

## SAFETY OF ONLINE SHOPPING ACCORDING TO CUSTOMERS

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**Abstract:** Customers are more and more deciding to use various types of services via Internet. They make very often different types of purchases. E-commerce is becoming more and more popular and developed. Unfortunately, according to customers, online shopping is not free from problems. Customers are afraid that the ordered goods will not be sent to them, will not meet their expectations, or will be destroyed during transport. An important aspect is also the payment method for this type of shopping. Customers often prefer to pay more to use the option of payment on delivery to avoid losing money if the ordered goods do not be delivered to them. The purpose of the paper is to analyze the safety of services offered via Internet. In the research the customers of different e-shops expressed their opinion on problems that may affect the safety of the offered services. Thanks to the research, it was possible to identify risk areas in accordance with the opinion of customers.

**Keywords:** services, safety, e-commerce, customers' opinions

### 1. INTRODUCTION

The internet has become an important element of everyday life. The Internet allows to quickly communicate virtually practically with every person in the world, watch a movie, listen to music, search for a variety of information, but also to shop without leaving home. The last activity is especially important. Therefore, with the development of the Internet, the concept of e-commerce, i.e. online commerce, has appeared and became very popular around the world (Michałowska et al., 2015; Gereffi, 2014).

People no longer need to leave their home to shop, even if it comes to everyday groceries. It is possible to go to the e-shop at any time of day or night, at any place, e.g. at home or at work. In Poland, this became particularly important after the introduction of the Act on restricting trade on Sundays and public holidays and on certain other days (Dz. U. 2018, poz. 305). When shopping online there are no queues. It is possible to get to know other people's opinions, compare products with each other with no rush. People like shopping inline while sitting on the sofa in front of the TV and sipping tea. Shopping can be done in stores up to thousands of kilometers away so borders

between individual countries - markets have also disappeared (Matthews et al., 2001; Kraemer et al., 2005). Unfortunately, unlike in a standard shop, customers can't see, touch or try on things they want to buy. Therefore, the customer has the right to return the purchased goods within a specified period of time (Ingaldi and Ulewicz, 2019).

However, e-shopping is not free from danger. Many e-shops place only chosen information or do not place at all information about themselves, details about their products. Often, it is not possible to choose the form of payment or delivery. It also happens that the delivered goods do not correspond to what the customer saw on the website and ordered, it has very low quality, and what is worse, sometimes the package, despite being paid, never reaches the customer. Customers are also afraid of the personal data they provide or the credit cards used during the financial transaction (Gupta and Dubey, 2016; Biener et al., 2015). Therefore, customers should pay attention to the privacy policy of the online shops (Labajan and Koomsap, 2019; Tchao et al., 2017).

The safety of services provided via Internet, especially services within e-commerce, and its perception by customers can be affected by various types of problems to which the customer may be exposed. Therefore, if customer faces many problems during online shopping, he does not feel safe for example about delivery, payment, personal data.

Usually, researches on the e-commerce related to customers' satisfaction, only some of them related to the safety of online shopping, especially from the customer's point of view.

The purpose of the paper is to analyze the safety of services offered via Internet. In the study the customers of different e-shops expressed their opinion on problems that may affect the safety of the offered e-services and which customers came across while shopping online. Due to the research, it was possible to identify problematic areas in accordance with the opinion of customers. These areas can be treated as risks that are faced by customers when shopping online. These are areas that e-commerce enterprises should pay attention to, because they create the image of the entire industry and its safety, but also can influence how customers understand and assess the safety of e-commerce.

## **2. LITERATURE REVIEW**

In Poland, in 2018 there were 27.8 million Internet users. 56% of them made online purchases at least once. The most often online shoppers are young people (under 35 years old), while people over 50 years old constitute only 12% of all customers (E-commerce w Polsce 2018). Customers indicate the speed of shopping (63%) and one-click payment (33%) as the main advantages of e-shopping. Very often this form of shopping is used by customers during the holiday season to buy presents for family and friends (Raport Interaktywnie.pl. E-commerce).

The internet is also full of opinions and information about products or services. It is a huge resource of knowledge about shops, service providers and enterprises. Due to this fact, the customer can get a lot of additional information, which he/she would not have obtained from the enterprises and shops, and which can greatly influence the decision to make a purchase (Hsu et al., 2013).

Customers, not only of the e-shops, pay special attention to the quality of offered services and products. They take into account not only the purchased products themselves, but above all the service provided by a given e-shop and its performance.

They like to share their experiences and feelings with other customers (Bressolles et al., 2015; Carlson and O’Cass, 2011). This is related to so-called mouth-to-mouth marketing, which does not cost but can bring lost of new customers.

