

Behavior and Perceptions of Greek Consumers in Business Related E-Communities

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Abstract: - This article describes the initial phase of a study where a sample of 72 questionnaires have been distributed to people who identified themselves as Internet users that participate in e-communities for business purposes the data collected were analyzed. The purpose of the research was to investigate the perceptions of online buyers in Greece and study their online behavior when participating in e-communities. Emphasis was given to business related e-communities that raise privacy issue concerns. From the analysis of the data it was concluded that there was no bias regarding sex and professional area. The frequency distributions revealed that most people spend between 50€ and 100€ in online shopping on a quarterly basis and their primary motivation was the convenience offered. Security was considered the most important issue when doing online transactions. Regarding web site personalization the majority of the respondents didn't like the idea of being monitored while shopping online and didn't follow product recommendations made by the visited sites.

Key-Words: - E-communities, E-commerce, Greece, Behavior, Perceptions

1 Introduction

The electronic presence of businesses today is considered an integral part of business practice. The business to consumer (B2C) section of online business appeared as a revolutionary consumer market area that critically affected the way business conduct their functions. The Internet's potential as a market place created new dimensions for product promotion and sell that involve all aspects of business. Understanding the issues involved in achieving profitability on the Web is a challenging and elusive endeavor [1], even as the Internet Economy is gaining momentum globally.

One problem is that the Web possesses unique characteristics that distinguish it in important ways from traditional commercial media. Because the Web presents a fundamentally different environment for consumers and marketers compared to conventional media, relying on old paradigms may limit the manager's ability to effectively capitalize on the power of the Web. Successful Web-based business models that take advantage of the distinctive features of the Internet in unique and sustainable ways are gradually beginning to emerge. The meaning that individual firms attribute to the potential gains of virtual markets can not be easily translated into actions that lead to financial prosperity and growth.

Profitability on line (while a reality for many firms),

still remains an entrepreneurship kind of business [2], with unpredictable outcomes that cannot be quantified and subsequently analyzed. In this exotic medium, interaction is supported by information systems, with the computer screen acting as the interface between all business functions and between the business and its customers and potential customers. Identifying the elements that lead to success online is one of the most important B2C research areas. Since web sites are currently the primary interface to e-commerce, designing those sites to accommodate cultural differences and target market preferences should enhance consumer's shopping experience, and consequently, motivate them to purchase and repurchase from the web site.

The research initiative presented in this paper focuses on exploring the cultural/regional and or national influences in online shopping. It will also investigate the determinants and role of consumer trust in e-business. It examines consumer perceptions of trust in a Web site and addresses the following key research questions: What factors influence consumer trust in a Web site and what specific Web site trust cues are associated with these factors? How does trust affect consumer behavioral intent on a Web site? Our study explores the behavior and perceptions of seventy one subjects that live in Greece who also identified themselves as online shoppers. In this paper we will present the part of the research that is focused on consumer

perceptions and understanding of the online shopping process.

The analysis of the results will try to shed light into the effect that local culture has on consumer attributes and characteristics. Results of this type contribute to the understanding of online Greek consumers and can be used for the development and implementation of successful Web-based business models that take advantage of the distinctive features of the Internet in unique and sustainable ways.

2 Research variables and propositions

Presently it is unknown what e-commerce web site characteristics determine online satisfaction for Greek online shoppers and what characteristics of the consumer impact those preferences. The fact is that the web site characteristics that influence desirable online behavior are mostly empirical. Existing research models of the online consumer are subdivided in the Customer subsystem and Web Environment and Technology subsystem [3]. Our research will try to identify possible areas of interest that interrelate customer characteristics such as demographics and technology characteristics like e-commerce web site design and technology. The variables under consideration in our study can be grouped into the following general categories:

2.1 Gender

Statistically speaking gender is an easily accessible and identifiable variable that provides large enough segments to produce reliable estimates. Jones et al. [4] determined that men and women have significant differences in their reaction to visual images which in turn affected their recall and recognition and Degeratu et al. [5] discovered that visual cues have higher impact on online choices. Visual orientation is a trait which one would expect to be embraced by the designers of today's visually oriented web sites. Perceived risk is another factor in which variation between the genders occurred. Males perceived less risk than females in shopping behavior [6] that could affect their desire to purchase over the Internet.

