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# Courtesy shopping online - between digital exclusion and rational behaviour

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**Abstract:** Courtesy shopping is a situation when somebody makes purchases on behalf of other person, usually when he/she asks for it. Typical situation of courtesy shopping is buying groceries for elderly neighbours or family members.

New context of courtesy shopping is such activity in the context of online shopping, which became very popular in last years. Paper explores situations and motivations to depute or receive the task of shopping online on the base of two own empirical studies made on large representative samples of Polish consumers in an interval of five years.

At first glance, it can be assumed that courtesy shopping online should have be popular among digitally excluded persons, but author's research indicate that this is huge simplification. Persons not using the Internet are in most cases absolutely not interested in online shopping, even in courtesy form.

Instead, the online courtesy shopping is very popular among young people, Internet heavy users, particularly in family or close friend settings. Interesting is that motives of such activities are mainly rational: to save on delivery, to aggregate demand to get quantity discount, to use someone else personal privileges at particular seller, or to pay the way not accessible to particular person (e.g. by credit card). Also the same person often is involved into online courtesy shopping on both sides – alternating between the roles of the "recipient" and the "agent". So participation in online courtesy shopping should be treated as rational consumer behaviour, to save resources as money or time, and/or try to shift the risk on other person.

**Keywords:** Courtesy shopping, online shopping, digital exclusion, rational buying

JEL codes: D12, O33

#### 1. Introduction

Courtesy shopping online is interesting and up to date not extensively researched phenomenon. Buying gifts for family and friends has history from the 80's of 20th century and broad literature dealing with it from many perspectives, including sociological and psychological ones (Cleveland et al., 2003; Parsons, 2002; Kim and Littrell, 2001)

Courtesy shopping online were one of the topics connected with online shopping behaviour and attitudes toward the studied by author since 2006, including two large research projects with data gathered at the end of years 2008 and 2012.

The term courtesy shopping online has been proposed by author in previous research (Mącik and Lipowski, 2009: 295–296) as an analogy to courtesy shopping realized in physical retail, for instance buying groceries as a form of the help for elderly family members or neighbours. This term not covers purchasing for others in exchange for any form of financial reward other than return of paid amount.

Per analogy courtesy shopping online can be generally defined as purchasing over the Internet the goods or services such as transportation/concert etc. tickets to satisfy needs other persons than living in the same household without any gratification other than eventual gratitude of the purchase recipient.

Courtesy shopping online (in virtual retail channel) are more common that one can think at the first sight. This is connected with specific of this channel – such purchases are much easier to make than offline. In physical retail if somebody buys some product for another person, he/she must pay for it (and sometime get money from the purchase recipient prior the purchase), take from the shop and deliver it to the recipient getting money back. Online courtesy shopping may require only to put the order at e-commerce seller (internet shop, auction platform etc.). Recipient typically communicates his/her requirements for product features or indicates exact product and/or seller to buy (for instance sending by e-mail or over social media site the info, typically with a hyperlink to product page/photo etc.). Bought product is typically delivered directly to the home of the receiver, unless purchase is not informal group buying, that requires confectioning bought items between different persons participating in such deal.

## 2. Digital exclusion

Digital exclusion (Kaplan, 2005; Mancinelli, 2008) is one of forms of social exclusion. Lack of access to the internet and/or lack of necessary skills to use information technology in work and everyday life is at least partially limiting the person from active life. Only an appropriately high level of ICT acceptance allows to fully participate in contemporary social and professional life.

The understanding of the term digital exclusion is not limited to the lack of physical access to digital technology, but it is treated as a more complicated phenomenon. For example, in van Dijk's sequential approach this exclusion is the result of the rejection of information and communication technologies at one of stages of sequential acceptance process, which includes (Dijk, 2005: 21):

- motivation to use the technology (divided between two types of motivation: internal better and more useful; and external usually caused by requirements or necessity),
- physical access (having a computer and/or internet connection or possibility and permission to use them);
- skills (ability to have technological, operational and strategic skills allowing to use technology);
- practical use (measured by the number and range of applications, and time of usage).

