



Purchasing Behaviour of Polish Consumers in the Internet

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Abstract: In recent years we may observe the growing importance of the Internet in the lives of consumers. As the data from Central Statistical Office (GUS) shows, in 2015 approximately 75.8% of Polish households had access to the Internet. The value of e-commerce is estimated at PLN 27 billion. 54% of Internet users buy in Polish e-shops and 13% in foreign internet shops. The threat of violations of consumer rights, including cybercrime, is on the increase. This requires caution, the knowledge of legislative solutions and litigation methods of exerting consumers' rights on the part of customers. The article focuses on the purchasing behaviour of Internet users taking into account consumer rights and risks posed by new technologies.

Keywords: *Behaviour, Consumers, Internet*

JEL codes: D12, O3

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1. Introduction

The era of telecommunication and informatization began about 150 years ago with the invention of the telegraph. Every subsequent invention contributed to the changes taking place in the contemporary world, and the time intervals between the emergence of consecutive inventions have also become shorter. Nevertheless, the last decade of the twentieth century and the twenty-first century, in particular, have brought about dynamic changes in the ways we communicate. We may observe a wide popularity of advanced information technologies, based on the use of computers and other digital devices. At present, we may talk about informatization, which consists in the introduction of "IT solutions which support the functioning of enterprises and institutions.

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It is a quantitative extension of the process of computerisation with a human and organisational dimension of the implemented solutions, which are characterised by substantial and technological advancement” (Adameczewski, 2008).

Contemporary consumer is expected to be creative, look for new possibilities to satisfy his or her needs, respond to changes taking place in their environment in a flexible way as well as be open to education and gaining new competence. (Dąbrowska et al., 2015).

Informatization – access to and use of the Internet – has had an impact on today’s consumers, their decision-making process, whose integral element is post-purchase satisfaction or dissatisfaction. The consumer’s satisfaction or lack of it is determined, to a large extent, by consumer awareness.

The objective of the article is to present purchasing behaviour of consumers in e-commerce market and the identification of their consumer awareness on the market.

In the article, the authors applied a desk research method and primary research. The authors’ original study with the application of a survey questionnaire carried out by CATI technique was conducted in 2013 and involved the sample of 1000 adult Poles¹.

2. Access to and the use of the Internet – attributes of a modern consumer

The new media, especially the Internet, based on advanced ICT technologies, provide quick and affordable access to information, virtually in all spheres of human activity. What is more, the Internet functions as a new distribution channel. Thus, the role it plays in the processes of household consumption is becoming more and more significant.

We may note that in recent years consumers and their households are better and better equipped with computers. In 2015, 77.9% of people aged 16-74 had at least one computer at home, and it was 4.5 percentage point more than in 2012. Internet access is also more and more widely used – in 2015 75.8% of households had access to the Internet, and this value was a 5.3 percentage points increase in comparison to the score in 2012 (GUS, 2016).

¹ The presented findings constitute a part of the project “Consumers Competence as a Stimulus of Innovative Behaviour and Sustainable Consumption” („Kompetencje konsumentów jako stymulanta innowacyjnych zachowań i zrównoważonej konsumpcji”) no. 2011/03/B/HS4/04417 financed with the funds of the National Science Centre; Project Manager - prof. dr hab. Anna Dąbrowska.