To summarize, the literature [7] [8] [9], delineates differences between males and females. Of most interest to this study are the consumer research findings which indicate differences in perception with regard to visual image and style of information processing. These factors could impact either gender's desire to use the Internet and in turn affect their perception and satisfaction of web sites. Given that females have a more comprehensive information

processing strategy and have historically more negative perceptions and higher levels of anxiety relating to technology there should be significant differences between the genders.

Our proposition regarding gender is that gender is a considerable factor for e-commerce market segmentation.

We therefore hypothesize the following:

H1: Males would have less concern of privacy and security issues than females.

H2: Males would be more efficient (in terms of search speed) than females.

H3: Males would dedicate less time in answering feedback questions than females.

2.2 Personalization and privacy

The relationship between socially shared meanings and culture [10] [11] [12] has been studied extensively. This relationship may be grounded in language, location, and history shared by people who live or have lived within the same social environment [13]. These shared qualities may include norms, beliefs, and values as well as ways of evaluating perceived experiences. Of most importance in our research is the effect of personalization of online content and the acceptance that receives from Greek online shoppers.

Personalization is one of the most influential factors in customer relationship management and also one of the most challenging to accomplish. A company must be able to effectively learn from each customer interaction, record the results of that learning to gain a better understanding of each customer's preferences, and determine how the company can best serve that customer over his or her lifetime. This understanding will allow a company to communicate the right information to the customer at the right time using the right channel, and will ensure that all of those interactions are complete and consistent.

Questionnaire-based surveys suggest many people strongly oppose this trend. For example, 75% of German Internet users surveyed in [14] professed some fear their privacy may be compromised when surfing the Internet; 60% had avoided a Web site in order to protect privacy; and 47% sometimes provided false data. Similar results have been obtained in other countries: 82% of online users have refused to give personal information; and 34% have lied when asked about their personal habits and preferences. This raises the question whether submitted data are reliable enough for meaningful analysis and interpretation.

Our proposition in that respect is that the influence

of local culture on online shoppers will adversely influence and limit online shopping activities.

We therefore hypothesize the following:

H4: Greek online shoppers will have high concerns of privacy thus resisting personalization initiatives.

H5: Greek online shoppers will not feel comfortable doing online transactions that involve financial data and as a result are expected to spend (risk) small to moderate amounts of money online

2.3 Perceptions

Consumers learn about products through their interaction with the market mediums they are exposed and primarily through ongoing transactions that gain in quality, intensity, meaning and value. The online experience is an integral process of both psychological and emotional conditions [15] and is generated by thoughts and sensations brought together by the medium, similar to traditional shopping experiences [16]. A product purchase is in direct association and an integral part of the shopping experience [17].

Media that are rich in social presence are perceived to enhance the transmission of information rich in socio-economic content [18] [19]. Information richness and social presence are closely related concepts; media high on one are often regarded as being high in the other [20]. This argument could be broadened to electronic commerce site design if one considers the shapes, colors, language, and tools (e.g., streaming audio and video) used in web site design. Sites whose attributes closely match the social perceptions of users are more likely to engage users. Communication effectiveness suggests that the medium is best suited to a specific task. Rich media are better suited to perform tasks that are low in analyzability and high in ambiguity [20]. Information rich, consumer oriented web sites should help reduce ambiguity, increase trust/reduce risk, and encourage users to purchase with lower levels of consumer dissonance.