There is important to note that van Dijk approach not substitutes typical models of information technology adoption including Technology Acceptance Model (TAM) or UTAUT (Unified Theory of Acceptance and Use of Technology), studied with the factors influencing by many authors in last 25 years (Davis, 1989; Venkatesh and Davis, 2000; Venkatesh et al., 2003).

Lack of physical access, lack of skills or perception of exceptional risk can drive a person out of interest in online shopping, or – that is the topic of the paper – to seek some alternative ways to use online channel, through another internet user in the form of courtesy shopping.

# 3. Courtesy shopping online – in search of typology

Simple and more complicated schemas of possible purchase steps are depicted on Figures 1 (typical situations) and 2 (for informal group buying – sometimes lateral import of goods not officially sold in Poland or sold with huge margin).

From previous explanation and Figure 1, there are typical situations when courtesy shopping online are occurring:

- online purchase for digitally excluded persons without an access to the Internet and/or skills to use it,
- online purchase for persons with beliefs excluding buying online personally (because of fear of possible fraud of any type), but using the Internet in other ways,

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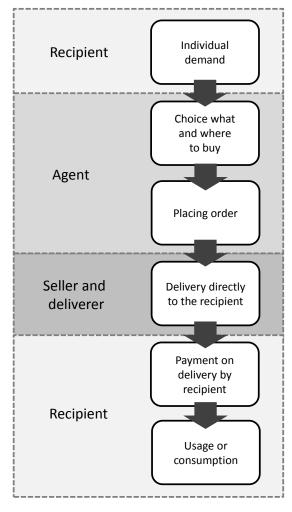
- online purchase for persons not able to make valid online transactions from legal reasons (children, incapacitated persons or persons with limited sanity)
- online purchases for persons without having necessary account or registration (e.g. on auction platform) and don't willing to have one,
- online purchases for persons financially excluded in any way, for whom paying online is not possible (regardless the reason – not meeting requirements to have credit card, or fearing to pay online)
- online purchases aggregating the demand of many persons from the same family, friends/peers group or online community (informal group purchases, including occasional lateral import of goods not sold in particular country/place or sold with unfair margin/taxation).

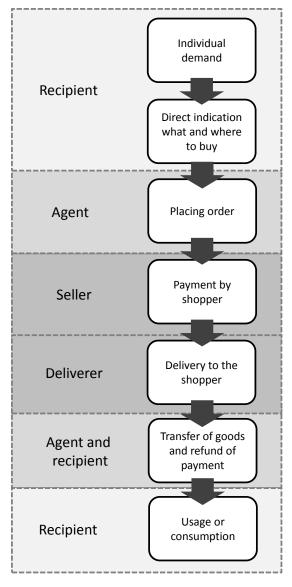
So stereotypically such purchases are made by experienced internet users for persons unable to do by themselves (in general or temporarily), particularly for juvenile ones or persons over 50yo - this covers first three situations from the list above.

Another stereotypical motive to engage in such activity is frugality – assuming lower prices in virtual channel, buying over the internet should give noticeable savings. Those perceived savings can be attractive for digitally excluded persons (in some degree: nowadays this means rather lack of skills to use the internet, than not having an access). Sometimes placing order by others in buying online is treated as diminishing experienced risk of such purchase – in such case the recipient may choose what to buy and even where to buy (leaving simple placing the order as shopper responsibility), or can transfer all steps required to buy online to the shopper acting on his/her behalf (including choice).