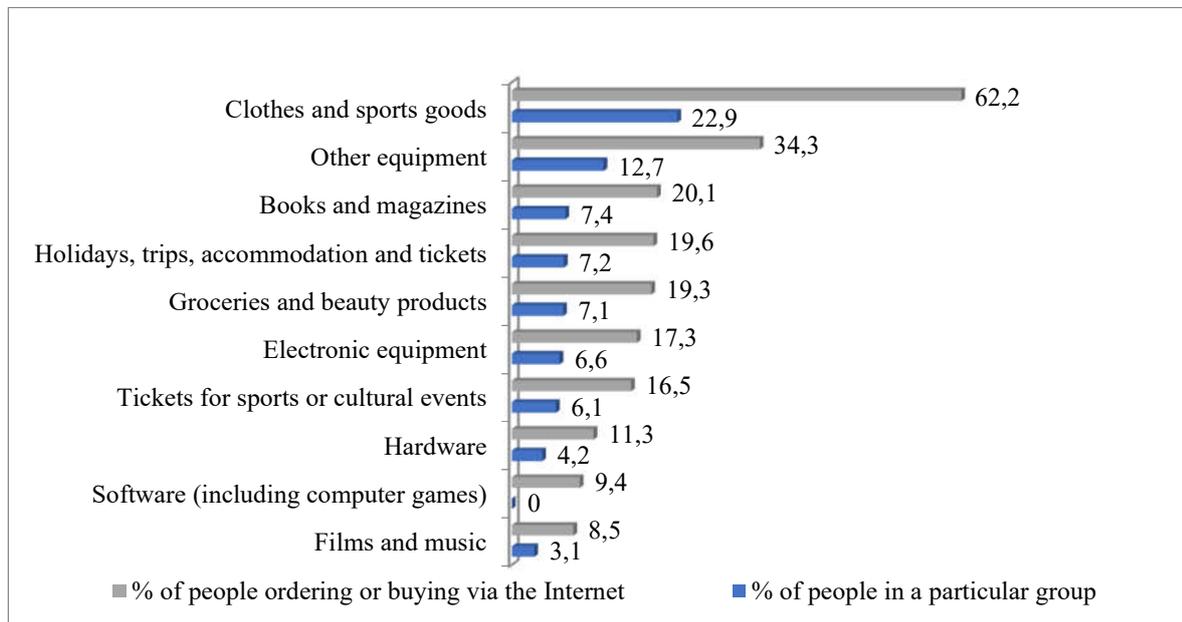
Internet access is diversified with regard to the type of household (the households of self-employed workers are generally better equipped with regard to IT equipment and internet services – 95.2% and the worst situation was observed in the case of pensioners – only 38.3% had Internet access); place of residence (more people in cities have internet access than in the country: large cities 81.2%, rural areas 72.0%); the degree of urbanization (high degree of urbanization 78.2%, low - 72.3%). The households with no internet access give similar reasons for the situation as in the case of the previously conducted studies, namely: no need to use the Internet (63.0% in 2015), lack of appropriate skills (49.5%), high costs of equipment (27.1%) or internet access at home (19.2%). In comparison to other EU countries, Poland ranks 7 percentage points below the average value for the European Union (76% as compared to 83%). The difference between Poland and Luxemburg (97%), the country which received the highest score in the study, amounts to 21 percentage points. The quality of Internet connections is improving, which is evidenced by data indicating the wide use of broadband internet access. In 2015, 93.7% of households which have internet access at home use broadband network connection: in comparison to other EU countries it is not a high score – in 2014, Poland ranked 23rd among all 30 European countries examined in the study (*Spoleczeństwo informacyjne*, 2015: 118 et seq.; *Information society*, 2015).

The research also indicated that consumers and households are increasingly better equipped with mobile devices. In 2015, 95.2% of households owned a mobile phone, including a smartphone (45.4%), and when compared to the findings of the study conducted in 2014, there occurred a 0.8% increase with regard to the use of a mobile phone and a 38% rise in the number of households owning smartphones. The greatest percentage of households equipped with a mobile phone (99.2%), including a smartphone (69.2%) are households where its members are self-employed (GUS, 2016).

3. Shopping in the Internet

The Polish people are increasingly keen to do shopping on the Internet. While in 2011, only 29.7% ordered or bought goods for private use on the Internet, in 2015 the number of e-shoppers has already reached the value of 36.9%. The Polish people most frequently bought clothes and sportswear; the least popular e-purchases were films and music (Figure 1).

Figure 1. People doing shopping in the Internet goods or services for private use in the last 12 months (2015)



Source: GUS, 2015: 153.