Extending this concept, web site design encompasses the actual layout of the site and the clarity and quality of the information presented. Communications interface refers to the actions required by the user to activate and use the channel. For web users, this concept incorporates the means of navigation and site interaction. Yet, consumers appear not to use rigorous criteria to evaluate Web site credibility [21]

Our proposition regarding perception of the Internet as a market medium and a basic understanding of its internals is expected to promote online shopping activities.

We therefore hypothesize the following:

H6: Online shoppers with higher education will be more familiar with the use and understanding of the Internet as a retail market place and as a result will be more efficient and frequent online shoppers.

H7: Educational level and area of expertise will be critical regarding security and privacy issues concerns.

3. Survey instruments

To address the above mentioned hypotheses, we develop a conceptual model that links consumer perceptions of Web site characteristics, consumer traits and demographics, to perceptions of trust in a Web site, and trust to behavioral intent related to a Web site. We also examine whether trust mediates the relationship between Web site and consumer characteristics and behavioral intent related to the Web site.

A survey of 31 questions that cover a wide range of information was developed and administered. The initial questions covered the basic demographic information such as age, sex, education, professional area, income and nationality. A second group of questions were targeting online shopping characteristics like shopping purpose, frequency, and amount spend and the required search time to locate the product they purchased. Then there was a group of questions addressing personalization issues, privacy issues and security concerns. More specifically the participants were asked if they have experienced personalization and as a result proceed with a site recommendation that led them to purchase an item they didn't intend to buy in the first place. In this category of questions the subjects were asked to compare traditional shopping experiences with online practices. As such they were asked to identify the senses they would associate as been involved in traditional shopping and those involved in online shopping and expressed their concerns with been monitored online compared to be monitored in a traditional shopping environment.

In the safety issue they were asked to compare giving credit card information online and in a restaurant setting and come up with an explanation if their perceptions were different. Exploration questions were added to identify the customer's understanding of Internet technology and specifically their degree of familiarization with security elements, like web site cookies and secure transactions. Finally there was a set of four questions that were asking the online shoppers to express the degree of involvement of the different society sector

in future offerings. These questions are part of another survey and won't be addresses in this paper. The survey was made available to students, faculty and staff of the Hellenic American University [http://www.hau.edu.gr] and the Hellenic American Union [http://www.hau.gr]. Seventy one questionnaires of people that identified themselves as online shoppers were collected and analyzed. Data were collected during the month of March of 2005. Statistical analysis of the data was carried out using the SPSS software package [http://www.spss.com].

4. Frequency distributions

The measurement and analysis of each property as represented by the corresponding question can be summarized as follows:

Age: More than half of the respondents were between 25 and 35 years of age with the age group of less than 25 following. The frequency distribution was as expected given the early age of the Internet and the exposure the younger generation has in it.

Sex: No bias towards sex was observed. That can be attributed to the accessibility characteristics and the overall impersonal character of the medium. From its conception and by its own nature the commercial side of the Internet has to treat the sex identity of the consumer as an unknown parameter. That in itself forces web site designers and marketers to adopt unisex approaches and focus on product promotion instead based on product characteristics instead on customer impressions.

Education: More than half had graduate degrees with the undergraduates following and the high school graduates last. The distribution followed the expected distribution based on the familiarity of the high educated users with Internet technology and the probability of higher income as a relation to the education level.

Profession: Regarding the professional area of the respondents the majority identified themselves as business people while the rest were equally distributed between Science, Education and Other. The Education category was included due to the nature of our sample population (educational Institutions).

Income: The distribution followed the expected segmentation of the Greek salaries range with the majority of the online shoppers below the 2000€ monthly salary.

Nationality: More that half (46 out of 71) identified themselves as Greek nationals and obviously that was an expected Surprisingly the sample had a third

of non Greek national that allowed some comparisons to be made and observe the influence of nationality on online perceptions.

Shopping Frequency: Half of the participants indicated that they shop online on a quarterly base while the rest are split between annual and monthly shopping frequency.