Figure 1. Typical schemas of courtesy shopping online

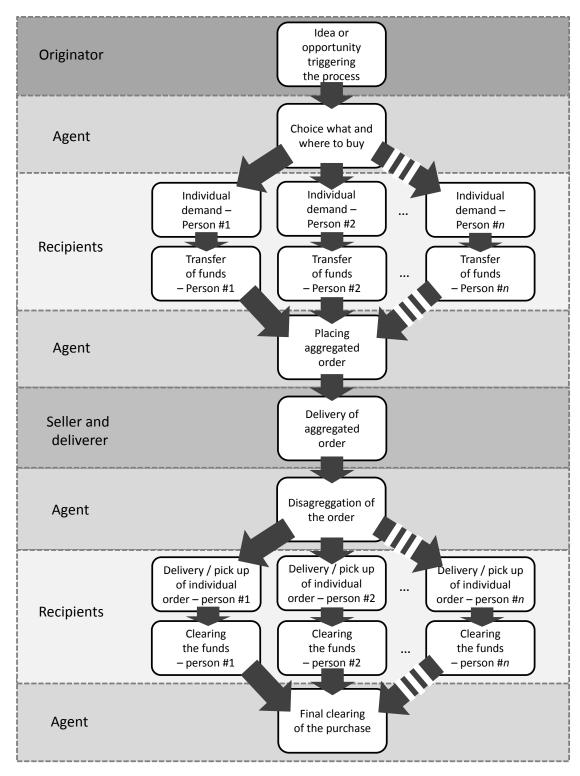
- a) Simple placing order for another person
- b) Product search and purchase with delivery to another person





Source: own elaboration on the base of IDIs and FGIs.

Figure 2. Informal group buying online – schematic view



Source: own elaboration on the base of IDIs and FGIs.

Common situation is also to make the purchase through the buyer fulfilling the conditions for the purchase of the product at a given web place. Typically in that case the buyer is a registered user of the auction platform, having the required number of transactions (or comments, or good rating); the account holder in particular online store (with some benefits) or has bank account with service online or credit / debit cards, by that can regulate the payment. Described purchases are mostly made for the benefit of internet users, mostly also buying over the Internet on his/her own. The decision to use a "broker" is situational, and caused by desire to avoid additional registration procedures, credibility check, or to faster complete the transaction. The role of the shopper ("agent") in such transactions is usually limited only to order a specific product at the specified seller, selected by the actual buyer ("recipient").

Last mentioned situation applies to the informal group buying, when one transaction is made to meet the needs of a several persons, usually by purchasing several identical products (possibly in different colours, sizes etc.). Joint purchases often are the result of common interest, affiliation to the same age group, the same place of study, work, residence and related knowledge of the needs of others. Such purchases may be also driven by recommendation of specific products at attractive price offers. The motive for their implementation can be lower price or bulk purchase or sharing the delivery costs (not necessarily the same products) between a few people. Despite the potentially rational nature of such purchases, quite often in online communities, those purchases are triggered by impulse of the "originator", as said participants of focus groups conducted by author in 2013.

#### 4. Method

Analysed data were collected as two large nationwide samples, representative (regarding Internet-based data collection method) for population of Internet users in Poland regarding gender and age (between 16 and about 65 years old). Data were collected by CAWI questionnaire in 2008 for first sample (n=1100) and at the end of 2012 for the second one (n=1701). Presented data are part of larger studies devoted to explanation and modelling in more general way the influence of ICT on consumer behaviour.

Questions regarding engagement in online courtesy shopping were mostly open-ended in format.

#### 5. Results

Internet courtesy shopping is nowadays common behaviour of consumers, and in the period 2008-2012, their popularity has considerably increased (Figure 3). At the end of 2012, about 2 for every 3 persons buying online have experienced being the "broker" or the "recipient" in such transactions. About 37% of Internet shoppers were invited by somebody during the last year to play role of "broker" in online courtesy shopping (an increase of 15 percentage points compared to 2008). And almost 29% have asked someone to make such a purchase – were the "recipients" (an increase of approx. 11 percentage points). At the same time, the percentage of people who were present in both roles more than doubled, to approx. 11%. This allows to infer that the courtesy purchases may be perceived as mutual benefit. They are made for someone at one time, and next the roles are reversing. Although it cannot exclude a situation in which the person benefiting from the courtesy shopping in the past, today provide them for less skilled family members or friends. Declarations of respondents may have reflected both situations.

