

ONLINE CONSUMER BEHAVIOR DEVELOPMENT FACTORS. CASE OF POLAND

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Abstract: The contemporary economy is witnessing rapid growth of e-commerce, consisting of sales of goods and services via telecommunication/IT networks and as such becoming a new way of running business. Online consumer behavior, which means the realization of the consumption process over the Internet, is a factor contributing to the growth of e-commerce. Its development is linked to new means of communication. Mobile devices (mobile phones, smartphones, tablets) with an Internet connection let consumers buy and use consumer goods outside traditional stores, which promotes the development of new consumption patterns. The main purpose of the article is to identify the key factors affecting online consumer behavior in Poland. The most important of these were identified on the basis of quantitative and qualitative research, namely social commerce, m-commerce, online payments, reputation and confidence vis-a-vis online stores. A practical implication from the research is the demonstration of online consumption potential growth. A social implication of the paper is to emphasize the importance of online consumer behavior as a new trend in consumption

Key words: online consumer behavior, e-commerce, consumption

Introduction

The last 30 years were a period of rapid growth in all types of access to the Internet, from 1 million users in 1990 to 5.4 billion in 2023 (www.internetworldstatistic.com). The Web has become an important aspect of communication strategy, due to its ability to provide information, entertainment and e-shopping. It is a tool for running a business. Total value of e-commerce B2C sales in 2022 is estimated above 5.7 trillion US dollars worldwide. Since 2022, Internet markets have had the largest share of online shopping worldwide. (Statista 2022)

With the popularity of the Internet, consumers' purchasing behaviors have changed dramatically, and the crucial change is that consumers can now more easily search, share and buy products online (Tseng, Wei 2020). In response to the challenges posed by today's new era, users have adapted their online consumer behavior accordingly. This adaptation has led to the development of new habits and behaviors among consumers in the digital environment, which is characterized by personalized purchasing strategies to a greater extent.

Online consumer behavior has been studied extensively for tens of years, but what makes the issue more difficult to understand is the transformation undergone by the main stakeholders: consumers and businesses. Firstly, each consumer is also a computer user today. Secondly, a physical store has been transformed into a virtual one through information technology (IT). Thirdly, information technology has been put in the spotlight in e-commerce, becoming a store in itself as a website. (Koufaris 2002).

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Online consumer behavior

The development of means of communication (smartphones, tablets, mobile phones, laptops with Internet access functionality) has had a major effect on changes in consumption. Online consumer behavior occurred as a phenomenon, meaning the realization of the consumption process over the Internet. Online consumer behavior comprises the following stages of making consumer decisions: introducing problems (i.e. identifying consumer issues), information searches (e.g. finding information

to solve problems), evaluating (i.e. assessing possible outcomes or events), selection (i.e. determining which products will be purchased) and results (e.g. satisfied/dissatisfied with the product, or discard the product) (Darley et al. 2010). Consumers tend to behave differently in an online shopping environment and in traditional shopping. They pursue purchasing and after-sales service behaviors in different ways (Basalamah et al., 2020).

Early research on e-commerce indicated that consumers were focused mainly on functional and utility aspects (Brown et al., 2003). This research was largely oriented towards identifying the ways used by consumers during online shopping. Special emphasis was on identifying the qualities of e-consumers. As typical innovators, they were usually better educated, with a higher social and economic status, younger than average, more often male (Dennist et al., 2009). Today's researchers focus on consumer-specific factors, such as demographics, personality, values, lifestyle, attitudes, financial resources, psychological factors, behavioral qualities (e.g. seeking product information, access location, duration and frequency of use), motivation and experience. Chan et al. (2003) proposes to focus on the following five important online consumer behavior factors: consumer qualities, impact of the environment, product/service qualities, media qualities, salesperson and agent qualities, which are associated with three key components (intention, acceptance, purchase). These factors can be defined on the basis of online users' influence, reviews or opinions, personal opinions of close friends, and multiple other aspects and interactions that may occur in such digital environments as social networks (Gursoy, 2019).