According to the report titled *E-commerce w Polsce 2016. Gemius dla e-Commerce Polska (E-commerce in Poland 2016. Gemius for e-Commerce Poland)*, the Polish people appreciate the benefits of on-line shopping. The most important advantages pointed out by the respondents were: convenience (45%), saving time (39%) and money (35%) as well as a wider selection of available products than in the case of traditional, stationery shops (36%). Moreover, according to the interviewed Internet users, online shopping is generally seen as user-friendly (35%). The participants of the study tend to complain, for example, about intrusive advertising of products they viewed earlier (34%). At this point, the attention should be drawn to the fact that the number of internet shoppers is increasing, both among the youngest (15-24 years of age) and among the oldest users (35-49 years old and over 50) (*E-commerce w Polsce*, 2016).

M. Kucia has created a typology of consumer attitudes, according to online purchases, with the application of a k-means method where he distinguished three clusters of e-consumers (M. Kucia, 2016: 208-209). Type I - "online shopping enthusiasts" constitute a 32.7% share. They are characterised by a very positive view of the conditions of making purchases in Poland, and they assign high scores for the selection of goods, a simple ordering process and ease of using e-services.

Also, they evaluate highly the way of making complaints and dealing with claims and returns of goods, which is generally seen as a user-friendly process. Type II - the group of "fussy and undecided" customers constitute a 15.9% share of the sample. They agree that online shopping allows saving time and money and they believe that the Internet provides easy access to many goods and services. However, they view many conditions of making online purchases in Poland in a negative way, or they have no opinion on the subject. They are not particularly satisfied with the time of processing orders, the quality of customer service, price levels, the ease of using e-services, the simplicity of placing orders, the selection of available delivery options, the method of placing orders or processing claims and returns of the goods ordered on the Internet. The third type - "promising optimists" constitute the largest group of 51.4%, and they express largely positive opinions about online shopping. The aspect which received the highest scores in the study was the selection of goods on the Internet. The customers tend to express positive opinions about the simple procedure of placing orders and available options of delivery of goods. The worst scores were assigned for making claims and returns of goods ordered on-line. The customers generally agree that online shopping saves time and allows access to a large number of goods and services.

In the context of online shopping, we need to pay particular attention to mobile trade which is characterised by high dynamics of growth. As the *mShopper 2.0. Polacy na zakupach mobilnych* report shows, an increasing number of Poles use mobile devices. We note a significant rise in the frequency of their use, and the consumers' requirements with regard to mobile devices are also higher (*Raport mShopper 2.0.*, 2016). In February 2016, 53% of e-shoppers and 37% of all Internet users declared that they buy goods and services via the mobile channel. 43% use their smartphone to make purchases, 29% of m-shoppers buy goods and services using a tablet. The categories of products which recorded the highest increase in popularity among m-consumers are mainly fashion and beauty products, home furnishings, sports and leisure and automotive goods; these are the same categories of products which are very popular among e-consumers. They are the most popular categories of products bought via multiple channels. According to the experts, online and mobile channels are complementary in relation to each other, and this trend is expected to develop dynamically. In the last year, multi-channel shopping grew by 9% (Nowy Raport, 2016, New Report; *Raport mShopper 2.0*: 59).

Experts forecast a further, fast growth of e-commerce market. In 2016 the value of the market would rise by 15% and is estimated to reach approximately PLN 36 billion. In the next five

years, it will have doubled, reaching the level of PLN 63 billion in 2020. Internet shops will also increase – their number will rise by 7%, it will exceed 23,500, and in 2020 it is expected to reach over 30,000.

Thus, a question arises how well protected Polish consumers, especially those who make purchases online, are and what is the general level of consumer awareness.

