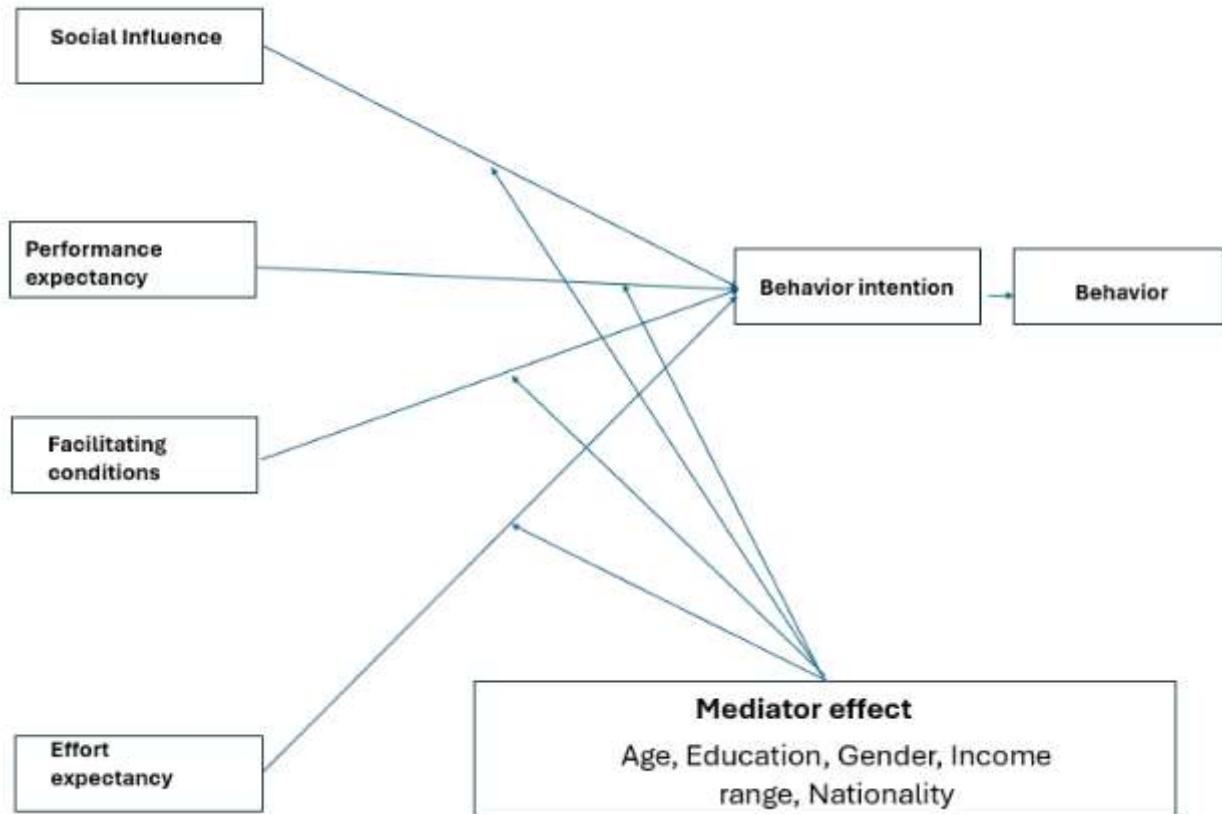
1 INTRODUCTION.....	5
2 MODEL.....	6
3 HYPOTHESIS ANALYSIS AND RELIABILITY .....	6
4 DATA ANALYSIS .....	10
4.1 Data preprocessing .....	10
4.2 Statistical summary.....	11
5 CORRELATION ANALYSIS .....	15
5.1 Insights generated from participants .....	16
6 FACTOR ANALYSIS .....	27
6.1 Identifying sources of value through factor analysis.....	28
6.2 Identifying opportunities for digital development through factor analysis .....	28
7 CLUSTERING ANALYSIS BASED ON LIKERT SCALE RESPONSES .....	29
7.1 Observable Scatterplot Patterns .....	29
8 RECOMMENDATIONS.....	31
APPENDIX 1 The Survey .....	33



# **1 INTRODUCTION**

Our Capstone project for Osuuskauppa Arina focused on studying the customer relationship during the first year of the membership. The aim was to explore what adds value for new members and how Arina can encourage them to be active. We examined factors like financial benefits, community involvement, and Arina's focus on sustainability. Additionally, we aimed to analyze the balance between purchasing and digital services, as digitally active customers tend to be more engaged and aware. Increased digital usage not only helps members to stay informed but also saves Arina money by enabling efficient communication without having to rely on paid advertisement. The study was conducted with a Webropol survey during summer 2024. The total number of survey responses, including both Finnish and English versions, was 804. This analysis report showcases the model, how data was processed and what insights were found through various analysis methods. Based on the findings, actionable recommendations are provided in the last chapter.

## 2 MODEL



## 3 HYPOTHESIS ANALYSIS AND RELIABILITY

	Mean	Standard Deviation	Cronbach's Alpha
Social Influence	2.967631	1.251906	0.677178
Performance Expectancy	3.189194	1.248382	0.724225
Facilitating Conditions	3.399231	1.100088	0.731431
Effort Expectancy	3.207746	1.170959	0.575706

The results from the analysis of the constructs related to the Arina cooperative highlight key aspects of member perceptions. The mean scores for the constructs range from 2.97 for Social Influence to 3.40 for Facilitating Conditions. This suggests that, on average, respondents feel moderately positive about the influence of social factors on their purchasing decisions and the overall support they receive from the cooperative. Notably, the construct with the highest mean score, Facilitating Conditions, indicates a general confidence among members regarding their ability to effectively utilize digital services and the support provided by the cooperative.

In terms of reliability, Cronbach's Alpha values indicate varying levels of internal consistency across the constructs. Facilitating Conditions has the highest reliability score of 0.73, followed by Performance Expectancy at 0.72, suggesting that these constructs have a strong correlation among the survey items. Conversely, the Effort Expectancy construct has a lower reliability score of 0.58, indicating potential issues with item coherence in this area. The results suggest that while members have a reasonable level of confidence in the cooperative's support and performance benefits, there may be opportunities to enhance the clarity and effectiveness of communication regarding the effort required to engage with the cooperative's offerings.

## Social Influence

<b>Construct</b>	<b>Question</b>	<b>Mean</b>	<b>SD</b>	<b>Alpha</b>
		<b>n</b>		<b>a</b>
SI:1	When making purchasing decisions related to products or services offered by Arina cooperative, I like to consider the opinions of my friends and family.	2.83	1.29	0.677
SI:2	I'm likely to try a new product or service recommended by someone I know who a member of Arina cooperative is also.	3.1	1.22	0.677

## Performance Expectancy

<b>Construct</b>	<b>Question</b>	<b>Mean</b>	<b>SD</b>	<b>Alpha</b>
PE:1	I have noticed improvements in my shopping habits or outcomes since becoming a member of Arina cooperative.	3.04	1.3	0.72
PE:2	Using the digital services provided by Arina cooperative enhances my overall shopping experience.	3.26	1.2	0.72
PE:3	Using digital platforms of Arina cooperative saves me time compared to offline shopping.	3.27	1.2	0.72

## Facilitating Conditions

<b>Construct</b>	<b>Question</b>	<b>Mean</b>	<b>SD</b>	<b>Alpha</b>
FC:1	The technical and overall support provided by Arina cooperative for its membership services is effective.	3.34	0.99	0.731
FC:2	I feel confident in my ability to use digital services of Arina cooperative effectively.	3.7	1.14	0.731
FC:3	Using digital services of Arina cooperative requires less effort compared to traditional methods of shopping.	3.16	1.18	0.731

## Effort Expectancy

<b>Construct</b>	<b>Question</b>	<b>Mean</b>	<b>SD</b>	<b>Alpha</b>
EE:1	Using the membership when purchasing in retail stores brought me value (e.g. Prisma, ABC).	4.15	0.97	0.576
EE:2	Using the membership in digital services brought me value (e.g. S-Mobile, ABC-Mobile).	3.26	1.31	0.576

EE:3	Participation in cooperative and decision-making processes within the cooperative brought me value.	2.22	1.23	0.576
------	-----------------------------------------------------------------------------------------------------	------	------	-------

The analysis of survey responses about the Arina cooperative shows varied perceptions across the constructs of Social Influence, Performance Expectancy, Facilitating Conditions, and Effort Expectancy. In Social Influence, members moderately agreed with the notion of trying products recommended by peers, scoring a mean of 3.10, while the influence of friends and family received a lower mean of 2.83, indicating a lesser reliance on external opinions for purchasing decisions.

## **4 DATA ANALYSIS**

The following provides a comprehensive analysis of various aspects of the customer experience and engagement within Arina Cooperative, with a laser focus on measuring the sources of value, and how purchasing and the digital service balance might develop in consonance with the 21<sup>st</sup> century digital and customer behavioral trends.

As Arina Cooperative continues to evolve in the digital era, understanding the sentiments, behaviors, and preferences of its members becomes crucial for strategic decision-making to enhance membership satisfaction.

This report probes into the insights obtained from a series of survey responses along with accompanying analyses using a collection of tools, most notably, the Likert scale.

Consequently, an advanced factor analysis is conducted to uncover underlying dimensions influencing member perceptions and behaviors, followed by key recommendations to fortify the cooperative's digital platform, membership value, and engagement strategies.

### **4.1 Data preprocessing**

The data collected from Arina Customers comprises diverse opinions in response to a raft of Likert scale personified survey questions. In order to categorize features according to the type of befitting analysis, the data is pre-processed and grouped into 3 subcategories, namely: the Likert columns, the only existent numerical column(age), and categorical columns.

Data is further examined, and an exhaustive cleaning is exercised – Here, the NULL values are replaced with the median because of the robustness that comes to guiding against factors that might cause skewness of the data plus lower tendencies of being shaken by outliers. It's quite notable that some sections of the categorical columns were not filled, so an “unknown” value, default values, and “No response” are considered to avoid data loss from indiscriminate deletion and preserve data integrity.