Customers also pay attention to the safety of services offered by e-shops. This applies to issues such as payment security, personal data security or certainty as to the order delivery, as well as appropriate quality of received goods. A lot depends primarily on the security of the website itself, where the e-shop offers its products (Benaroch and Appari, 2011; Kim, (2019).

It should be emphasized that in case of dangers or problems with online shopping, the customer is not left alone. In accordance with applicable regulations, they are to be guaranteed by the supplier obtaining a high-quality, safe product. Unfortunately, the regulations do not always work, especially if they use foreign e-shops from outside the European Union.

In Poland, when it comes to Polish e-shops, customers are protected in terms of product safety. The body appointed to supervise product safety is the President of the Office for Competition and Consumer Protection. Whereas, the Trade Inspection controls the safety requirements. Customers can ask the Consumer Ombudsman for help (Cierniak-Emerych et al., 2017; Zyska and Grofelnik, 2019; Kapustka et al., 2018; Kielesińska, 2018).

### **3. METHODOLOGY OF THE RESEARCH**

The research took form of an online survey. The survey was addressed to people who use various types of online shops. Due to the survey, it was possible to indicate what customers are most afraid of when shopping online and what type of dangers they encounter the most often. The research presented in the paper was supposed to give a general view on the perception of safety by online customers. Therefore, the survey did not include the classification of e-shops used by respondents.

At the beginning of the survey, a short respondents' characteristic was included. The assumptions of the survey were very simple. It lists various risks related to e-commerce. This list has been created based on the available literature and the most often described problems with e-commerce. Individual types of risk were divided into 8 groups: regarding the website of the e-shop (8 types), contact with the e-shop (5), payment methods (3), transport (4), order fulfillment (5), delivery status (4), quality of the ordered product (5) and safety of service (3). Respondents were asked to mark the types of risk they are afraid of when it comes to e-commerce, and then mark those they encountered when shopping online. The results of the survey showed what customers are most afraid of and what problems they most often encounter when shopping online.

The survey was available through various Polish social networking websites in June-August 2019 and was completely anonymous. 397 respondents participated in the research. All of them were used during results analysis because all answers were fully completed. The survey was easy to complete, so it did not cause trouble for respondents.

The results were presented in tabular and graphical form. The table summarized the percentage fraction of indications for individual types of risk divided into groups. The results have been rounded off to the nearest unit. Then, the same data was compiled on bar charts to highlight differences in results and to indicate those types of risk that

customers of online shops are most afraid of and those they encountered while shopping.

#### 4. RESULTS

As mentioned earlier, 397 people took part in the research, of which the respondents were primarily women 61.3%. People aged 30-40 (32.1%) and 20-30 years (28.6%) predominated. These people were mostly employees (41.3%) and students (29.1%), from large cities (63.4%).

The results were presented in Table 1 and in Figures 1 and 2. The average level of respondents' fear of individual types of risk was 47.4%, while the average level of situations related to the same types of risk encountered by respondents was 35.1%. It can be concluded that the respondents' fears regarding the online shops are higher than the average level of actual situations they faced. However, it should be emphasized that one out of three respondents had contact with any type danger associated with the use of e-shops. So the situation when it comes to the safety of services on the e-commerce market should rather be worrying. It means e-commerce is not free from dangerous.

Table 1

Summary of the survey results - specific groups and types of risk

Risk No	Groups of risk	Percentage fraction of answers	
		% of fears	% of incidents
	<b>G1. Website of the e-shop</b>		
1	Lack of product description	27	18
2	Lack of detailed data on product parameters	39	27
3	Lack of product photo	52	62
4	Lack of description of the materials used during product production	64	41
5	Lack of price information	13	7
6	Lack of delivery date information	36	21
7	Lack of product search engine	9	6
8	Lack of product comparison website	21	34
	<b>G2. Contact with the e-shop</b>		
9	Lack of enterprise/seller name	32	11
10	Lack of contact data	48	24
11	Lack of telephone number	59	39
12	Lack of chat with consultant	27	44
13	Problems in contact with the e-shop	71	36
	<b>G3. Payment methods</b>		
14	Lack of accurate bank details	21	17
15	Lack of choice of payment method	49	31
16	Lack of cash on delivery option	58	49
	<b>G4. Transport</b>		
17	No or insufficient selection of the shipment's delivery agent	29	31
18	No shipment's tracking option	38	24
19	Delivery of the shipment at an uncomfortable time	67	72
20	Receipt of delivery at the courier's office	55	69

