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## **TITLE**

Online shopping behaviors and characteristics of Gen Y consumers in Bulgaria and Croatia: Who, What, How Much and How Often?

## **ABSTRACT**

*Internet usage and commerce are growing significantly around the world, and Generation Y consumers, the first generation to grow up with the Internet, have turned into young adults. As part of this generation, university students represent a lucrative market for businesses selling a wide array of goods and services. The profiles of internet shoppers and nonshoppers around the world vary based on culture, information technology infrastructure, economic status, and demographic background. The purpose of this study was to empirically analyze online buying behavior among college students in Eastern Europe. Factors affecting the online purchase of eleven different merchandise categories were examined. Data were analyzed from 421 students enrolled in universities in Croatia and Bulgaria. Understanding the similarities and differences among millennials in different regions is crucial for both marketing theory and practice.*

**Keywords:** *Internet buying; online shopping; Generation Y; purchasing patterns; consumer behavior; Eastern Europe*

## **INTRODUCTION**

With more than 1.9 billion users worldwide (Internet World Stats, 2010) the web has become a major contributor to business globalization and trade, but also a tool for consumer choice and empowerment. Nie and Erbring (2000) suggest consumers use the Internet for product information, for travel information, and for buying. According to a Nielsen global survey (2008), over 85 percent of the world's online population has used the Internet to make a purchase, up 40 percent from two years ago, and more than half of Internet users are regular online shoppers, making online purchases at least once a month. According to Forrester research (2010) the seven largest markets in Europe for online retail are France, Germany, Italy, the Netherlands, Spain, Sweden, and the United Kingdom. There are key differences among the markets. According to a report by the Centre for Retail Research, British consumers are the largest online spenders in Europe, with a third of all 2009 internet purchases across the continent taking place in the UK. In Italy and Spain, Internet commerce only represents a fraction of total retail volume. (McAdam, 2010). Recent research shows that Western Europe leads the world in retail-e-commerce sales and this dominance is expected to continue through 2012. (Business Wire 2010)

Growth in Internet usage and e-commerce is expected to come from regions outside the United States (etForecasts , Internet User Forecast by Country). Even though

the growth rate in Internet usage worldwide has been dramatic, Internet penetration statistics reveal that most regions of the world offer opportunity for substantial growth and there is wide variation in penetration rates among countries. (European Commission Eurostat) Various social, economic and political factors have been determined to affect Internet growth.

## **Generation Y**

One group of internet users that are especially wired and therefore a significant influence in the marketplace are the Generation Y consumers, also called Millennials. Generation Y are those born between 1977 and 1990 are now ages 18-32, and represent 30% of the internet using population (Pew Internet and American Life Project, 2010) The first wave of this generation began graduating from college in Spring 2004. This generation are powerful, demanding, and knowledgeable consumers. Gen-Y consumers' sheer numbers and spending power transform the market for every life stage they enter (Morton, 2002). Further, their generation is considered very techno-literate. Sarbu (2008) has described them as “the first generation of digital natives.” They have been computer able since childhood and have become accustomed to depending on computers for almost all facets of their daily lives. Racolta-Pain and Alexandra (2010) note that “this generation has developed new behavioral needs and habits because of the informational era in which they were born and live. Moreover, since childhood, they have been under the constant influence of the internet as well as new technologies- computers, laptops, digital photo & video cameras, portable MP3 players, cell phones, iPhones or other gadgets that are part of their everyday life.” According to Heaney (2007) generation Y consumers will be the most informed consumers, looking for bargains and conducting well-researched online shopping transactions.

Generation Y consumers also have a fair degree of disposable income available to spend online. In the United States, students earn \$200 billion a year in part- or full-time jobs and in 2006 purchased \$190 billion worth of goods. (Tapscott, 2009). Therefore, Generation Y is the future prevailing consumer of the 21<sup>st</sup> century, permanently connected, informed, and with a wide power of selection and control in the product and service world.