In addition to the above, other factors of relevance in the choice of e-consumption include: quick buying opportunity at virtual stores; being able to choose among online stores depending on one's individual preferences; storage of large volumes of product information and buying options, which are not offered by brochures or technical description; as well as the ability to obtain specific product information from the manufacturer via e-mail. Research of e-consumers indicates that the main reasons to choose online stores are the following: more convenience and time saving, easy shopping, cash savings, fun, better choice of products, easier delivery, availability of information (Windham, Orton 2001). In their e-consumption studies, Richard et al. (2010) pointed to the importance of the online product and service information search experience. When the challenge of seeking information matches the ability of actual consumers, such consumers become more proactive, satisfied, and creative. Further, he points to the online store atmosphere, referring to intentional development of the website environment in ways that incite positive reactions. These are essential for the success of websites as they determine online browsing and shopping behaviors. He emphasizes the importance of exploratory behaviors and website engagement.

Social media affect e-consumer behavior by helping to connect businesses to consumers, build relations and support such relations at the right time, on a low-cost basis (Kaplan and Haenlein 2010). Currently, e-commerce deals are increasingly closed through social media, through which larger groups of potential buyers can be reached. Social networking sites enable businesses to engage and interact with their prospective and actual customers by offering more intimacy in existing consumer relations and building new consumer relations.

Methodology

The objective of the study was to find the answer to the following research question: which factors determine the development of online consumer behavior in Poland? Desk research method was applied in the search for an answer to that study question, conducted on the basis of data published in the reports by: Centrum Badań Opinii Społecznej (CBOS) - a survey of a sample of 1087 persons (of which 58.9% were surveyed with the CAPI method, 28.7% with CATI and 12.4% with CAWI); Gemius - a survey among 1559 Internet users aged 15 and more, using CAWI surveys in an online panel; and the "Information society" report produced by the Central Statistical Office of the Republic of Poland (GUS).

Findings

Rapid development of e-consumer behavior is observed in the 21st century. This is primarily due to the extent of Internet access available to consumers. According to the Central Statistical Office (GUS) research, 93.3% households in Poland had access to the Internet, of which 92.6% had broadband Internet. Based on classification by place of residence, the percentage of households with Internet access was higher in large cities (94.4%) than in smaller towns or rural areas (93.2%). Analysis of the socio-demographic qualities of Internet users is interesting. CBOS surveys indicate that in 2022, almost the entire youngest population of Poland under 25 years of age (100%) are Internet users, followed by a great majority of people aged 26 to 34 (100%). The proportion of Internet users decreases with age and is lowest among people aged 65+ (41%). The majority of Internet users are relatively well educated (97% users having an academic degree and 87% have secondary education). Occupational status is a distinguishing variable for Internet users. People working in managerial positions (100%) and technical/mid-level jobs (100%) are the largest groups of Internet users. The population of Internet users is smallest among farmers (71%) (CBOS 2022). Summing up, a typical Internet user in Poland is a young person, relatively well educated, with a relatively high level job.

The use of the Internet as means of consumption depends on the level of digital competence, enabling individuals to use Web browsers, take part in chats, discussion forums, use video and music file sharing applications, buy or sell online. Research on digital competences indicates that 42.9% of the Polish people have the general competences. 22.3% were competent on a basic level and 20.6% were above basic. 18.8% of this population were people with poor general digital skills, whereas the people not having such skills were the smallest group (4.9%). (Digital competence 2020). Having none or poor digital competence is an important barrier for growth of e-commerce.

The extent of e-consumer behavior depends on the devices owned by Internet users. The number of people using mobile devices such as laptops, mobile phones, notebooks, tablets, smartphones is growing systematically in Poland, which has a positive effect on increasing interest in online consumption. Compared to 2010 with 45% of such devices, there were already 96% people in Poland in 2022 who declared using such devices for connecting to mobile Internet (CBOS 2022). These devices are more frequently used as tools of communication with online stores. Polish people show an increasing tendency to use mobile devices for online shopping. They use smartphones (75%) and laptops (73%) most often in their shopping. These are followed by desktop computers (41%) and tablets (19%). M-commerce has become a trend encompassing the entire population of e-consumers. The advantage m-commerce has over non-mobile e-commerce is its convenience and faster growth potential. More and more consumers engage in multichanneling, i.e. diverse use of electronic devices in the process of buying products. More than half of all the respondents declaring that they shop on their mobile devices claim that they sometimes start their shopping from their phone and close the transaction from a PC. (Gemius 2022).