4. Online shopping and consumer safety

Ensuring security of users of ICT technologies, including consumers, and the need to build a single European digital society are important problems associated with the development of modern technologies. The creation of the digital single market (Treaty on the Functioning of the European Union (TFUE)) is a significant area of the activity of the EU which recognises the crucial role of ICT technologies in the lives of economies and societies. The present situation necessitates the formation of a regulatory framework that would stimulate the development of a computing cloud, free transfer of mobile data and simplified access to the information and content, with the simultaneous high level of protection of the privacy and personal data, ensuring the security of cyber operations and network. The building of the single digital market, whose integral element are Polish consumers, requires legislative action. Among recent legislative actions we should distinguish: the introduction of concept of neutrality of the network (Ładny, 2015: 334-349; Net neutrality, 2013) (i.e. all Internet users can access network resources on equal terms); reducing roaming charges (from 30 June 2016), which will lead to eliminating data roaming until June 2017²; adoption of a directive on measures to reduce the cost of deploying high-speed electronic communications networks (2014/61/UE) on electronic identification and trust services for electronic transactions in the internal market (910/2014). It should be pointed out that the European Parliament has successfully completed negotiations on European principles of cyber security, adopting the Directive concerning measures for a high common level of security of network and information systems across the Union (2016/1148) (whose aim is to unify the security level in the entire EU) and a packet concerning data protection (Regulation 2016/679; Directive 2016/680) guaranteeing easier access to one's data and regulating the data processing method, which secures

² From 30 April 2016 we can pay less for roaming connections. Subsequent changes will be implemented on 15 June 2017. Ref.: <https://www.uke.gov.pl/bedzie-taniej-od-30-kwietnia-nowe-oplaty-roamingowe-19597#> (access date: 20 June 2016).

the right to transfer data, clarifying “the right to be forgotten” and the right to know when your data has been hacked. On 5 July 2016 in Brussels, the European Commission signed an agreement with the European Cyber Security Organization (ECSO) on cyber security and is increasing its efforts to combat cyberthreats. It is worth mentioning that more than 90% of European citizens would like the same data protection rules to apply throughout the EU, regardless of the fact where the data is processed. The reform package will lead to the harmonisation of EU data protection regulations which at present are not consistent (Komunikat prasowy: Porozumienie ..., 2015; Press Release: Agreement..., 2015).

The studies conducted by the authors in 2013 among 1000 of Polish citizens aged 18-74 with the application of a survey questionnaire conducted by CATI method shows that every ninth respondent uses the possibilities provided by the use of a mobile phone, but only 3% do it regularly. Men aged 30–39, who hold a university degree and assess their financial situation as positive, have children and live in large cities with over 100,000 inhabitants, use this form of payment from time to time. The respondents who regularly pay with their mobile phone are people aged 30-39, holding a university degree, living in a city with 100,000 and more, who conduct their own business activity or work as representatives of middle management.

In turn, people who pay with PayPass are usually aged 18–29, holding a university degree, positively viewing their financial situation, with net income of the household exceeding PLN 4000, inhabitants of cities with at least 100,000 citizens, who have children (Dąbrowska et al., 2015).

Starting from 9 February 2015, Polish people have been able to use mobile payments system, which allows paying for purchases in shops, service outlets and on the Internet as well as withdrawing cash from a cash dispenser by means of a telephone. The next step which is planned is the introduction of services which provide a possibility to make transfers between two mobile phone users (P2P) (Startuje BLIK..., 2015).

The desire to simplify and update the applicable provisions, eliminating the discrepancy and undesirable loopholes are the goals guiding the creation of the Directive 2011/83/UE of the European Parliament and of the Council of 25 October 2011 on consumer rights, amending the Directive 93/13/EEG of the Council and the Directive 1999/44/EE of the European Parliament and of the Council and repealing the Directive 85/577/EEG of the Council and the Directive 97/7/EE of the European Parliament and of the Council. The Directive aims to support consumer rights and provide better protection against fraudulent vendors, regardless of the place and time

where consumers make purchases in Europe, i.e. irrelevant of the fact whether they do shopping on the Internet or in traditional shops. This also points to the fact that simpler, more predictable rules for entrepreneurs, should result in greater motivation to develop cross-border activities. In Poland, the Directive is implemented by the Law of 30 May 2014 on consumer rights (Journal of Laws 2014 item 827), which came into force on 25 December 2014. The agreements concluded before the entry into force of new regulations will be construed according to the provisions which have been applicable so far.