With these considerations in mind, the purpose of this study was to empirically analyze online buying behavior among Generation Y college students. This research will go beyond previous studies that looked at only one product category, such as apparel, or that looked at internet shopping in general (and not by specific product categories). This study will focus on generation Y consumers, a specific market segment that is more technologically adept than prior generations. Many studies have been published to analyze both the behavior and the main traits that define the online consumer. This research extends the work of Brashear et. al., 2009, Calick et. al., 2008 and others and addresses the need for a non U.S. centric view of internet usage. Specifically, this exploratory study will focus on two emergent market segments in Eastern Europe for which no prior work has been accomplished namely Croatia and Bulgaria. The results of this study should be of value to retailers interested in buying behaviors, educators interested in consumer behavior, and consumer theorists.

## LITERATURE REVIEW AND RESEARCH QUESTION DEVELOPMENT

E-commerce is best regarded as a particular type of retail channel that can be compared with both traditional shopping channels, such as specialty stores or supermarkets, and with other indirect channels such as telephone and catalogue purchasing (Alreck & Settle, 2002). What do consumers use the internet for? Nie and Erbring suggest that 52% of the consumers use the Internet for product information, 42% for travel information, and 24% for buying. Rohm and Swaminathan (2004) developed a typology based upon motivations for shopping online. Their analysis of these motives suggested the existence of four shopping types. They labeled the four types as convenience shoppers, variety seekers, balanced buyers, and store-oriented shoppers. The convenience shopper is more motivated by convenience. The variety seeker is substantially more motivated by variety across retail alternatives and product brands than any other type. Balanced buyers are moderately motivated by convenience and variety seeking and the store oriented shoppers are more motivated by physical store orientation.

Numerous studies have been published to profile and analyze both the behavior and the main traits that define the online consumer. Not surprisingly, they sometimes bring into attention different results perhaps based on the time of the analysis and the country of origin. Looking at various demographic factors that exhibit distinct purchasing behaviors in the US an early study by Donthu and Garcia (1999) pointed out that motivational factors as well as age and income status had an impact on online acquisition. They found that mainly older and those with higher incomes were likely to buy online. The relative strength of these predictors were not assessed. Bellman et. al. (1999) found that the three strongest predictors of internet shopping were looking for product information, number of months of online experience, and the number of daily emails received. These variables are somewhat reflective of the ability to navigate the internet. Swinyard and Smith (2003) found that, compared with on-line nonshoppers, on-line shoppers are younger, wealthier, better educated, have higher computer literacy, spend more time on their computer, and spend more time on the internet. More recent research brings into attention the fact that "Generation X accounted for more than one third of all online purchases" (Marketing Voice, Anon., 2006) while in 2008 a Price Grabber research showed that "Generation Y shoppers are most active and comfortable with online and mobile activities" being the busiest online shoppers (Jones, 2008). Demographic variables have been reported as significant variables influencing Internet usage and buying. Males were found to use the Internet for purchasing activities to a greater extent compared to females. (Teo, 2001). Brown *et al* (2003) also found a relationship between gender and on-line purchasing.

In general, advantages of online shopping as perceived by consumers include convenience, selection, price, original services that may be available online but not elsewhere, personal attention, easy and abundant information access, and privacy (consumers may be able to buy items that they may be reluctant to buy in-store). The pioneering research by Becker (2003) notes that consumers maximize their utility to not only income constraints but also time constraints. When purchasing a product from a

store, a consumer spends both money and time. A growing attraction of the internet is the convenience it offers by reducing the time the consumer spends on shopping.

Ahuja et. al., 2003 examined the reasons why people shop online and found that 28% cite convenience, 25% better prices, and 23% saves time. Kwek, Tan, & Lau (2010) also found that convenience orientation is the most important contributor to the online purchase intention.

Ahuja et. al., 2003 found that of those consumers that do shop online, travel and audio-video were the most popular categories. Another study by Fraser and Henry (2007) looked specifically at purchasing behaviors in the Caribbean and found that books and clothes were the most popular purchases on line.

With respect to reasons for not shopping online, numerous theories have been postulated. Kiran, Sharma, and Mittal (2008) have noted that the lack of opportunity to examine products, or the feel or touch have been regarded as the specific factor affecting the online buying decision. Consumer attitudes powerfully affect their buying decisions. A study by Vellido *et. al.* (2000) extracted nine factors associated with users' perceptions of online shopping. Among these factors, risk perception of users was demonstrated to be the main discriminator between people buying online and people not buying online.

Comparing the main features of the above models, several points are noteworthy.