<b>G5. Order fulfillment</b>			
21	Too long delivery time	47	29
22	Lack of current information about the order fulfillment	64	73
23	No possibility to change after placing the order	33	24
24	No possibility to cancel the order after its placing	44	36
25	Inaccurately addressed parcel - delivery problem	12	9
26	Failure to deliver ordered goods	68	29
<b>G6. Delivery status</b>			
27	Poor packaging condition	27	31
28	Visible signs of packaging damage	49	34
29	Visible signs of the ordered goods damage	65	27
30	No possibility to open the package at the moment of receipt of the order	47	17
<b>G7. Quality of the ordered product</b>			
31	Shipment does not match the order	39	25
32	Bad product parameter	47	41
33	The product does not match the description	61	76
34	Low quality of ordered goods	74	51
35	The product does not meet customer expectations	81	43
<b>G8. Safety of service</b>			
36	Personal data insecurity	91	38
37	Transaction insecurity	89	51
38	Sale of personal data to other entities	78	83

Source: own study

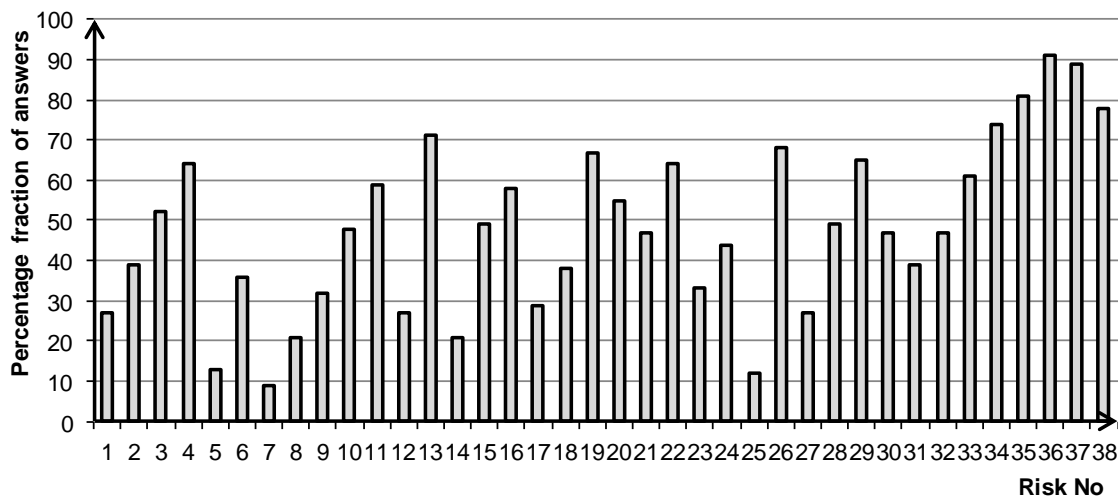


Fig. 1. Percentage fraction of indications regarding fears about online purchases

Source: own study

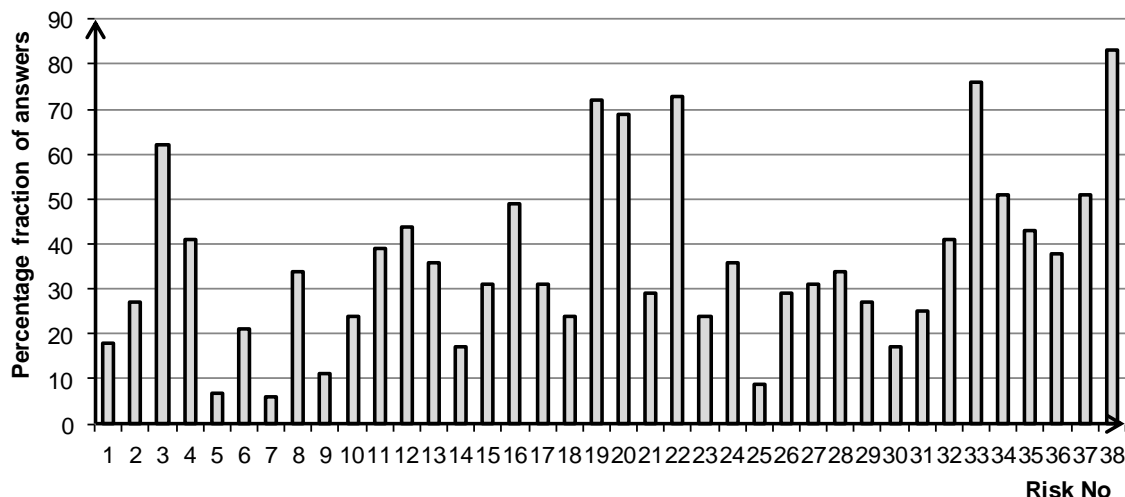


Fig. 2. Percentage fraction of indications regarding dangerous incidents encountered by the respondents when shopping

Source: own study

When it comes to respondents' fears about online shopping, the answers were very diverse. The percentage fraction of the different types of risk was in the range  $<9; 91>$ .