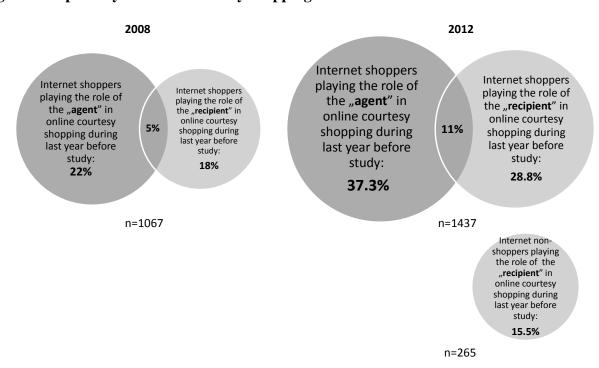


Figure 3. Popularity of online courtesy shopping

Source: author's own research.

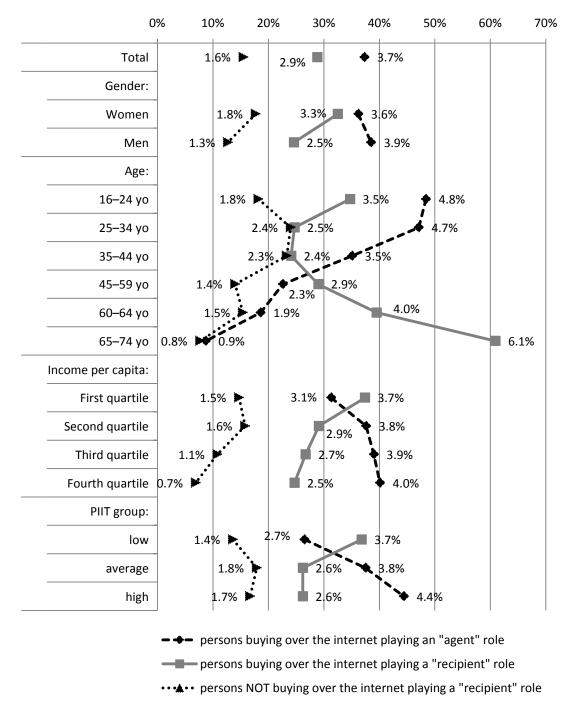


Figure 4. Popularity of courtesy shopping online – both sides of phenomenon

Source: author's own research (n = 1701).

Playing the role of "agent" in courtesy shopping online is significantly more frequent in women group comparing to men (32.5% vs. 24.6%, chi-squared = 10.929, p = 0.001), increases with age

of respondent (chi-squared = 25.978, p = 0.000), falls with an increase of disposable income per capita in household (chi-squared = 11.860, p = 0.008), and with the level of personal innovativeness in domain of information technology PIIT (chi-squared = 14.319, p = 0.001). Detailed information can be found in Figure 4.

The situation of being requested by someone to make a courtesy purchase over the internet (to play role of an "agent") is more common than the reverse one. In this case, the gender of the person asked (as well as income) have not influencing the frequency of experiencing such a situation. On the other hand, the age significantly did – if the subject was younger, the more likely that he had been asked to make an online courtesy purchase for somebody (chi-squared = 78.934, p = 0.000). Similarly, the persons with higher PIIT - personal innovativeness in domain of IT (Agarwal and Prasad, 1998) were asked to do so more frequently (chi-squared = 28.545, p = 0.000).

Comparing the statements of people using the internet, but not buying personally in a virtual channel with persons buying over the internet, it can be noticed that they are not actually interested in subcontracting purchase online for other people. In the first of these groups about 15.5% stated that they did so, whereas in the buyer it was approximately 29%. Considering the above numbers, it seems that the reluctance to buy online not only manifests in a personal rejection buying in this way, but also in reluctance to outsource online purchases to others. This is possibly a result of feeling excessive risk of buying online or of failing to perceive benefits possible to bet while buying in the virtual channel. The role in of mental factors in this reluctance confirms the fact that the percentage internet non-shoppers, who asked others about making a courtesy purchase in virtual channel, do not depend significantly on gender, age, or other variables analysed.