The review of the above studies indicates that although there have been a number of studies done on internet usage and e-shopping, no such study has been undertaken in eastern Europe and especially in Bulgaria and Croatia. The present research has been undertaken with this perspective.

## **THE CROATIAN AND BULGARIAN INTERNET ENVIRONMENT**

The growth in supply and demand for the internet is undisputed. The pattern of online shopping behavior is likely to differ across cultures. Lynch and Beck (2001) have found that Internet users from different countries show differences in beliefs, attitudes, perceptions, and Internet buying behavior depending on user experience, and home country or region. Unlike well established and developed mass consumer societies such as the UK and the US, Croatia and Bulgaria have a more recent engagement with global consumerism. As post-transition Eastern Block countries, they have a more collectivist heritage and more recent exposure to internet shopping opportunities. Central and Eastern Europe (CEE) in general and Croatia and Bulgaria specifically provide enormous online buying promise, with twelve million potential customers and increasing spending power. Inclusion in the EU for Bulgaria has also brought increased investment to the country (Credit Suisse 2007) which should stimulate buying behavior. These countries were chosen as they represent nearly similar positions on important cultural and economic dimensions. As transitional economies, adoption of e-commerce services for them is a significant element of economic development.

### **Croatia**

Internet penetration in Croatia is the highest in the Balkan region and more inline with those found in Eastern European EU countries. In 2010, the population of Croatia was 4,486,881 and of that number 50 percent were internet users. This compares with a 2010 internet usage rate in the United States of 77.4%. With the internet penetration of 50%

Croatia is ahead of the other EU candidate country, (Turkey 45 %) and slightly behind Macedonia (51%). Croatia is lagging behind internet penetration in EU countries (67.6 %). (Internet World Stats 2010). The structure of internet users in Croatia is supported by investment in information and communication technologies both by private firms and government initiatives.

Croatia is an important context to investigate in light of recent social, political and cultural changes. A recent study on value structures of Croatian youth (aged 15-29 years) indicates that there has been a significant rise in levels of materialism when compared to the result of the same survey conducted in 1986. (Radin, 2002) Croatia's transition from a socialist to a free-market Western society would expect to carry with it expectations of material prosperity and increased consumer spending. At the same time, Croatia as a developing market economy does not have equal financial footing in terms of consumer spending with other stable mass consumer societies like the US. For example, the purchasing power or (GDP *per capita*) in Croatia is only 15,677(US \$) in 2008 compared to the US \$45,230. (<http://unstats.un.org/unsd/demographic/products/socind/inc-eco.htm>).

Just over 36 percent of the population of Croatia over the age of 15 uses the Internet at least once a month. This amounts to 1.2-million people. The conclusion is drawn from a survey conducted by the Zagreb subsidiary of the GfK Group that was conducted in 2004. Internet shopping has been reported to be very uncommon for Croatian students (5.6%) compared to students in the UK (38.6%) and Germany (35.3%). (Jankovic (accent ague over c) & Dittmar 2006).

## **Bulgaria**

Internet penetration in Bulgaria is 47.5% based on an estimated population of 7,148,785 in 2010. (Internet World Stats 2010). Bulgaria lags behind the EU average of 67.6% but is still well positioned ahead of Cyprus (39.3%), Greece (46.2%), and Romania (35.5%). (The Bulgarian National Statistical Institute has found that the most active group of internet users was between 16 and 24 years old. The share of people who spend their time on the global network in this age group increased 41.7 percent in five years to 75.1 percent in 2009. (BTA Daily News 2009). The number of internet users is increasing at a particularly rapid rate in Bulgaria due to the rise in popularity of internet and computer gaming clubs.

While internet shopping has increased in Bulgaria, electronic trade is still underdeveloped, internet penetration is poor, and the country is among the lowest-ranking in the European Union in terms of online shopping services in 2009. In 2002 Bulgaria, Ukraine, and Romania were laggards with respect to online shopping with less than 2 % of the online users shopping online (Chennai, 2002) The Bulgarian National Statistics Institute reported that 3% of individuals overall bought goods or services in a three month period in 2009 and Eurostat reported 5% of the population shopping online in 2009. The most regular online buyers, however are between 18 and 24 years, accounting for 45% of all shoppers. Shoppers aged 25 to 34 represent the second largest group. (ADP News 2010). Recent data by GfK Market research firm found that 14.4% of all Bulgarian consumers have shopped at least once online (GfK 2010) with the highest percentage of users in the 20-29 years old age group (17.2%). Internet commerce

although still primarily done on foreign sites, has been stimulated by the development of local online retailers and online payment systems.