## 4.2 Statistical summary

```
count    804.000000
mean     2.580846
std      1.421129
min     1.000000
25%    1.000000
50%    2.000000
75%    4.000000
max     5.000000
Name: age, dtype: float64
```

Fig 1.0

### Summary Statistics for Likert Scale Columns

	count	unique	top	freq
membership_value	804	11	5	330
digital_value	804	11	3	216
participation	804	11	1	381
family_recommendation	804	11	1	236
recommendation_based_trial	804	11	3	237
arina_digital_experience	804	11	3	221
shopping_habit	804	11	1	216
arina_tech_support	804	11	3	299
digital_use	804	11	4	237
online_offline_experience	804	11	3	247
digital_effort	804	11	3	266

Fig 1.0.1

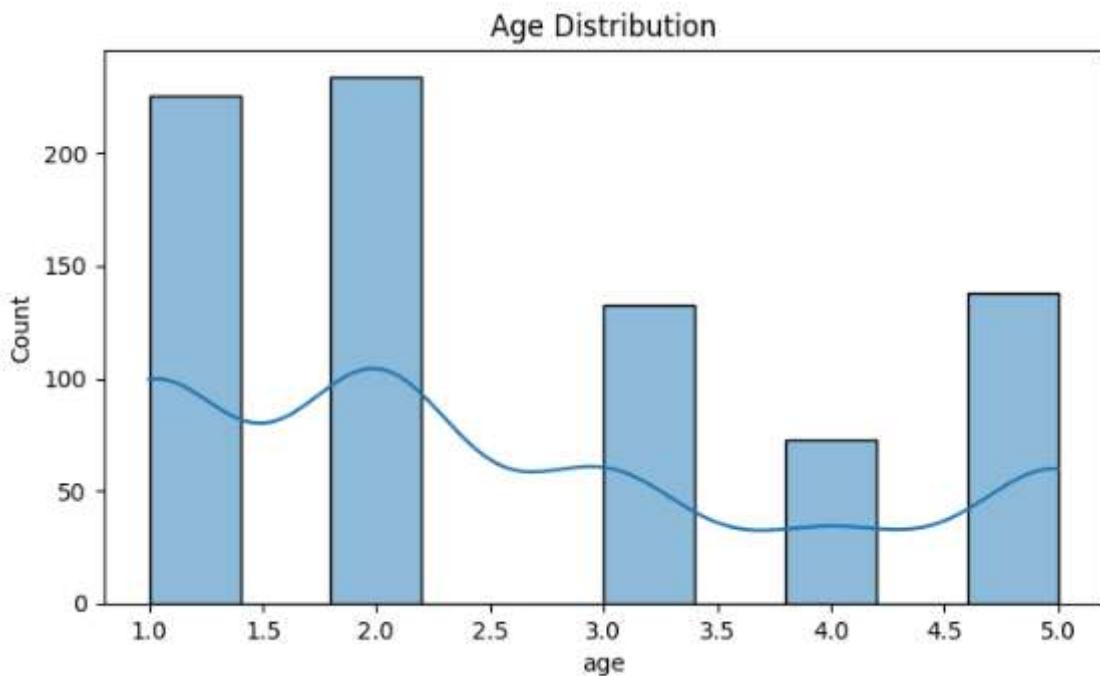
From fig 1.0 and 1.0.1 above, a summary statistic of the age group figures a head count of 804 respondents and shows an average age value of approximately 2.58. Given the specified age ranges from the survey as follows:

Category	Age Group
1	18-25
2	26-35
3	36-45

4	46-55
5	56 & Above

The summation suggests that the average respondent amongst all is closer to the 26-35 age range.

The statistical summary obtained from the Likert scale suggests that the responses span across a range of 11 distinct categories. Since the "top" feature represents the most frequently occurring response for each column, the membership value puts it at a value of 5, indicating that many respondents strongly agree with the value that their Arina cooperative membership provides. On the flip side, the digital value's frequent response at 3, indicates a note-worthy neutral perception of digital value, though further analysis down the line would shed more light on these findings.

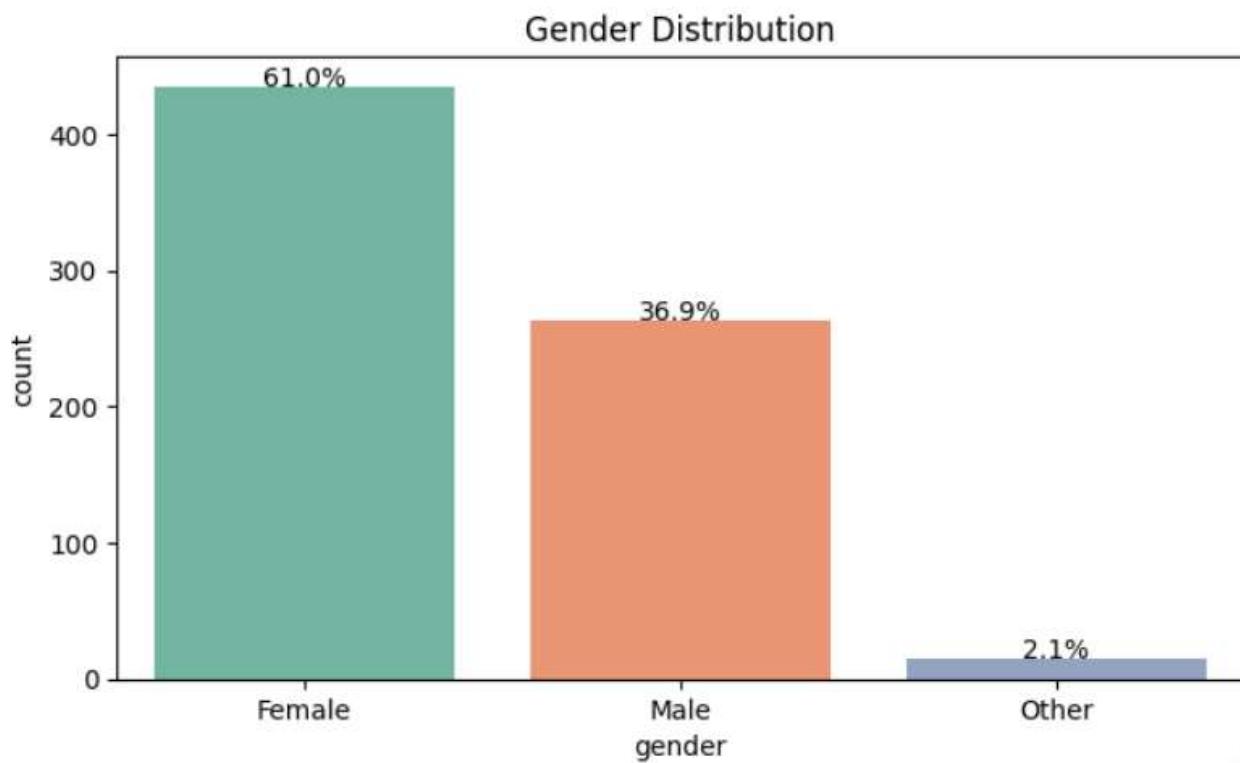


**Fig 1.1**

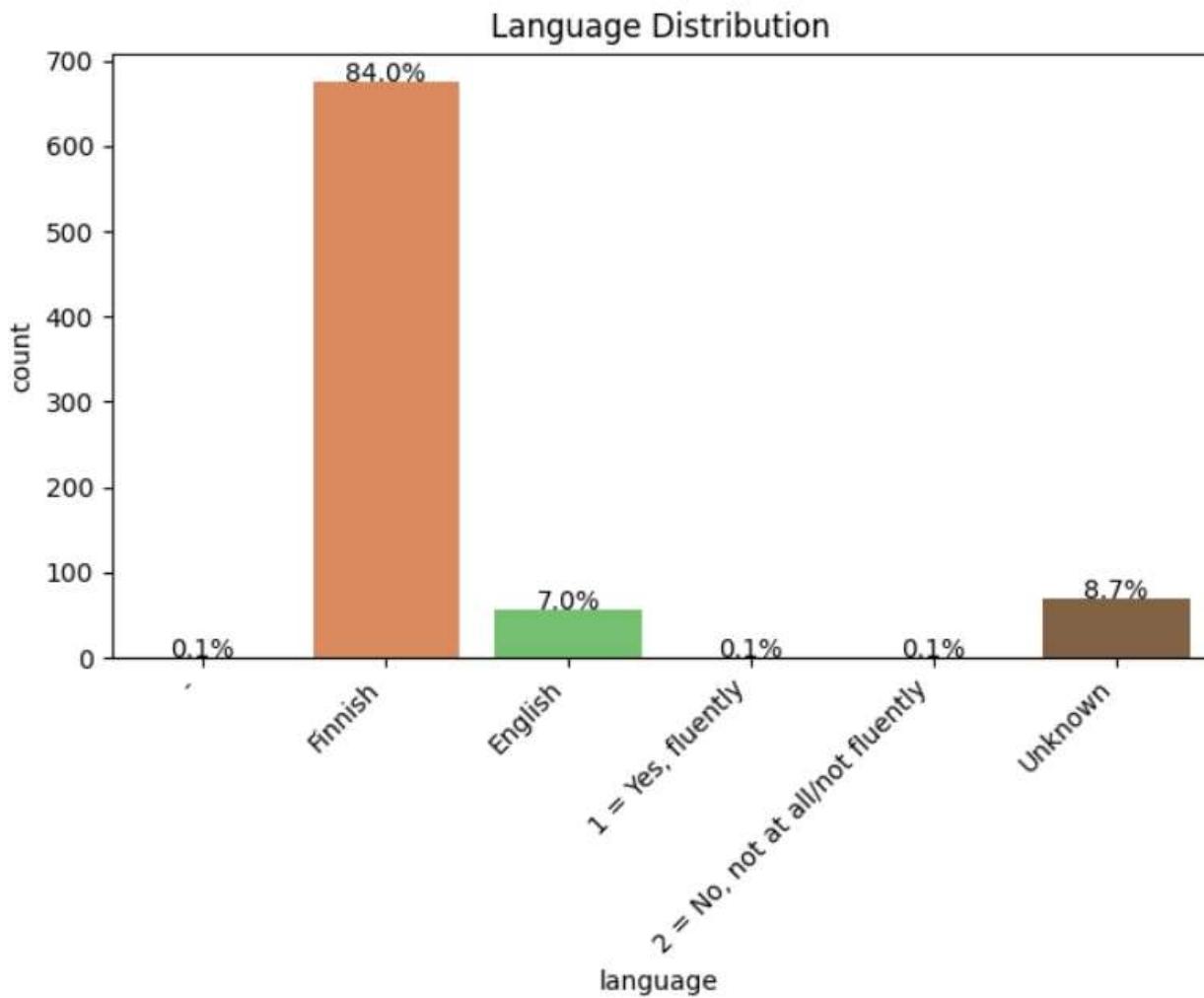
The histogram above (fig 1.1) shows the age distribution of the respondents with a notable peak at age 26-35 tied to a count value over 225 respondents, suggesting that a large portion of the respondents are concentrated around this age group. The age bracket between 18 & 25 also displays a surge above 200 respondents.