Along with increasing accessibility of the Internet, online consumption is growing among the Polish people. The proportion of people who have purchased goods or services for private use online during the last 12 months increased from 47.8% in 2018 to 64.6% in 2022. The largest group of consumers is the population aged under 25-34 years of age (89.4%), with higher education (86.7%), self-employed (85.6%), living in big cities (69.4%) (GUS 2022).

The structure of products purchased online is interesting, too. Consumers are most willing to buy clothing, which 79% Internet users have done. Other popular purchases among consumers include footwear (66%), cosmetics (65%), books, records, movies (57%), personal electronics (52%), food products (45%). The goods which are purchased relatively rarely include collector items (15%), computer software (19%) and computer games (27%). (Gemius 2022).

Certain payment methods favor buying products from online stores. Online transfers are a common method of payment for online shopping, such as quick transfers via a payment site (such as PayU, przelewy24, Dotpay, Tpay) (70%) and cash on delivery (47%). Online payments are popular primarily

among male users aged 25-34, with a university degree, whereas traditional payments are preferred by women, aged 15-24, with vocational and elementary education. (Gemius 2020).

Not only do e-consumers buy products online, but also e-services. Depending on the type of e-services, they can be consumed while using the Internet or in real world, following their purchase online. Of the diverse range of e-services, Polish people use online banking services quite frequently (79%). The characteristics which are associated with using online banking include higher education - specifically, people with the highest academic qualifications use these services most often (93%) - and age, with people of the 25-44 age group using these services noticeably above average (87%).

E-culture constitutes another type of services sought by consumers online. More than a quarter of all the Internet users were using these services (27%). One in three Internet users reads blogs. More than one in four (21% of the surveyed population) declare that they download free software, music and videos from the Internet. Almost three fifths of Internet users (57%) watch TV, movies, shows or other video resources online. Online radio consumers represent over one fourth of all the Internet users (28%). E-culture services are usually consumed by young people, aged 18 to 34, well educated (CBOS 2022).

The Internet community also use e-administration services, comprising the use of websites dedicated to civic duties (filing tax returns, changing their registered address of residence), rights (e.g. social security), official documents (such as IDs, birth certificates), public education services (e.g. libraries) and public healthcare services (e.g. hospitals). In 2022, the group of online public administration service users represented 55.4% of the general population (GUS 2022). Research shows that e-culture services are more popular among women, whereas men are more willing to use e-administration. The age groups which are most active e-service consumers are: 25-34 and 35-44 years of age (Wolny 2013).

E-consumers can use multiple online channels for buying products. In addition to the traditional online channels, including online stores and auction sites, social commerce is gaining importance, developed by the largest social media platforms such as Facebook and Instagram. These can be used to shop directly from posts at brand fanpages, from the profiles of online influencers, or from the marketplace tab (Facebook) or e-store (Instagram). Consumers who buy products and services through social media will mainly choose Facebook (78%), followed by Instagram (31%), YouTube (19%) and Tik Tok (8%) (Gemius 2022)

Motivation for online shopping plays an important part in the analysis of online consumer behavior. The key motivation for Polish people to choose e-consumption is the easy buying process, i.e. 24/7 availability (75%) as well as convenience, i.e. not having to go to a physical store (74%), followed by more attractive prices than in conventional stores (67%). Other online shopping drivers are related to the operating characteristics of online stores, i.e. unlimited time to choose, ability to browse for as long as I want (65%), easy price comparisons (64%), greater choice of products than in traditional stores (63%), and availability of various payment methods (52%). Financial aspects are the next determining factors. The two strongest motivators here are the prices, lower than at traditional stores (51%) as well as lower cost of delivery (51%). Other financial benefits are motivating as well, such as discounts and bonuses (43%), discount for online buyers (42%) (Gemius 2022).

The need to experience pleasure is an equally important motivation for online consumer behavior. Internet users usually mention playing video games, downloading game, music, video, image files (28%), listening to the radio, watching TV online (29%) and playing network games (8%) as sources of entertainment (Szymanek 2013).