At the same time, Bulgaria, as a developing market economy, does not have equal financial footing in terms of consumer spending compared to the US or even Croatia. The purchasing power or (GDP *per capita*) is 6,573 (US\$) in 2008. (try to get more recent numbers) (<http://unstats.un.org/unsd/demographic/products/socind/inc-eco.htm>)

Based on the preceding discussion the following research questions were posed in relation to Generation Y students in Bulgaria and Croatia:

Research Question 1: Are Generation Y internet shoppers in more computer literate than non internet shoppers

Research Question 2: What is the extent of online shopping behaviors among Generation Y?

European browsing and purchasing patterns vary from country to country (Dellner 2007)  
Our study found that.....

Research Question 3: What are the most common reasons for purchasing online?

Research Question 4: Were there any differences between Generation Y shopping behaviors in Bulgaria versus Croatia?

Research Question 5 What are the differences between internet shoppers and nonshoppers

Research Question 6: Do attributes such as age, gender, marital status and income affect Generation Y online shopping behaviors?

Research Question 7: Is there an association between computer knowledge and internet shopping behavior?

Research Question 8: What products are most commonly purchased online by Gen Y in Bulgaria and Croatia?

Research Question 9: Are there any differences between the number of internet purchases and country of origin?

Research Question 10: Why do Gen Y consumers decide not to buy online?

Traditional shoppers can see, touch, feel, or smell the item. Moreover, direct contact is made with the sales staff and the retail environment may also influence customer behavior. With less direct channels, there is no physical contact with the product or its physical surroundings, thereby providing less information from which to draw purchase decisions. On the other hand, the internet can provide more detailed and updated

information in real time (i.e., price comparisons). Our study found that the majority of consumers do not shop on line (%) because they cannot see, feel or touch the item. This contrasted with the findings of Taylor Nelson Sofres (2001) who found that online security is the biggest concern in the US keeping Internet users from shopping on-line.

Any other research questions?

## **SAMPLE AND METHODOLOGY**

As this study is focused on Generation Y, a student sample was considered appropriate. The study focused on students 18 to 29 (these ages correspond to the ages of Generation Y in 2010, the year data collection commenced) The study surveyed two samples to gather quantitative data. These two samples reflect two distinct groups of populations. Data was collected at two private universities in Eastern Europe in Fall2010 and Spring 2011. One university was in Zagreb, Croatia and one was in Blagoevgrad, Bulgaria. The survey was tested for face validity using business students in a class discussing internet shopping; the survey was then rewritten to take into account feedback on the instrument's clarity, current representativeness and length. The participant pool consisted of a convenience sample of students attending marketing courses. A self administered anonymous questionnaire was distributed during select course period. The participants were told that there was neither compensation for participation nor a penalty for not participating; furthermore, participants could withdraw without penalty at any time. It took respondents on average ten minutes to complete the questionnaire. The questionnaire included a brief introduction and instructions in the beginning .There were five questions regarding demographic criteria (gender, age, marital status, educational attainment, and income status). Education categories varied by country as the classification systems are distinct, but they followed a ranking from Less than high school, high school graduate, some college, college + . To accommodate disparities in income status between Croatia and Bulgaria, income categories were much worse off than colleagues, worse off than colleagues, same as colleagues, better off than colleagues, and much better off than colleagues. There were nine questions pertaining to internet use and online purchasing behavior. The latter included questions such as if the student shops online, and what products or services are purchased and categorical questions relating to level of computer expertise and motivation for online shopping. The online categories were derived from a variety of sources and focused on online shopping behavior across different categories to reflect both products and services. The approach used was similar to that of the online-shopping research companies, Forrester and comScor both leaders in measuring the digital world. The approach was also consistent with that of Ahuja, Gupta and Raman (2003) who focused on general online purchasing behavior of individual consumers and why they choose to buy or not buy online. Number of internet purchases on the web in the last three months was a ratio scale of never, 1-3 times, 4-6 times, 7-10 times, 11-20 times, and more than 20 times. Computer knowledge was measured using a 5-point interval scale with knowledge rated from no knowledge to expert.