Also in the mix are smaller peaks around ages 26-35 and 46-55 with counts of around 130 and 140 respectively -These show some diversity in the age distribution but with fewer respondents compared to the aforementioned.

The age range between 36 and 45 shows the fewest number of respondents at a count value dropping to 75 suggesting that there are very few respondents in the oldest age bracket within the overall data.



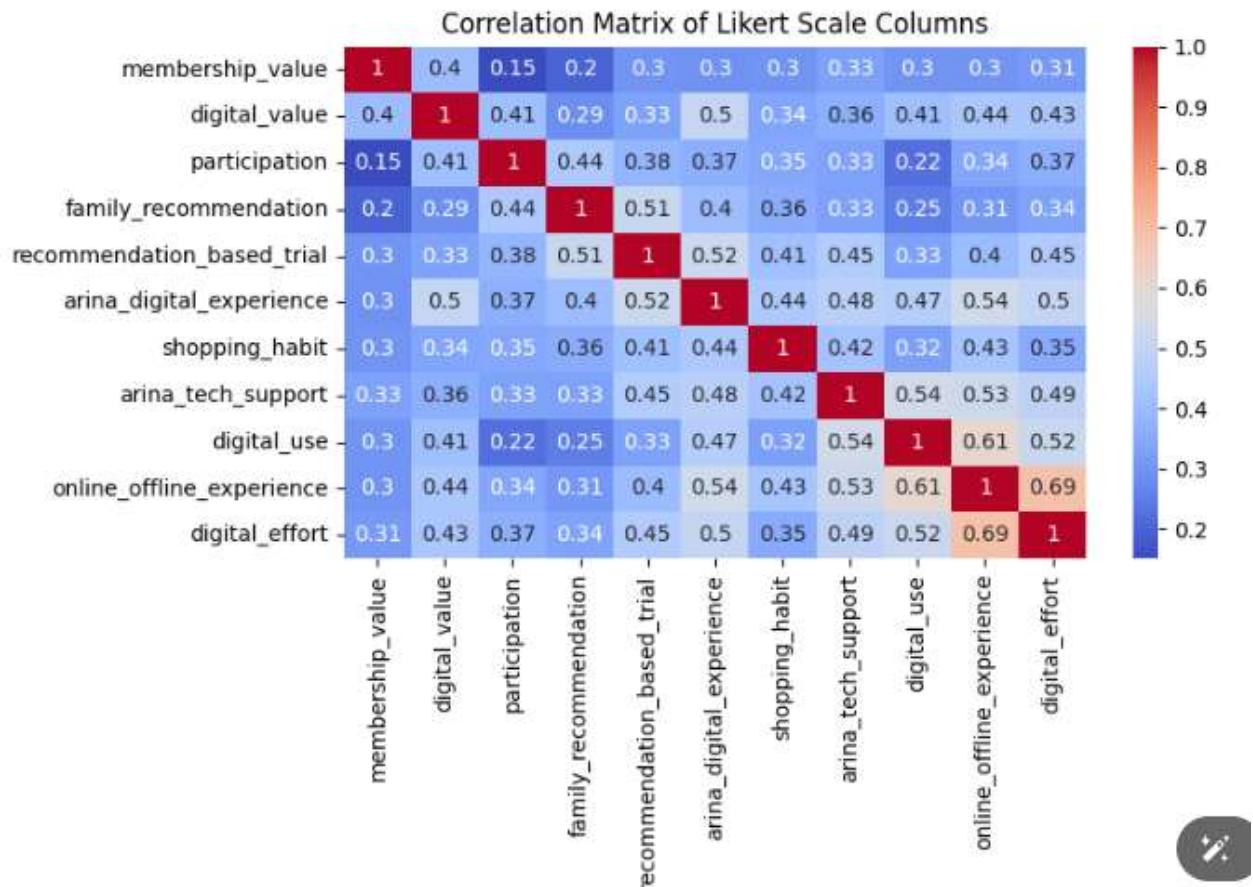
**Fig 1.2**



**Fig 1.3**

The above twin count plots reveal a higher number of female respondents compared to male respondents, with the "Other" category being the least represented. Additionally, the majority of respondents predominantly use the Finnish language as their primary means of communication.

## 5 CORRELATION ANALYSIS



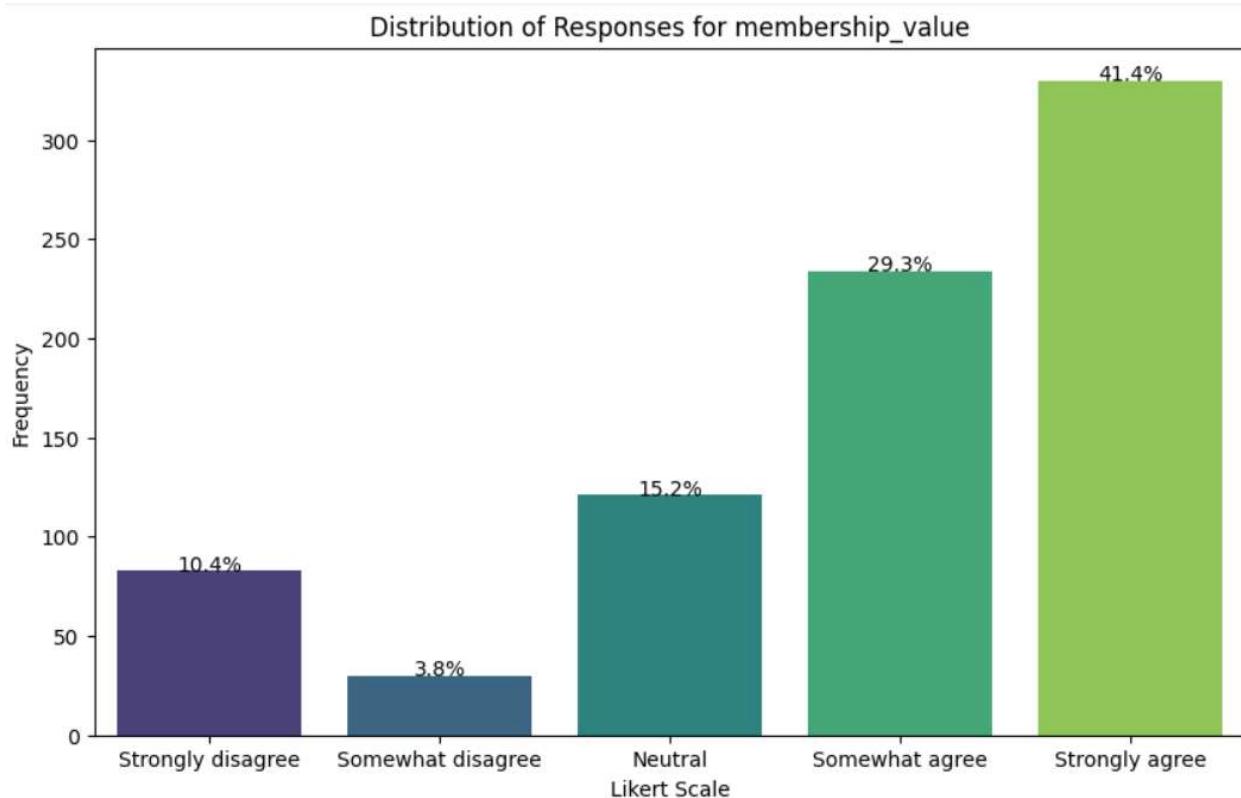
**Fig 1.4**

The heatmap above shows the correlation analysis of the Likert scale features, revealing several insights. There is a median positive relationship (0.5) between digital value and Arina's digital experience. In retrospect, there exists a weak positive relationship between digital value and Arina tech support, suggesting that respondents who value digital services highly do not utterly rate Arina's tech support positively. A very strong positive relationship (0.69) is observed between customers and the use of Arina's digital platforms, which is the highest correlation observed. More so, there is a moderate positive relationship (0.32) between shopping habits and digital use, indicating that respondents who frequently shopped do not necessarily use digital services as often. In addition, a moderate positive inverse correlation (0.41) exists between participation and digital value, showing that respondents who participate more actively in cooperation and decision-making process perceive higher value in digital services.