Respondents from both studies (2008 and 2012) declaring participation in online courtesy shopping in any of the roles ("agent" or "recipient") answered the open-ended questions concerning the persons who commissioned such purchases or who commissioned them and why they engaged in such activity.

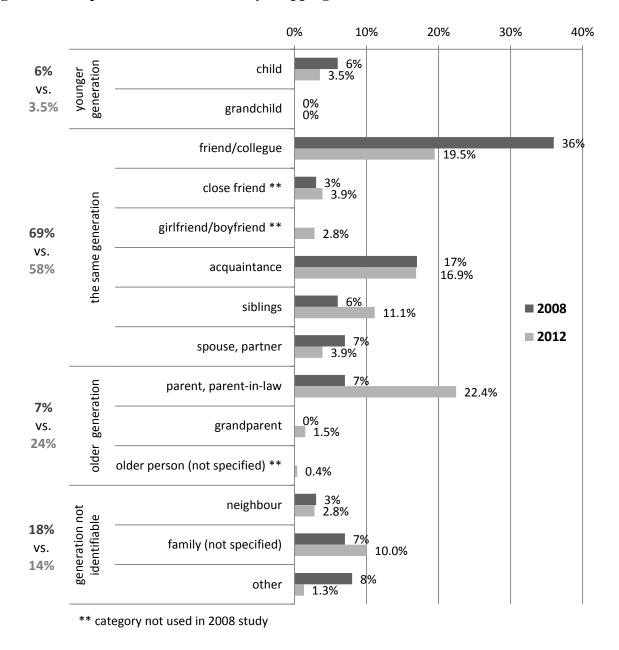


Figure 5. "Recipients" in online courtesy shopping

Source: author's own research ( $n_{2008} = 94$ ,  $n_{2012} = 536$ ).

The Figure 5 presents the categories of people who asked respondents to make courtesy purchases over the internet (were playing the "recipient" role), including their generation membership comparing to the respondent. The "recipients" were belonging most often to the same generation as the respondent (playing the role of "agent"), it were typically colleagues and friends. Interesting finding from the study conducted in 2012 is increase of the proportion of

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courtesy purchases made for the older generation than the respondent comparing to the study made in 2008 (conversely than it was expected). This was due to roughly three times more frequent courtesy purchases for the parents and in-laws. The percentage of purchases for colleagues/friends has fallen substantially (even taking into account the changes in categories used to classify open-ended responses) in addition to growing proportion of requests coming from family members (parents and siblings).

The other side of this phenomenon relates to asking other people to play an "agent" role in an online courtesy shopping by study subjects (respondents acting as "recipients" in the process). The recipients are mostly persons personally buying over the internet, and the percentage of internet users not buying in virtual channel, but outsourcing it to others, is negligible. In the 2008 survey among those who were invited to play the role of "agent" dominated colleagues and children of the subject (Figure 6). In a study in 2012 the share of broad category of colleagues/friends was similar to obtained in 2008, despite separating this group into more subcategories to better identify also close friends and those who are in a relationship with the respondent. The share of acquaintances increased, and decreased share of situations engaging siblings. In total, approximately 58% of online courtesy purchases were made within the same generation in 2012 comparing to about 69% in 2008.