This approach was consistent with that of Ahuja, Gupta and Raman (2003) The measures used in this study were obtained in part from previous research by Calik and Ersoy (2008) and Fraser and Henry (2007).



## ANALYSIS AND RESULTS

A total of 433 surveys were completed yielding 422 surveys a successful retrieval rate of %. To be included in the analyses, the students had to provide complete information on the variables of interest. Eliminations were based on survey completion and Gen Y age bracket. All respondents were at least 18 years old. Almost all used the internet and had a computer at home. SPSS 18 package is used in this survey where bivariate and multivariate analysis is utilized. All relationships are tested at  $p \leq 0.05$  significance level.

A summary of the most important demographic and behavioral characteristics of the participants by country are illustrated in Table 1.

**What are people buying online?** The survey asked respondents to indicate the number of times they made purchases on the web in the last three months. The data (see Table 1) indicate that at least had made at least one online purchase. The survey asked respondents who had purchased online to indicate the categories of items purchased for eleven different product/service categories. The data (see Table...) indicate that.... Interestingly, the same categories of products and services are popular with students in both countries. Z (%), Y (%) and Z (%) were the most popular categories in both samples, followed by ..... and..... The least purchased category was (%) for both groups.

**Motivating factors and barriers.** We examined reasons why Gen Y liked to shop online (see Table X). The primary reason for students to shop online was

## CONCLUSION

One of the challenges created by global e-commerce is how to understand markets and groups of potential customers on the internet. Misunderstanding consumer preferences can cause a successful strategy in one country to fail elsewhere. In this light, there may be a need for micro marketing to countries as niche markets.

## LIMITATIONS OF THE STUDY AND SUGGESTIONS FOR FUTURE RESEARCH

This study does have some limitations that need to be acknowledged and addressed in future studies. One limitation would be the sample. The type of sampling was a convenience sample and this weakens research objectivity. Because the sampling was not intended to be cross-sectional or representative of each countries Internet using population, extrapolating the current findings to any particular country's population

should be done cautiously. Although the sample size was sufficiently large, greater diversity would be desirable. This could be achieved by extending the sample to universities in other geographic areas. and to non college students who are part of generation Y. Although Generation Y consumers are seen as technological innovators, their purchasing patterns may not reflect older consumers. Although these samples provide us with a good understanding of the online purchasing behavior of an educated and computer savvy consumer group of millenials, they may not provide insights into the behavior of a millennial who is not a regular internet user or who is from another region.

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Examples (samples) of a few tables below. They will have to be updated when additional surveys are entered in January 2011. I have done them just to give an early idea of variability.

Table 1

## Description

	Croatia (%)	Bulgaria (%)
<b>Nationality</b>	334 (79.3)	87 (20.7)
<b>Gender</b>		
<i>Female</i>	189 (44.9)	51 (12.1)
<i>Male</i>	145 (34.4)	36 (8.6)
<b>Age</b>		
<i>18-22</i>	62 (14.7)	81 (19.2)
<i>23-29</i>	272 (64.6)	6 (1.4)
<b>Marital Status</b>		
<i>Single</i>	304 (72.2)	87 (20.7)
<i>Married</i>	30 (7.1)	0 (0)
<b>Computer Knowledge</b>		
<i>No Knowledge</i>	0 (0)	0 (0)
<i>Some Knowledge</i>	36 (8.6)	3 (.7)
<i>Average</i>	167 (39.7)	45 (10.7)
<i>Above-Average</i>	110 (26.1)	36 (8.6)
<i>Expert</i>	21 (5)	3 (.7)
<b>Ever shopped online</b>		
<i>Yes</i>	194 (46.1)	67 (15.9)
<i>No</i>	140 (33.3)	20 (4.8)
<b>Income</b>		
<i>Much worse off than colleagues</i>	3 (.8)	1 (.3)
<i>Worse off than colleagues</i>	33 (8.4)	2 (.5)
<i>Same as colleagues</i>	210 (53.6)	65 (16.6)
<i>Better off than colleagues</i>	61 (15.6)	7 (1.8)
<i>Much better off than colleagues</i>	10 (2.6)	0 (0)