## 5.1 Insights generated from participants

The following analysis answers key questions from a pull of whole 804 survey participants:

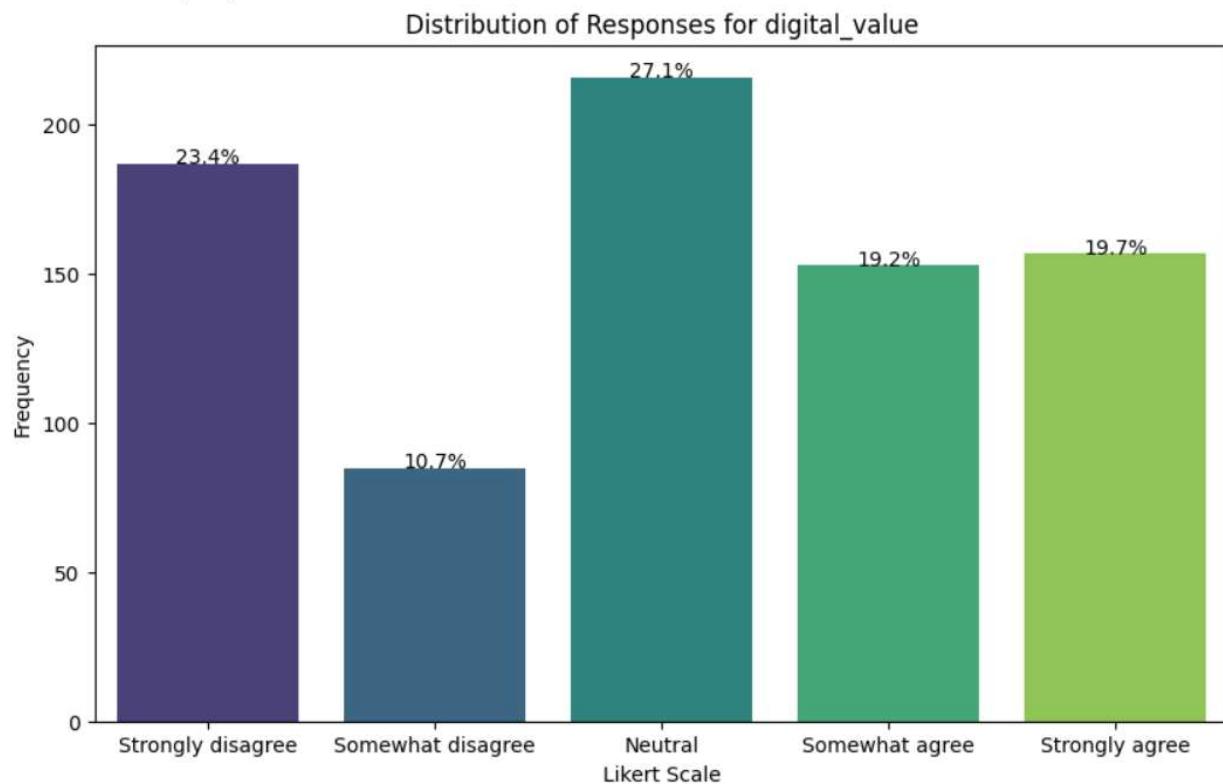
**How did using the membership when purchasing in Arina-related retail stores bring you value?**



**Fig 1.5**

The histogram above (fig 1.5) illustrates the distribution of responses, measuring the "membership value" In Arina cooperative against the Likert scale - It is noted that a minuscule 80 respondents strongly disagree, indicating that only a minority do not perceive significant benefits from their membership just as fewer respondents somewhat disagree, suggesting a low ebb negative perceptions amongst the surveyed members. A moderate number over 120 respondents are neutral, reflecting a lack of strong positive or negative feelings about the membership benefits with a select group, while a significant number of 240 respondents somewhat agree, indicating that many members acknowledge some benefits, though not to a very high degree, as a mammoth 350 respondents strongly agreeing, emphasizing a recognition of significant benefits from their membership as a **source of value**.

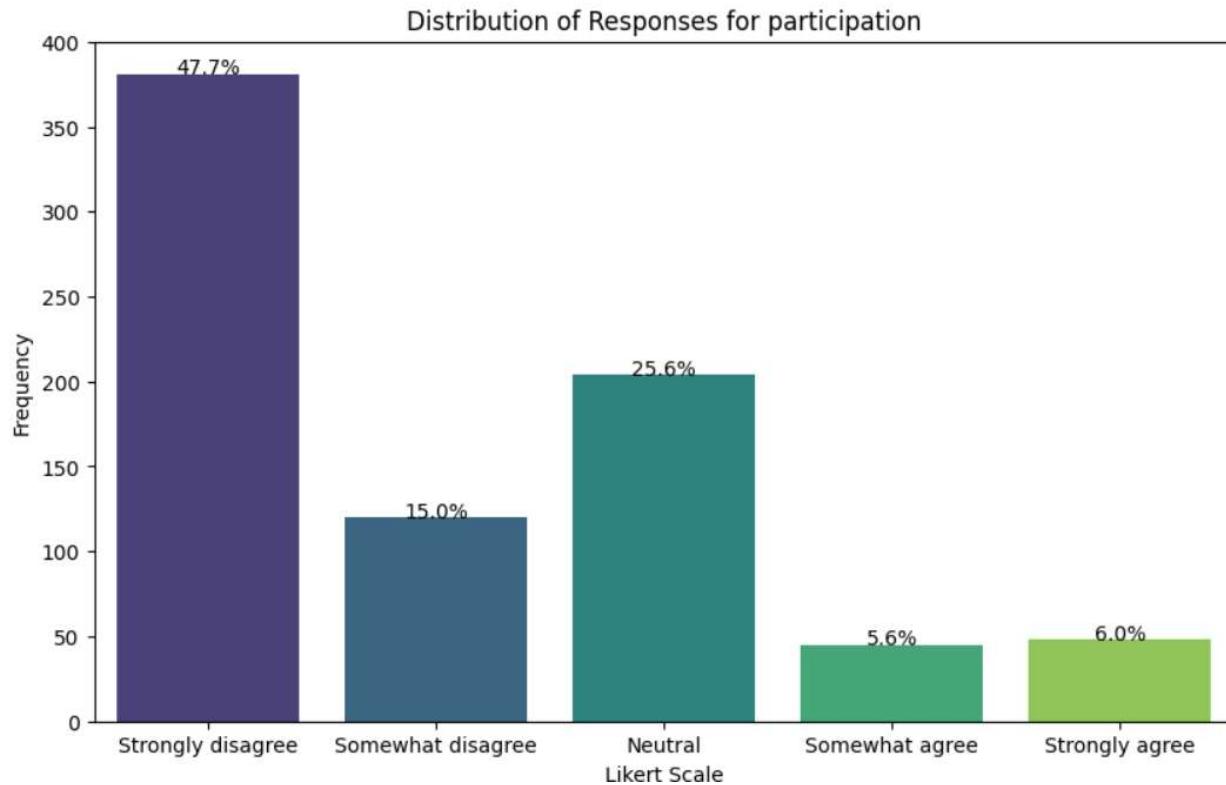
**How has using the membership in digital services brought you value (e.g. S-Mobile)?**



**Fig 1.6**

From the above plot which conveys the frequency of Arina's digital value, a significant range of about 180 respondents strongly disagree, indicating that a huge customer base find the digital services lacking significant value – In a closely like manner, over 50 numbers seemingly somewhat disagree, suggesting mild dissatisfaction, though a substantial over 200 respondents remain neutral, reflecting neither significant drawbacks nor absorbing benefits. An anti-climax of 150 respondents somewhat agree, acknowledging some benefits while foreseeing room for improvement; and a considerable over 150 respondents strongly agree, highlighting strong positive perception and satisfaction with Arina's digital offerings as a **source of value** which seeks further intensity.

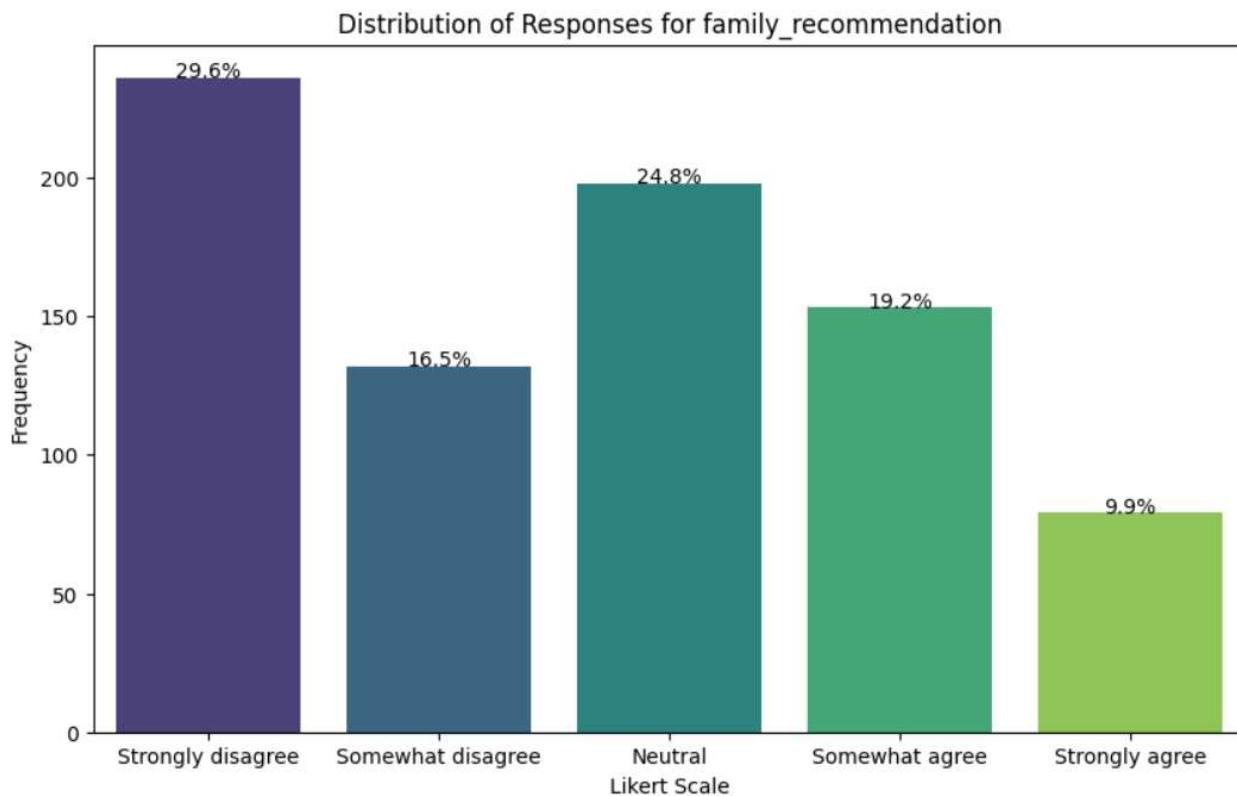
**How has participation in cooperative and decision-making processes within the cooperative brought you value?**



**Fig 1.7**

The plot above (fig 1.7) steers a notable segment of over 350 respondents strongly disagreeing with the participation levels in Arina's board, indicating a lack of engagement or dissatisfaction among these members, while a smaller number of a bit over 100 respondents somewhat disagree, suggesting that a portion feels their participation or influence is lacking but not entirely unsatisfactory. There looks to be a slight upshot of around 200 sitting-on-the-fence sort of neutral respondents, possibly indicating sheer indifference, lack of strong feelings, or mixed experiences regarding their involvement. But in not too much of a sharp contrast situation, less than 50 respondents somewhat agree, recognizing some level of insignificant-level engagement, though an almost equally minor segment of around 50 respondents strongly agree, reflecting strong positive engagement and satisfaction with their involvement in the cooperative.