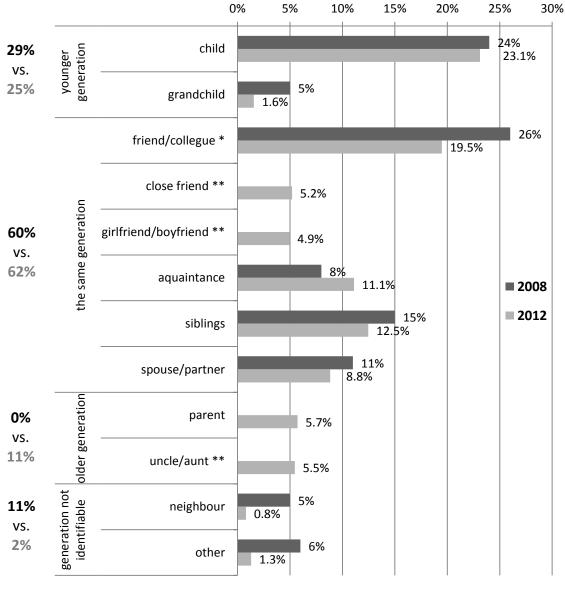


Figure 6. "Agents" in online courtesy shopping for "recipients" buying personally online

Source: author's own research ( $n_{2008} = 78$ ,  $n_{2012} = 385$ ).

Participation of children acting as "agents" to order for their parents did not change, while the number of grandchildren in this role decreased between both waves of study. Collectively, the younger generation bought for the older ones in approx. ¼ of cases in 2012, this share was slightly lower than in 2008. Interesting is the emergence in 2012 study within "agents" group the

<sup>\*</sup> in 2008 study close friends were classified within this category

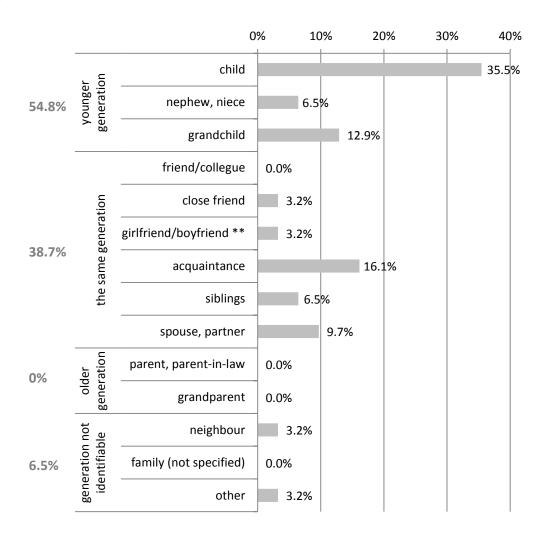
<sup>\*\*</sup> category not used in 2008 study

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representatives of the older generation than "recipient" - about 11% cases (about half of them were the parents and the other half the extended family of the older generation: uncles, aunts, etc.). In the previous study, there were such responses.

The described changes may indicate a maturing of Polish consumers to online purchases, which are no longer exclusively the domain of young people. Buying online becomes routine for many of the consumers. However there is still a group of internet users not using the Net for shopping.

Figure 7. "Agents" in online courtesy shopping for "recipients" NOT buying personally online



Note: small number of responses.

Source: author's own research (n = 31).

The situation of outsourcing shopping online by internet users not buying in the virtual channel was relatively rare. It was already mentioned that only 15.5% of these people declared being the "recipient" of such purchase, asking mainly the younger generation (children, grandchildren, and nephews) - in almost 55% of cases - to be an "agent" for their purchases). Among the "agents" of the same generation as the "recipient", friends and spouses were dominating, while other answers were popping up occasionally.