Table 2  
Number of Internet purchases in the last three month

	<b>Croatia (%)</b>	<b>Bulgaria (%)</b>
<b>Never</b>	35 (13.4)	8 (3.1)
<b>One to Three times</b>	94 (36)	42 (16.1)
<b>Four to Six times</b>	42 (16.1)	12 (4.6)
<b>Seven to Ten times</b>	12 (4.6)	3 (1.1)
<b>Eleven to Twenty times</b>	4 (1.5)	1 (.4)
<b>More than Twenty times</b>	7 (2.7)	1 (.4)

Table 3  
Major Reasons for Shopping On-line

	<b>Croatia (%)</b>	<b>Bulgaria (%)</b>	<b>Total (%)</b>
<b>Convenience</b>	28 (10.7)	30 (11.5)	58 (22.2)
<b>Easier than store shopping</b>	26 (9.9)	3 (1.2)	29 (11.1)
<b>Better prices</b>	61 (23.4)	35 (13.4)	96 (36.8)
<b>Unique products not in stores</b>	45 (17.3)	23 (8.8)	68 (26.1)
<b>Saves time</b>	73 (28)	30 (11.5)	103 (39.5)
<b>Can shop any time of the day</b>	46 (17.6)	15 (5.8)	61 (23.4)
<b>Like to compare prices on-line</b>	22 (8.4)	6 (2.3)	28 (10.7)
<b>Less hassle/No crowds</b>	19 (7.2)	8 (3.1)	27 (10.3)

Table 4  
Major Reasons for Not Shopping On-line

	<b>Croatia (%)</b>	<b>Bulgaria (%)</b>	<b>Total (%)</b>
<b>Too slow</b>	4 (2.5)	1 (0.6)	5 (3.1)
<b>Insufficient information</b>	15 (9.4)	2 (1.2)	17 (10.6)
<b>Anxiety about on-line transaction</b>	53 (33.2)	5 (3.1)	58 (36.3)
<b>Cannot see, feel, touch, or try on item</b>	64 (40)	9 (5.6)	73 (45.6)
<b>No access to a computer</b>	1 (.6)	0 (0)	1 (.6)
<b>Other</b>	16 (10)	3 (1.9)	19 (11.9)



**Table 5**  
**Internet Shopper versus Nonshopper**

<b>Construct</b>	<b>Internet Shopper (n=261)</b>	<b>Internet nonshopper (n=160)</b>	<b>Diff. sig. At the 0.05 level ?</b>
Age <sup>a</sup>			
Education <sup>b</sup>			
Income <sup>c</sup>			
Gender <sup>d</sup>			

- a. age 0= under 18; 1=18-22; 2= 23-29 3=30-49; 4= 50-64; 5= 65 plus  
b. education 0= less than high school;1= college graduate; 2= some college; 3= college plus  
c. income 0= much worse than colleagues; 1= worse off than colleagues; 2= same as colleagues; 3= better off than colleagues; 4= much better of than colleagues.  
d. gender 0= male; 1= female

**Table 6**  
**Categories of Items Purchased Online**

<b>Category</b>	<b>Croatia (%)</b>	<b>Bulgaria (%)</b>	<b>Total (%)</b>
<b>Computers</b>	38 (11.4)	21 (6.3)	59 (17.7)
<b>CD's</b>	35 (10.5)	2 (0.6)	37 (11.1)
<b>Books and Magazines</b>	53 (15.9)	24 (7.2)	77 (23.1)
<b>Event Tickets</b>	73 (21.9)	20 (5.9)	93 (27.8)
<b>Consumer Electronics</b>	38 (11.4)	12 (3.6)	50 (15)
<b>Videos</b>	32 (9.6)	11 (3.3)	43 (12.9)
<b>Air travel</b>	93 (27.8)	29 (8.7)	122 (36.5)
<b>Health and beauty sites</b>	43 (12.9)	19 (5.7)	62 (18.6)
<b>Apparel and accessories</b>	43 (12.9)	31 (9.3)	74 (22.2)
<b>Toys</b>	4 (1.2)	1 (0.3)	5 (1.5)
<b>Other</b>	70 (21)	5 (1.5)	75 (22.5)