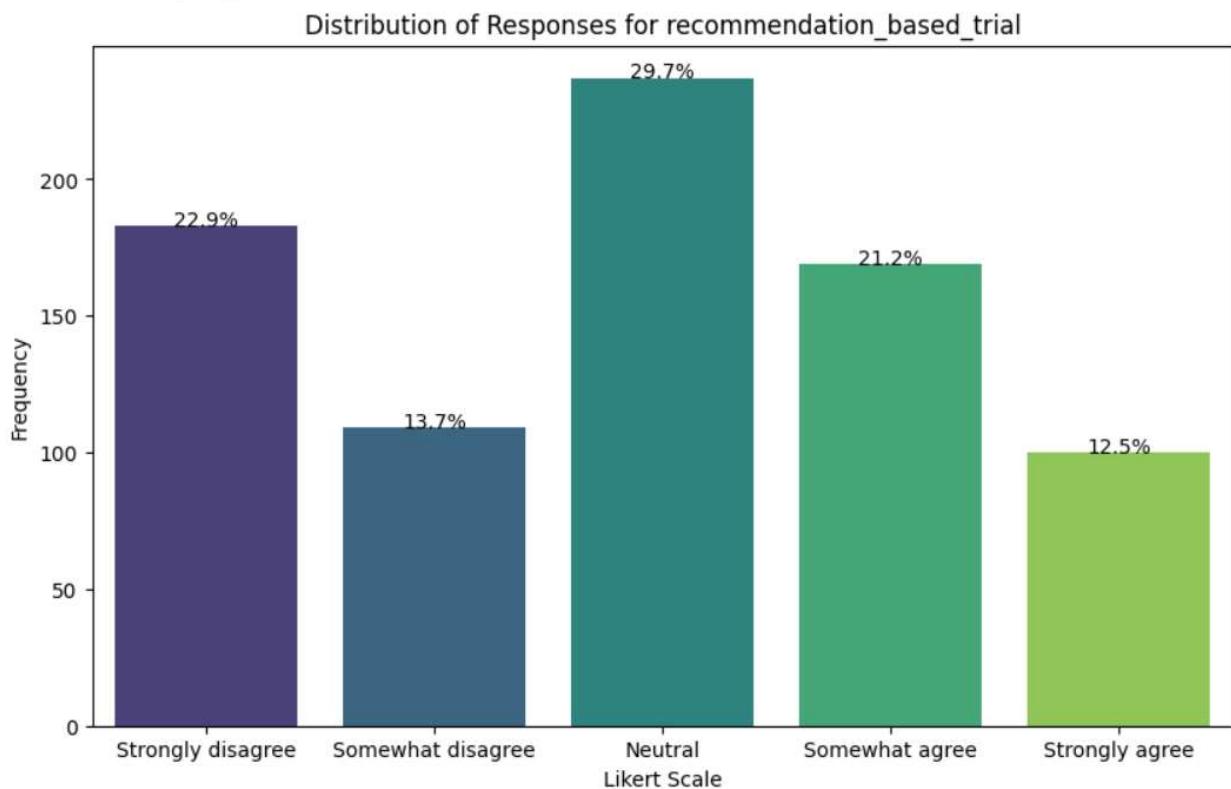
**When making purchasing decisions related to products or services offered by Arina Cooperative, do you consider the opinions of friends and family?**



**Fig 1.8**

The fig 1.8 chart above probes into the aisle on how frequency seems to maintain a somewhat skewed distribution as no less than 250 respondents strongly disagree with recommending the cooperative to their family members, suggesting a segment of relatively dissatisfied members or those who perceive insufficient value to advocate for it. A closely associated number of over 120 respondents fall into the “somewhat disagree” category, indicating that family recommendation hasn’t played a part in their purchasing choice with Arina – However, a considerable number of near 200 respondents are neutral, possibly reflecting mixed experiences or a lack of strong positive or negative feelings regarding their stance on the impact of family recommendation, but a moderate number of 150 respondents somewhat agree, recognizing some value or positive aspects but with elements of reservations. Ultimately, a not-so-significant number of over 60 respondents strongly agree as regards satisfaction from recommending the Arina cooperative to their family.

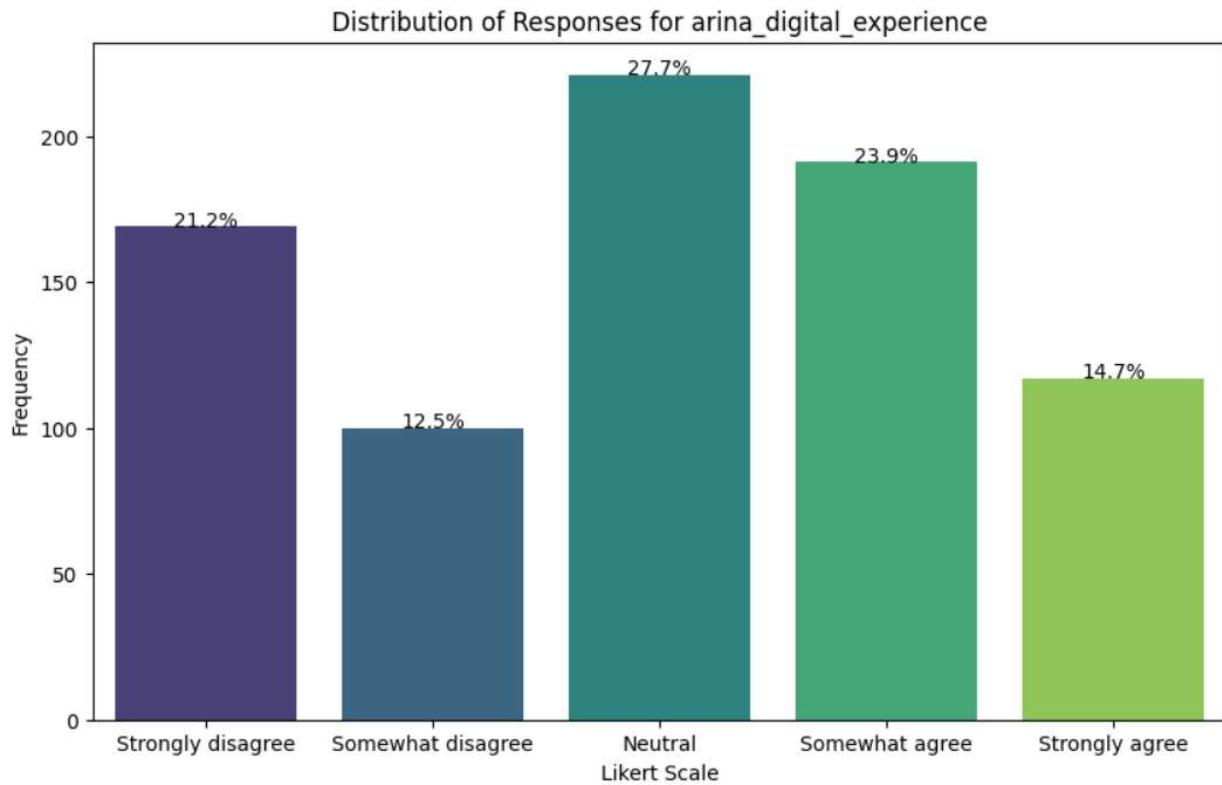
**Are you likely to try a new product or service recommended by someone you know who is also a member of Arina Cooperative?**



**Fig 1.9**

From the chart (fig 1.9) above, a step-wise regression of 180 and 110 respondents strongly and somewhat disagree respectively with the recommendation-based trial, signifying significant issues with their trial experience based on recommendation from Arina's members, potentially influencing further engagement or positive recommendation. A substantial number of over 250 respondents are neutral, most likely due to varied experiences or a lack of strong positive or negative sentiments regarding the recommendation-based trial. An underwhelming number of 100 respondents strongly agree, while 160 persons somewhat agree, implying successful outcomes or benefits derived from the trial experience.