Table 1. Declared reasons to engage in courtesy shopping online

Indicated reasons	Percentage of answers	
	Reasons indicated by "agents" $(n = 539)$	Reasons indicated by "recipients" (n = 385)
No account in the store or service (eg. at Allegro)	23.9%	20.0%
Lack of skills	14.7%	11.2%
No access to the Internet and /or computer (temporary)	13.9%	9.6%
Lack of experience in shopping online	7.2%	6.2%
Lack of time or physical capabilities (eg. being on trip)	4.8%	11.9%
Absence or failure of the computer (temporary)	3.7%	3.1%
No bank account with online access	3.2%	2.1%
Help/advice during the purchase process	3.2%	2.6%
Saving on shipping costs	2.8%	3.9%
Good opportunity to buy	1.9%	4.9%
Convenience	1.5%	1.0%
Lack of confidence in shopping online	1.1%	0.0%
No credit/debit card for payment	0.9%	1.3%
Possession of discounts by the "agent"	0.9%	0.8%
Buying a gift	0.7%	1.3%
Lack of own funds	0.6%	2.3%
Not liking buying online	0.6%	1.3%
Group buying (informal)	0.4%	0.0%
Underage person	0.4%	0.0%
Other reason	2.4%	4.4%
No answer	11.3%	11.9%
Total	100.0%	100.0%

Source: own research, open-ended question answers categorized by author.

An important research task was to determine the reasons for online courtesy shopping involvement. In both studies respondents were asked about it both ways: for contracting (being a "recipient") and implementing order (being an "agent"). More frequent reasons declared in 2012 study are shown in Table 1.

In the 2008 survey the most often indicated reasons directing requests to make purchases over the internet to the respondents ("agents") were following: lack of access to the Internet (29%) and not having account at Allegro auction portal (21%). In the first situation, answers related to lack of access to the Internet were referring temporal lack of internet access, the unavailability of the internet at home or the absence of a high enough speed of connection. In the second indicated case, it should be recalled that at that time of research having the account at the auction platform Allegro registered to a particular user was a requirement for making purchases, and every fifth of respondents (acting as "agents") has been requested to make transactions for others on that.

Analysis of the answers from the study of 2012 revealed more categories than identified in 2008.

Comparing the declared reasons to use online courtesy shopping indicated by both sides of the process ("agents" and "recipients") in 2012 study, one can clearly see the convergence of the most common reasons for outsourcing online purchases to other persons. The most common answer is the lack of an account in the store or at auction site (about 20-24% of declarations). This reflects the perception of establishing account in such places as cumbersome and prolonged process (which with a limited level of user loyalty could mean the need to register in many places) or stems from a desire to protect personal data, including e-mail address. Another reason is the lack of skills to make purchases over the internet – this was more often indicated by "agents" than by "recipients", it may be harder to admit to this in the study. A similar reason - lack of experience – has been pointed out less often. The "recipients" more often than "agents" declared as their reason for online courtesy purchase lack of time or physical inability to buy (approx. 12% of cases vs. less than 5%), and also take advantage of the opportunity (approx. 5% vs. 2%). An interesting - but relatively rare cause in this group was the lack of own funds to pay for the purchase – the "agent" is crediting the "receiver" for short time (approx. 2.3% of cases).

Generally rare reason to outsource internet purchase, distinctive from the other ones, was to hide the gifts (for a family members or other loved ones) - the following replies can be an example: "This was a gift that could not come to my address" or "secrecy gifts". Such answer was given by 1.3% of "recipients", and 0.7% of "agents". It is unclear whether the actual reason for use courtesy purchase online was reluctance to order with delivery to another address, no such possibility or desire to conceal payments for the present in situation of having a joint bank account.

The desire to rationalize the cost of purchasing online by splitting delivery costs or take advantage of price available for the "agent" were rarely stated reasons for online courtesy purchase. Such motives were mainly related to the sharing the cost of shipping, the desire to take advantage of short-term promotion or similar occasion, or take advantage of individual loyalty discount assigned to "agent" account, and were declared by approx. 9.6% of "recipients" and approx. 5.6 % of "agents". This can be concluded that the desire to get additional savings compared to the standard conditions of online sales was one of the most frequent, although not dominant, reasons to engage in online courtesy shopping.

#### 6. Conclusion

In conclusion, courtesy buying over the internet obviously goes beyond the community of active internet users, giving the access to virtual channel for persons not accepting the risk of buying in virtual channel, and even not using computers and the Internet. They are - in connection with the observed occurrence of scale - a universal phenomenon, filling deficiencies in ICT knowledge or skills gaps to exploit existing demand side, however this aspect is not the most important reason to engage for such activities.