As the report titled *E-commerce w Polsce 2015. Gemius dla e-Commerce Polska (E-commerce in Poland 2015. Gemius for e-Commerce Polska)* indicates, e-consumers have experienced numerous problems. The respondents most frequently indicated inflated costs of delivery (41% of responses) and a long time of waiting for the ordered goods (38%). At least every fifth respondent (20%; 10% in 2014) received a product which did not match the product description (it was a non-genuine or a defective item). The lowest scores were assigned for the security of transactions – only 12% of respondents believe that online purchases are definitely safe, and 20% are convinced that they entail a specific risk (a decrease by 2 percentage points in relation to the studies carried out in 2014). Online buyers believe that the factors which may influence their decision to buy a larger quantity of items are, among others, better guarantee terms and safer payment methods. It should also be noted at this point that in the study the subsequent places among the factors influencing the perceived reliability of a particular shop were taken by: “clear information concerning claims and returns” (this response ranked third with the indication of 34%), “opinions about a shop” (59%) and the possibility of selecting the option of payment on delivery (39%).

An important area with regard to consumer competence is the knowledge concerning the procedure of making a complaint about goods and services in the case of discovering their defect or improper quality. New regulations mean that entrepreneurs will be able to benefit from harmonised rules concerning product liability in the Civil Code, which stipulates vendors’ responsibility for the proper quality of an item they sell. As a result of the recently adopted changes, there are only two available paths to be used when making a claim: the one which is based on warranty and the one which is based on guarantee. The act restores an institution of a “flaw/fault” traditionally functioning in Poland (a concept well known and understood by consumers) to be used in reference to consumer transactions that will replace the construct of “non-compliance with

the product description”, which was applied in consumer trade starting from 1 January 2003, as a result of the entry into force of the act on specific terms and conditions of consumer sale. Moreover, a new law will increase the freedom of consumers with regard to the selection of the right they wish to exert in the case of faulty goods: the new provisions restore the possibility to request a price reduction, or to terminate the sale contract immediately after discovering the defect of the item, without the necessity to ask for repairing or replacing it first.

As the authors’ many years’ experience shows, the level of consumer awareness still cannot be seen as satisfactory. The research indicates that, when asked about their response in the case of a discovery of a fault/ flaw or improper quality of a product or service, every second respondent replied that they always make a complaint. Most frequently, the interviewees complaining about the product or service are people aged 40–49, holding a university degree. Interestingly, the highest percentage of responses “we always complain about a faulty or low-quality product/service” were among students/pupils, specialists, self-employed, highly-qualified employees, blue-collar workers or clerical/administrative staff. Every third respondent, representing a group of people aged 50–59, declaring having secondary education, claims that they sometimes complain about a product/service. 15% of respondents, usually inhabitants of rural areas, with net income of the household not exceeding PLN 2000, state that they have never made a complaint.

When buying a product or service, a vast majority of respondents enquire about the terms concerning claims (83%), out of which 52% declare that they always do this. 17% of respondents tend not to ask questions about the conditions and procedures of making complaints. The findings, which are significant from the point of view of the study, indicated that the group that always enquires about the terms and conditions concerning claims consists of people aged 40–49, with primary or secondary education, living in rural areas, with children, who see their financial situation as average. In turn, respondents who claim that they never ask about the conditions of making complaints are people aged 60+, holding a university degree, who perceive their financial situation as negative and do not have children.

76% of respondents ask about the conditions of returning goods when making a purchase, out of which 39% declare that they always do it, and a 37% share of the sample state that they sometimes do it. 24% of the interviewees are not interested in the terms of returning the purchased items. The findings point to the fact that the group of customers who always ask about the conditions pertaining to returning goods when making a purchase consists of persons aged 40–49,

living in the rural areas; on the other hand, those who never ask about the terms of returning items when buying particular goods are people aged 60+, living in the cities with at least 100,000 inhabitants.

In this context, it is worth mentioning the responses concerning reading the terms of the agreement (more and more frequently we can enter into the agreement via the Internet). The respondents were asked whether they read carefully the terms and conditions of the agreement when entering into a new contract concerning rendering services and whether they make further inquiries in case they have any doubts. Such behaviour was indicated by 51% of the respondents. About 39% share of the sample declared that they do it sometimes, and every tenth interviewee stated that they never do it.

The effectiveness of the provisions adopted in the act will depend on the consumer competence as well as their involvement in exercising their rights.