Respondents indicated many types of risk that they are afraid of. The most fears were noted in the case of following types of risk: personal data insecurity (36), transaction insecurity (37), the product does not meet customer expectations (35), sale of personal data to other entities (38), low quality of ordered goods (34), problems in contact with the e-shop (13). The percentage fraction of these types of risk was over 70%, therefore it means that almost three quarters of respondents indicated these types of risk.

It should be emphasized that these are only customer fears, perhaps related to their own bad experiences, the experiences of their friends, and bad opinions of other customers read somewhere. However, in most cases, respondents' fear did not correspond with real dangerous incidents they faced when shopping online.

Respondents had the least fears about: lack of product search engine (7), lack of price information (5), inaccurately addressed parcel - delivery problem (25). Therefore, respondents indicate these attributes as those that positively affect the safety of e-commerce services.

Respondents also indicated situations associated with particular types of risk that they actually faced during online shopping. Also in this case one can notice a large variation in the answers, i.e. the indications were in the range  $<6; 83>$ .

The most common dangerous incidents faced by respondents included: sale of personal data to other entities (38), the product does not match the description (33), lack of current information about the order fulfillment (22), delivery of the shipment at an uncomfortable time (19), receipt of delivery at the courier's office (20) and lack of product photo (3). According to respondents, these are the incidents that negatively affected the safety of e-commerce services.

The least frequently respondents mentioned the incidents related to: lack of product search engine (7), lack of price information (5), inaccurately addressed parcel - delivery problem (25) and lack of enterprise/seller name (9). An interesting situation, be-

cause the first three types of risk are those that customers were most afraid of. However, the dangerous incidents associated with these types of risk are those most rarely encountered by respondents.

## 5. CONCLUSION

The growing popularity of the Internet causes that it appears in various aspects of our lives. Online shopping is one of the important areas preferred by Internet users. In Poland, 56% of Internet users have made such purchases at least once. Every year there are more and more online customers and e-shops with different products. The online shopping is particularly popular during the holiday season.

It is possible to find many researches on the benefit of using online shops (Bauer and Falk, 2006; Collier and Bienstock, 2006; Ghosh, 2018; Francis, 2007; Kim et al., 2011; Mummalaneni, et al, 2016; Piercy, 2014). These are convenience, a larger range of products, the ability to shop at any time without leaving home. Purchases, that are brought to the address indicated in the order, can be paid online or on delivery.

Unfortunately, it is possible also to indicate many dangers associated with online shopping. In the research the customers of different e-shops expressed their opinion on problems that may affect the safety of the offered services. Thanks to the research, it was possible to identify risk areas in accordance with the opinion of customers. The research showed what e-shops should pay attention to meet their requirements and give them a sense of safety when shopping online.

According to results, customers were afraid above all personal data insecurity, transaction insecurity, the fact that the product does not meet customer expectations, sale of personal data to other entities, low quality of ordered goods, problems in contact with the e-shop. These types of risk can affect the purchasing decisions of many customers, in particular the resignation from online services in favor of the stationery shops. However, these are not always the incidents that most often affect the lack of safety of the Internet services.

Particularly dangerous incidents that customers have encountered are those that are involved with sale of personal data to other entities, the product does not match the description, lack of current information about the order fulfillment, delivery of the shipment at an uncomfortable time, receipt of delivery at the courier's office, lack of product photo. Hence the areas that e-commerce enterprises should pay attention to, because they create the image of the entire industry and its safety, were indicated.

The research is not without limitations. The survey was created based on the authors' experience and literature review. Some important factors could be omitted due to the subjectivity of authors and found references. The sample can be also criticized to have too small size and the research period too short. We also need to remember that there may be new risks that will affect the safety of online shopping and which were not included in the survey.

In the future it is planned to distribute survey in other European countries to see what type of risk are faced by customers from other countries. Another direction of the research is to extend the survey in order to identify risks' level in different e-shops.

The survey built for the purpose of this research can be used to similar research by other scientists. It can be shortened or changed. However, it is a simple and useful tool that can help to assess safety of online shopping and risks faced by customers.

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