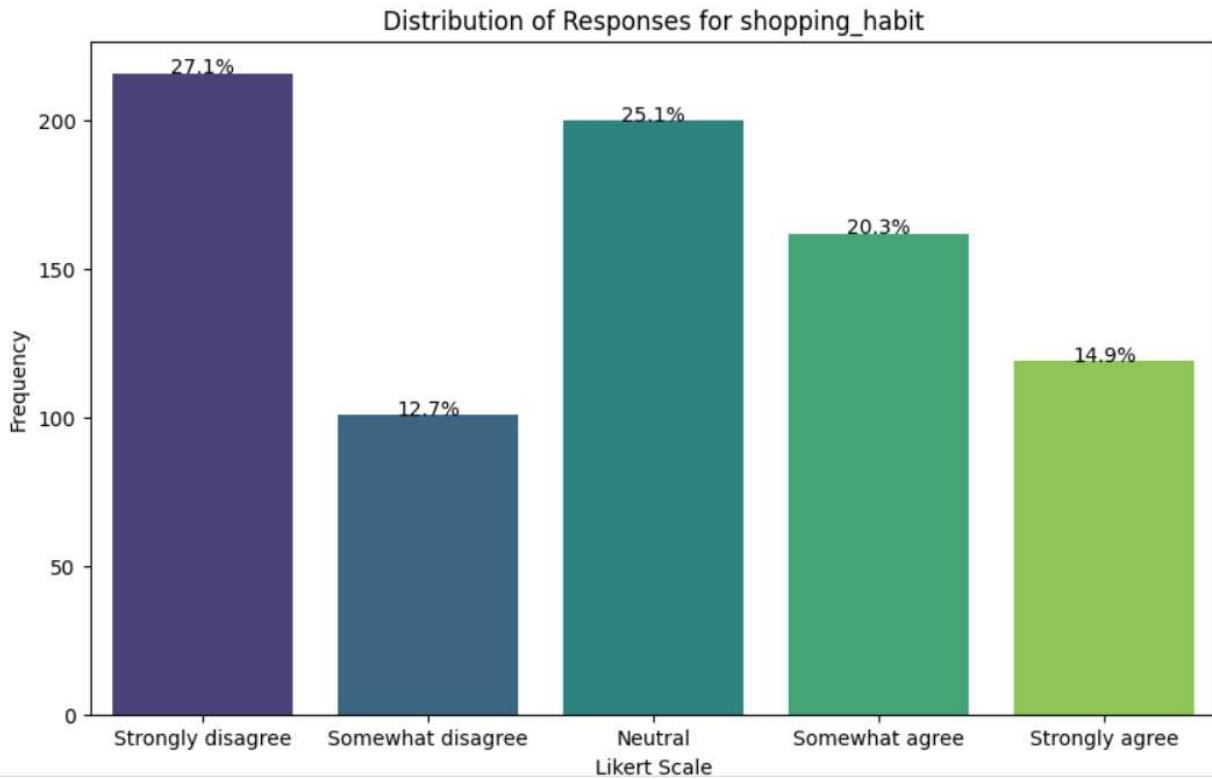
**Has the usage of the digital services provided by Arina Cooperative enhanced my overall shopping experience?**



**Fig 2.0**

The digital experience or service chart (fig 2.0) above looks sparingly affirmatory as minor proportion of around 170 and 100 respondents strongly and somewhat disagree respectively with their digital experiences at Arina, most notably owing to grey areas requiring immediate attention to improve digital services or platforms. A substantial portion of 220 respondents seem neutral regarding their digital experience, but nearly as many as 190 respondents somewhat agree, suggesting that they perceive some benefits or positive aspects, however a notable segment of 110 respondents strongly agree with their digital experience, indicating fair levels of satisfaction and positive perceptions of Arina's digital platforms or services, but this is certainly an area which calls for **enhancement and development of digital incentives** in order to push the numbers higher on the "strongly agree" category.

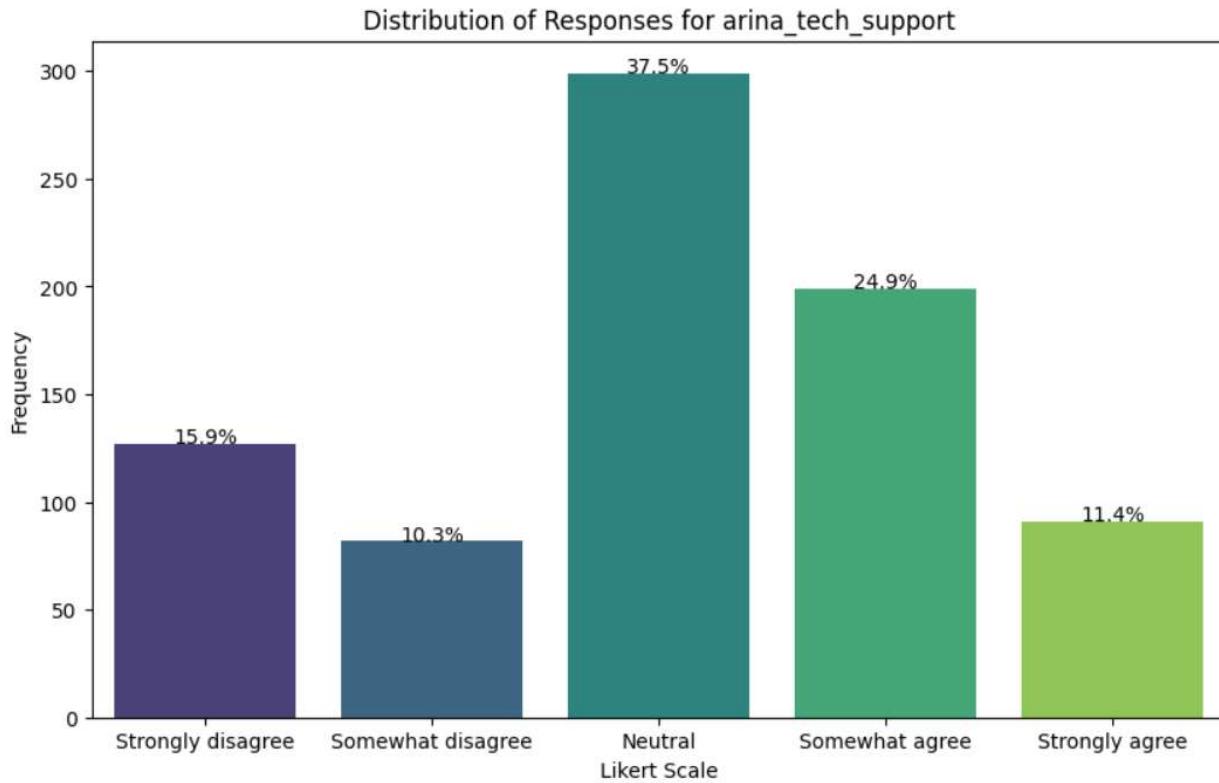
**Have you noticed improvements in your shopping habits or outcomes since becoming a member of Arina cooperative?**



**Fig 2.1**

From Fig 2.1, a majority 200 customers strongly disagree that their shopping habits had changed since becoming Arina cooperative members, while a significantly lower number somewhat disagree, indicating mild resistance or minimal perceived change. The largest group of near 190 respondents appeared neutral, suggesting that many do not perceive a significant change in their shopping habits just as a notable 160 respondents somewhat agree, reflecting a moderate positive shift in behavior – About 110 persons strongly agree, highlighting a strong positive impact on their shopping habits since becoming members.

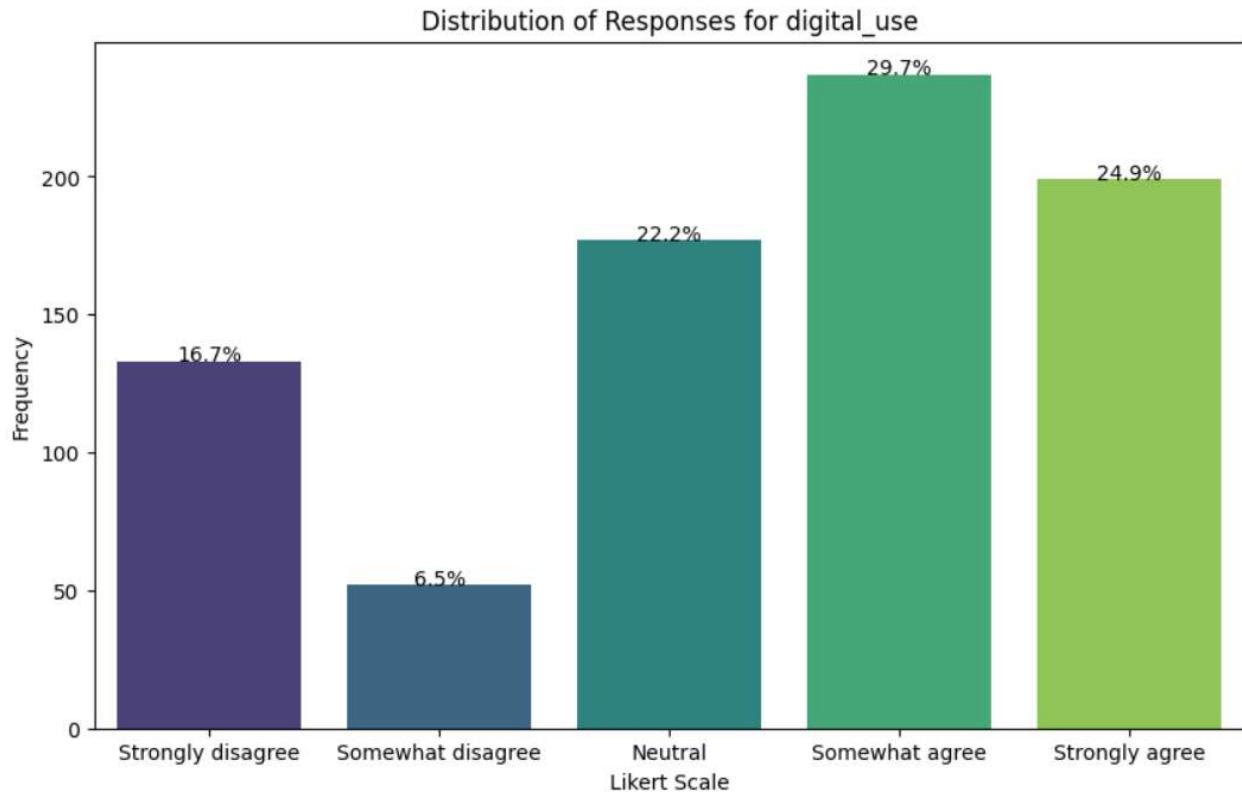
**How has the technical and overall support provided by Arina Cooperative for its membership services been effective?**



**Fig 2.2**

Arina's tech support system might have done quite well to an extent but some measure of improvement could see the cooperative sitting up top in terms of customer satisfaction. The chart above (fig 2.2) illustrates that about 130 respondents strongly disagree with their tech support experience, indicating critical issues or unmet expectations while slightly less respondents "somewhat disagree," suggesting dissatisfaction. In a bit of a scary stance, a majority 295 respondents seem neutral, but 200 respondents appear somewhat in agreement, and 80 strongly agreeing jointly lend some slice of hope which presents an opportunity for **develop the skills necessary for customer-friendly tech support.**