On the initiative of the European Commission, starting from 2004, the EU citizens celebrate the Safer Internet Day, whose aim is to initiate and promote safer and more responsible use of online technology and resources, especially among children and young people across the world. It is, similarly to the group of elderly people, the segment which is more likely to fall victim to the violation or infringement of rights, including consumer rights. In Poland, the Safer Internet Day is organised since 2005 by The Empowering Children Foundation (formerly Nobody's Children Foundation) and Research and Academic Computer Network (Naukowa i Akademicka Sieć Komputerowa (NASK)) – the parties implementing the EU program called Safer Internet. The major partner of the initiative is Orange Foundation (Co to jest..., 2016; What is it ..., 2016).

On the occasion of SID in 2015 the European Consumer Centre published 10 recommendations for Internet users, e.g. before you download a new application to your smartphone, check the terms on which the concerned parties can access your personal data; do not respond to spam messages (junk mail); be careful when you click links which may lead to phishing (obtaining sensitive personal information in a fraudulent way); before you decide to surf the net, when staying abroad, check roaming charges; in case of any cross-border dispute – contact ECC (European Consumer Centre) Poland (Safer Internet). In 2016 the Safer Internet Day was held under the banner: "Play your part for a better internet!" (Lepszy internet zależy od Ciebie!).

5. Conclusion

The analysis of the behaviour of Polish consumers making purchases in the e-commerce market allows the authors to draw the following conclusions:

1. One may observe an increasing number of Polish households with computers and the Internet access, which makes it possible for them to do online shopping. Availability of Internet is differentiated by the socio-economic type of households.
2. Contemporary consumers more and more frequently use e- and m-shopping. The above-said group of customers consists mainly of young people, holding a university degree, with relatively high household income, inhabitants of large cities. The introduction of constantly evolving innovative solutions which contribute to reducing the time of transaction supports the development of e-commerce. The group of people who regularly make payments via their mobile phones are usually people aged 30-39, holding a university degree, living in a city with a population of 100 thousand and above, individuals who are private entrepreneurs or middle management staff. In turn, payments by proximity card are usually made by people aged 18-29, declaring higher education, positively assessing their financial situation, and those living in cities with at least 100,000 inhabitants.
3. Among e-consumers the dominant group are young people, holding a university degree, with a relatively high income in their households, residents of large cities.
4. Modern solutions require consumers to have necessary competence, including the knowledge of consumer rights and a possibility to exert those rights. The amended regulations, implemented by Poland as a Directive of the European Parliament of 2011 aim to strengthen the position of a consumer doing distance shopping and to provide better consumer protection in the area of all the EU Member States; however, the consumer needs to possess relevant knowledge concerning the available solutions.
5. The development of e- and m-commerce also causes an increasing threat from cyber criminals. According to Trend Micro Inc. experts (Cyberprzestępczość, 2016), the Internet users should expect greater activity on the part of cybercriminals in the area of malicious internet advertising, extortion and attacks on mobile devices. We may expect that cyber crime will become more sophisticated and better prepared. Considering the possible risks, consumers should be particularly cautious on the Internet.

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The Treaty on the Functioning of the European Union (TFUE) Article 4 item 2 lit. a), Articles 26, 27, 114 and 115.

Zachowania nabywcze polskich konsumentów w sieci

Streszczenie

W ostatnich latach rośnie znaczenie internetu w życiu konsumentów. Jak wynika z danych GUS, w 2015 roku dostęp do internetu posiadało 75,8% polskich gospodarstw domowych. Wartość rynku e-commerce szacuje się na 27 mld zł. 54% internautów kupuje w polskich sklepach, a 13% w zagranicznych e-sklepach. Rośnie także zagrożenie łamania praw konsumentów, w tym cyberprzestępczość. Wymaga to od konsumentów ostrożności, znajomości rozwiązań legislacyjnych i sposobów dochodzenia praw konsumenckich. W artykule zwrócono uwagę na zachowania nabywcze konsumentów w sieci z uwzględnieniem praw konsumentów i zagrożeń, jakie stwarzają nowoczesne technologie.

Słowa kluczowe: zachowania, konsumenci, internet.