In the e-consumer behavior process, using the Internet for product information search is an important factor. Literature suggests that information search can be target-oriented before the purchase, or based on interests, hedonist recreation and enduring involvement with a good or service (Richard et al. 2010). 85.4% of Internet users in Poland seek new product information online, whereas reading, downloading files from newspapers and periodicals with new product information is important for 73.9% of Internet users (GUS 2022). E-consumers would most commonly seek information through online store pages

(94%) and general search engines such as Google (92%). Further sources used by consumers to find new product information are price comparison sites (86%), the pages where they bought a product (83%), pages dedicated to a specific product category, including blogs and forums (61%), online auction sites (58%) and social media sites (57%) (Gemius 2020).

Growth of e-consumer behavior is demonstrated by the frequency of shopping through electronic consumer resources. As shown in the report by Advox (2021), almost half of all the Internet users who declare to shop online at least several times a month (40.1%), whereas 19.5% Polish people shop in this way about once a month. 11.4% shop online once a quarter. 28.2% buy products regularly, at least once a week. This data proves that online consumer behaviors are well established among consumers.

Specific consumer behavior patterns only become a long-term trend when they are perceived by consumers as important in the future. When analyzing the expectations Polish consumers have vis-a-vis e-consumption, it is reasonable to note certain factors of essential importance for potential behaviors. Surveys suggest that Polish people would be more willing to shop online if the prices were lower than at traditional stores (51%), the costs of delivery were lower (51%), discount codes were available (43%), higher discounts for online buyers (42%), faster delivery (30%) (Gemius 2022).

The social aspects affecting e-consumer behaviors include the retailer's reputation and confidence in an online store. In Poland, the primary foundation for building confidence in an online store are the opinions about the store (48%). Other important aspects include: availability of payment upon delivery (33%), clear and transparent information about returns or complaints (26%). The importance of opinions about an online store is primarily stressed by women aged 25-34, with a university degree. (Gemius 2020) Confidence building factors mainly include trust labels and certificates from independent organizations, the store's graphic design, availability of the terms and conditions, and clear, transparent notice of handling returns and complaints.

Credibility is a factor that contributes to consumers' confidence in a website. Online trust in e-commerce means "an attitude of confident expectation in an online situation of risk that one's vulnerabilities will not be exploited" (Beldad et al., 2010). The findings from surveys of young e-consumers indicate that their level of trust in website is medium. The key confidence drivers include keeping one's promises and undertakings, availability of payment/signup security monitoring tools, and being misled or cheated on by retailer (Bylok 2022).

There are certain growth barriers occurring in Poland for e-consumption. The most important of these are based on the functionality of the Internet as such, i.e. no physical contact with the product. 41% of the surveyed population pointed to this barrier. Further barriers include excessive costs of delivery and too long waiting time (22%). Social barriers, such as no direct contact with the seller and not being able to consult them, are relevant as well (13%). 11% of respondents mentioned their concerns about Internet security (Geminius 2022).

Summary

Several conclusions can be derived from the analysis of e-consumer behavior in Poland. Firstly, consumption via electronic means of communication is becoming more popular, gradually replacing "traditional" consumption, particularly after the period of the pandemic. This is supported by research findings, pointing to a major growth of online shopping volumes. Therefore, manufacturers and vendors of consumer goods should focus more on activities related to offering their products and services in the virtual world. Secondly, new consumer behavior patterns are originating from the emergence of new forms of selling goods and services online. Thirdly, buying goods via electronic means of communication is an opportunity to experience pleasure and adventure typical of pleasure-oriented consumption tendencies exhibited by a consumer society. Fourthly, certain technical and mental/social barriers exist that limit growth of consumption via electronic means of communication. These include habits, customs, consumption patterns typical of "traditional" consumer behaviors which are absent

online, particularly such as the lack of physical contact with the seller. An important barrier is the feeling of insecurity associated with payment transaction. Another barrier limiting growth of e-consumption is the lack of confidence toward online stores, as a result of uncertainty about the quality of goods and the purchase transaction as such.

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