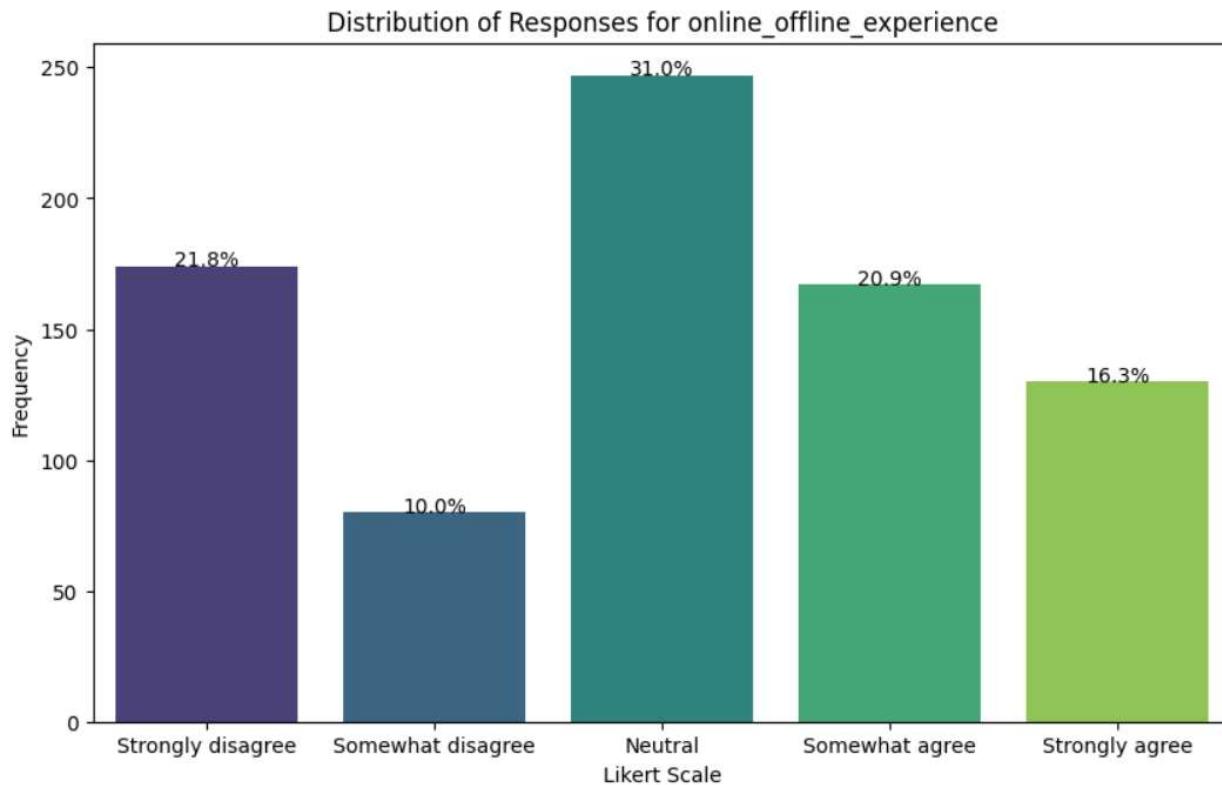
**Do you feel confident in your ability to use the digital services of Arina Cooperative effectively?**



**Fig 2.3**

From, the “digital use” experiences amongst customers at Arina, it is evident that maintaining an upward progression is imminent as only a minority of 130 and 50 respondents are in the realm of strong disagreement and somewhat disagreement respectively, showing a less significant but noticeable ounce of dissatisfaction with the digital services provided and corresponding digital interaction. But approximately 175 respondents on the neutral side of things suggests moderate satisfaction without strong sentiments - 250 respondents somewhat agreeing suggests a generally positive perception among a substantial portion of respondents, indicating a satisfactory experience without strong restraints nor advocacy; furthermore, a notable number of around 200 respondents strongly agree, indicating a favorable perception and strong satisfaction with the **source of value** through the digital services provided by Arina.

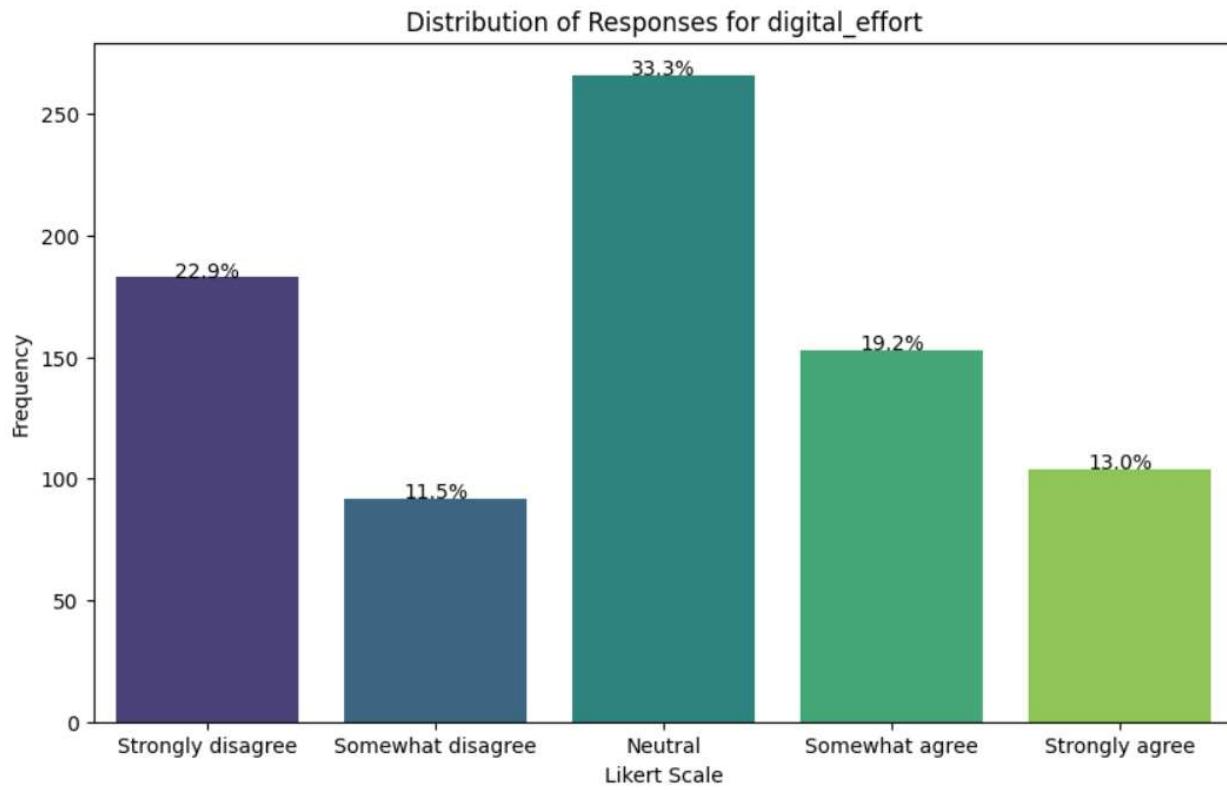
**Does your usage of digital platforms provided by Arina Cooperative save you time compared to offline shopping?**



**Fig 2.4**

From the data gathered as regards Arina's digital platforms and their time-saving benefits compared to offline shopping, it is observed that almost 170 respondents strongly disagree, indicating a minority perception of no time-saving benefits or even increased time consumption; similarly, a like number of 70 respondents somewhat disagree, suggesting uncertainties about the efficiency of digital platforms in saving time. Approximately 245 respondents showed neutrality in this context, but over 165 respondents also somewhat agree in like-wise, suggesting a balanced perception, acknowledging some time-saving benefits without weighted conviction – Though, a notable number of around 135 respondents strongly agree, indicating a positive perception and strong belief in the efficiency and time-saving benefits of Arina's digital platforms compared to offline shopping.

**Does using the digital services of Arina Cooperative require less effort compared to traditional methods of shopping?**



**Fig 2.5**

The chart above illustrates the technological mixed-feelings of using Arina's digital services - It is observed that only a good number of respondents are in disagreement with finding digital interactions to be less complex with perceived effort. A significant 260 respondents stayed neutral, suggesting variability but 17 respondents somewhat agree, but slightly lower compared to those who strongly disagree. A worrisome number of 105 respondents strongly agree, highlighting a weak positive perception among a significant portion, emphasizing the demand for the **enhancement of Arina's digital stream and resources**.

## 6 FACTOR ANALYSIS

At this point, it becomes imperative to figure out the principal relationships between key determinants of the current project Likert-scale variables, such as membership value, digital experience, and various engagement metrics as shown below:

	membership_value	digital_value	participation	family_recommendation	\
0	0.592899	1.162622	0.631943		0.635546
1	0.042442	0.651536	-0.045929		-0.266817
2	0.029098	-0.033500	0.331261		0.606437
	recommendation_based_trial	arina_digital_experience	shopping_habit	\	
0	0.757615	0.934594	0.740830		
1	-0.366147	-0.202046	-0.265486		
2	0.539422	0.163647	0.242505		
	arina_tech_support	digital_use	online_offline_experience	digital_effort	
0	0.730743	0.857877	0.991656	0.912699	
1	-0.351700	-0.335724	-0.505778	-0.410766	
2	0.027052	-0.307564	-0.374376	-0.177482	

Fig 2.6

Communalities for each feature:

```
membership_value          0.354177
digital_value              1.777313
participation              0.511195
family_recommendation      0.842876
recommendation_based_trial 0.999020
arina_digital_experience   0.941069
shopping_habit              0.678121
arina_tech_support          0.658411
digital_use                  0.943259
online_offline_experience    1.379349
digital_effort                1.033248
dtype: float64
```

## **Fig 2.7**

### **6.1 Identifying sources of value through factor analysis**

To test for corroboration of the analysis thus far, a confirmatory factor analysis had to be carried out to provide insight into latent or less-observable factors silently threatening Arina's business sustenance.