In author first study (2008) it was assumed that in a few years, with the spread of the knowledge and skills to use internet related technologies, the scale of online courtesy shopping will be diminishing. It was assumed also, that this phenomenon will not be completely marginalized, because such behaviour of consumers are often an expression of rationality-seeking purchasing behaviour: to get benefit from the knowledge and skills of friends or family members, to save time and/or pay less. However in retrospect, it can be said, that such form of buying became increasingly popular, that the technical and mental barriers of self-purchasing on the Web likely not decreased, and above all, that the savings motives do not dominate over the others (although widely understood rationality involves the desire to engage in courtesy shopping online

more intensively). As a result such activities became common in families and groups of friends/peers – they are getting the nature of the community-driven activity, accelerated by the overwhelming use of Social Media by consumers in everyday communication.

On the base of research results presented in this paper, the thesis about "substitutional" nature of courtesy shipping online should be rejected. The assumption, that the typical reason of organizing such activity is to gain access via virtual channel to products or offers available over the internet by a person not using the internet through the kindness of others is rather unrealistic. Instead courtesy purchases online are in most typical cases the domain of internet users, as the result of situational factors, including inability to personally get access to the offer at given time.

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# Internetowe zakupy grzecznościowe – między wykluczeniem cyfrowym a zachowaniem racjonalnym

#### Streszczenie

Zakupy grzecznościowe oznaczają sytuację, w której ktoś dokonuje zakupów na rzecz innej osoby na jej prośbę. Typowa sytuacja takich zakupów to kupowanie podstawowych produktów dla osób w podeszłym wieku: starszych członków rodziny lub sąsiadów.

Nowy kontekst zakupy grzecznościowe uzyskują w odniesieniu do kupowania dla innych przez internet, które to zjawisko zyskało na popularności w ostatnich latach. Artykuł przedstawia analizy o charakterze eksploracji, z wykorzystaniem danych empirycznych pochodzących z dwu badań na dużych próbach o strukturach reprezentatywnych dla polskich konsumentów, przeprowadzonych w interwale pięciu lat.

Na pierwszy rzut oka można założyć, że internetowe zakupy grzecznościowe powinny być popularne wśród osób wykluczonych cyfrowo, lecz jest to bardzo duże uproszczenie tegoż zjawiska. Osoby niekorzystające z internetu w większości przypadków nie są bowiem wcale zainteresowane kupowaniem przez internet, nawet z pomocą innych osób i nie jest to sytuacja związana wyłącznie ze starszym wiekiem.

Okazuje się jednak, że internetowe zakupy grzecznościowe są niemal powszechne wśród młodych ludzi, intensywnie korzystających z internetu, szczególnie w obrębie rodziny lub kręgu przyjaciół. Typowe motywy korzystania z zakupów grzecznościowych w tej grupie są motywami racjonalnymi, np. oszczędność na kosztach przesyłki lub uzyskanie rabatu ilościowego przy wspólnym zakupie, skorzystanie z cudzych uprawnień do rabatu, konta w sklepie lub portalu aukcyjnym, albo ze sposobu płatności niedostępnego dla danej osoby. Te same osoby są często zaangażowane w internetowe zakupy grzecznościowe w obu rozpatrywanych rolach: zlecającego zakup i nabywcy składającego zamówienie, w zależności od konkretnej sytuacji.

Tak więc internetowe zakupy grzecznościowe powinny być traktowane jako forma racjonalizacji zachowań nabywczych w celu oszczędzenia pieniędzy lub czasu, uzyskania większej wygody zakupu, ale również przeniesienia ryzyka związanego z realizacją transakcji na inna osobe.

*Słowa kluczowe:* zakupy grzecznościowe, zakupy internetowe, wykluczenie cyfrowe, kupowanie racjonalne