From the above representation of factor analysis from Fig 2.6, the first-tier factor analysis (Factor 0) largely consists of significantly positive values across all spheres, showing highly engaged customers who perceive high value in their membership and digital interactions with Arina's provisions. They are likely to participate actively, recommend Arina to family and friends, and engage heavily in both online and offline experiences.

The second-tier factor analysis (factor 1) delineates some dissatisfying moderate to low scores, particularly on customers' stance on Arina's digital experiences and ease or difficulty of technology usage.

The third-tier factor analysis (factor 3) features pretty low loading except in the areas of family recommendation and member recommendation-based trial. There's also characteristic minimal digital engagement and lower satisfaction levels overall, and customers may have to rely more on other people's opinions and have limited personal experience with Arina's digital offerings.

Furthermore, the high communalities (fig 2.7) for digital value and digital use show their significant degree of challenge based on the adopted model of this project – These call for timely fix, unlike the lowly membership value which shows no underlying cause for concern.

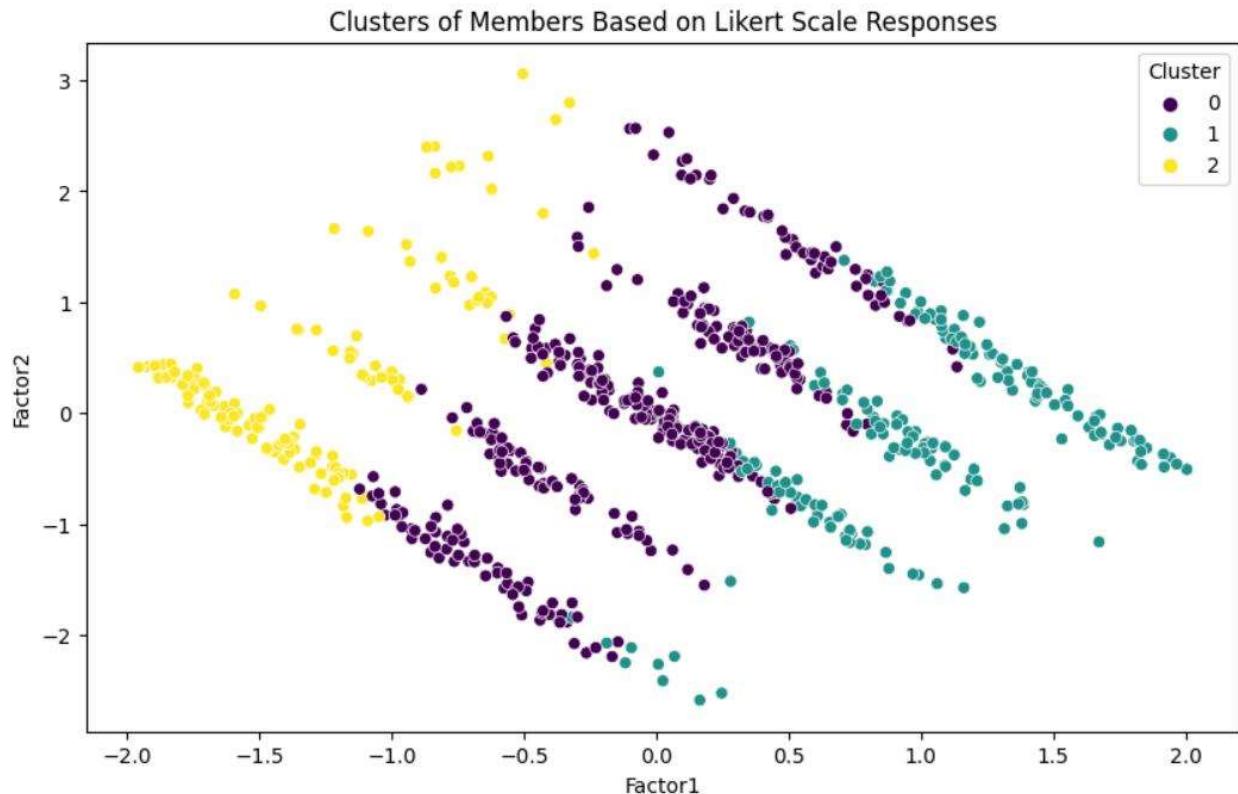
### **6.2 Identifying opportunities for digital development through factor analysis**

From the realm of (factor 0) on the figures provided from the above factor analysis, Arina's digital resources are highly valued among these customers. They seem to appreciate the digital use, support, and overall experience. However, continued innovation and personalized services are crucial to retaining and enhancing this positive perception in the diaspora.

Weak figures obtained from Factor 1 analysis show dissatisfaction with the digital experience. Simplifying digital architecture, improving tech support, and ensuring seamless integration between online and offline experiences could convert these customers into more loyal and engaged members.

## 7 CLUSTERING ANALYSIS BASED ON LIKERT SCALE RESPONSES

The chart below displays data points categorized into three clusters, which are represented by different colors, off the previous dimensionality reduction from the factor analysis:



**Fig 2.7**

From Fig 2.7 above, “cluster 0” members generally exhibit negative or neutral sentiments as they show lower engagement and satisfaction levels, particularly concerning the digital aspects of their experience with Arina. In contrast, the majority “cluster 1 and 2” customers show mixed responses, leaning towards neutral to slightly positive sentiments, implying moderate engagement and some level of satisfaction. This furnished an insight that Arina might need to enhance the digital experience through customized digital onboarding to help convert these members into more engaged users.

### 7.1 Observable Scatterplot Patterns

The clusters are well-separated along the Factor1 axis, indicating that Factor1 might be a significant differentiator between the clusters. Cluster 1 (teal) and Cluster 2 (yellow) overlap slightly around the center

of the plot, suggesting some similarity or closer relationship in comparison, while Cluster 0 (purple) shows the widest spread, which might indicate higher variability in respondents' stance or opinions.

## **8 RECOMMENDATIONS**

### **1. Improve Digital Service Experience**

The collection of histogram charts particularly on the part of the digital experience showed a subtly balanced mix of opinions, with the highest frequency in the neutral category, showing some dent in user experiences, with some accompanying significant numbers in the “somewhat agree” and “strongly agree” categories.

A supportive second-tier factor analysis highlighted earlier calls for more focus on Incremental improvements in digital resources for easy-peasy usability and to convert neutral users into satisfied users, introduce new innovative features, plus also incorporate help sections to assist users in navigating the digital platform effectively.

### **2. Augment Membership Value**

A large number of respondents brazenly acknowledged the benefits of their membership, but a notable group still sit around the edge of neutrality and dissatisfaction. Signifying a subtle difference in opinions on the benefits provided by the membership and this could be salvaged by introducing special benefits and rewards for members to increase the intrinsic value of the membership. It's equally as important to regularly collect and analyze member feedback for continuous analysis, to understand their needs and adjust membership offerings accordingly.

### **3. Increase Member or Customer Participation**

A terrifying number of respondents showed dissatisfaction with their participation levels in Arina's board, it becomes imperative to foster a sense of community, and encourage participation in decision-making through feedback and suggestions, as this promotes a sense of being heard and valued.

### **4. Positive Recommendations and Community Building**

There were mixed responses on recommendation-based trials, with a significant portion of respondents either on the neutral front or in disagreement. This calls for an avenue to develop and promote referral programs where members can earn rewards for recommending others.

It's also important to share success stories and testimonials from satisfied members to build trust and encourage new memberships as this might create targeted campaigns that highlight the benefits and positive experiences of current members to attract new members.

Insights gathered from the factor analysis also buttresses focusing on enhancing the digital experience for these engaged respondents to foster brand advocates who can self-drive positive recommendations and trials.

## **5. Optimize Arina's Tech Support Team**

The Factor analysis showed a significant influence of tech support on overall satisfaction, so it could come in handy to invest in continuous training for tech support staff so that they can provide optimized customer service.

Also, establish a robust feedback mechanism for tech support interactions to identify areas for improvement and monitor customer satisfaction levels.

## **APPENDIX 1 The Survey**

### **1. Age**

- 18-25
- 26-35
- 36-45
- 46-55
- 56 and above

### **2. Education**

- High school
- Bachelor's degree
- Master's degree
- Ph.D. or other advanced degrees

### **3. Gender**

- Male
- Female
- Other

### **4. Do you speak Finnish?**

- Yes, fluently
- No, not at all/not fluently

### **5. What motivated you to become a member of Arina cooperative?**

- Discounts and offers on products
- Cooperative values and principles
- Recommendations from friends or family
- Cooperative values and actions on sustainability
- Other. Please specify

**During your first year as a member**

### **6. Using the membership when purchasing in retail stores brought me value (e.g.**

**Prisma, ABC)**

1-5

### **7. Using the membership in digital services brought me value (e.g. S-Mobile, ABC-Mobile)**

1-5

### **8. Participation in cooperative and decision-making processes within the**

**cooperative brought me value**

1-5

**9. When making purchasing decisions related to products or services offered by**

**Arina cooperative, I like to consider the opinions of my friends and family.**

1-5

**10. I'm likely to try a new product or service recommended by someone I know**

**who is also a member of Arina cooperative.**

1-5

**11. Using the digital services provided by Arina cooperative enhances my overall**

**shopping experience.**

1-5

**12. I have noticed improvements in my shopping habits or outcomes since**

**becoming a member of Arina cooperative.**

1-5

**13. The technical and overall support provided by Arina cooperative for its**

**membership services is effective.**

1-5

**14. I feel confident in my ability to use digital services of Arina cooperative**

**effectively.**

1-5

**15. Using digital platforms of Arina cooperative saves me time compared to**

**offline shopping.**

1-5

**16. Using digital services of Arina cooperative requires less effort compared to**

**traditional methods of shopping.**

1-5

**17. If you have any additional comments, suggestions, or feedback regarding your experience with Arina cooperative, we value your input. Please feel free to share your thoughts or insights.**