Shopping Motivation: Convenience (38/67) was identified as the major driving force for online shopping with necessity and entertainment following (17/67 and 12/67) (Figure 1). This is an indication of the emergence of the Internet as a convenience sales channel.

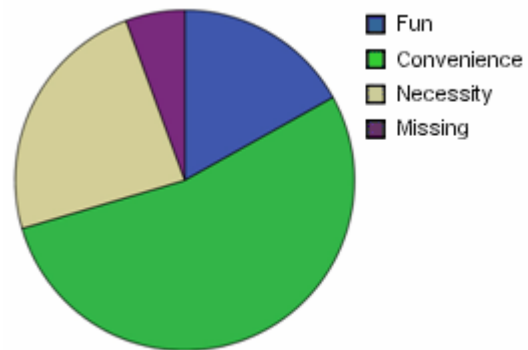


Figure 1. Shopping Purpose

Amount Spend per purchase: more than half spend between 50 and 100€ with the rest equally split above and below that range

Search time: More than half (47/69) indicated that it took them more than a minute to find the information they needed indicating that we need to seek a relationship with the frequency of online shopping. A further fragmentation of the Search Time variable is required in future research. The Search Time variable is not indicative of an underlying trend and can not be subject to analysis since a lot of online shoppers might be searching around before they finalize their preference which means they might conduct the buy at a different time from the actual search. Also if they are repetitive customers or they focus on certain product categories they are more familiar with the specific item search process thus find the information faster than when seeking a new product category.

Personalization: A fourth of the respondents bought a product following a web site recommendation while looking for something else. This could be considered as positive influence of this kind of marketing practice.

Security: Half of the respondents identified security as the most important element in online shopping while a fourth identified navigational ease as the most important element. When prompted to select if

they feel “safe” online and when shopping traditionally (offline) an expected distribution appeared with the majority feeling more “safe” offline than online. The explanations given by the respondents when prompted to elaborate on the difference, was the importance of a physical contact with a person or location was the primary source of offline safety as opposed to online insecurity.

Online versus offline monitoring: Similar to the previous responses were the responses between online and physical monitoring of their shopping behavior with almost three quarters of them disapproving of monitoring in general. In spite the strong rejection of monitoring activities more than half of the respondents were not aware of the nature and purpose of web site cookies which is the primary technology used nowadays for tracking online behavior.

Trust on online product information: The great majority of the respondents (60 out of 69) seem to consider the Internet as a trustworthy source of information. The appearance of the “Secure Transaction” label for the enhancement of a commercial site’s trustworthiness seems to be a relationship to the impression the users have about that sites credibility.

Personalization: Half of the respondents have noticed personalization efforts from the commercial sites but only a fourth in the overall sample identified such initiative as a positive aspect of the overall shopping experience. From the existing data there was no observed preference in the number of questions they were willing to answer in feedback forms.

5. Cross tabulations and variable relationships

Twenty one cross tabulation analysis between variables were performed in order to identify variable dependences. The corresponding 3D bar charts are available at the supporting web site. Regarding gender, investigations of consumer sex versus shopping frequency, shopping purpose and search time to locate an item online showed that there’s no sex bias that could affect online shopping behavior. An observed tendency of the male population as more frequent shoppers needs further investigation if definite conclusions are to be made.

Regarding perception, no strong correlations were observed (although anticipated) between consumer income and amounts spend per purchase. Search Time to Locate Purchased Item didn’t seem to have any relation to shopping frequency although we

were anticipating that shopping frequency would affect search time. Consumers might have perceived the question as indicating searching for new items instead of repeated purchases of the same product category which might explain the observed distribution.

Convenience shoppers also seem to be frequent shoppers and are concerned more about security and navigational ease than the rest of the shoppers. Shopping frequency seems to have a positive effect on the feeling of safety regarding online transactions (Figure 2). Education level didn’t seem to have a sizable effect on information trust and search time although we anticipated that the more educated shoppers would be more efficient information seekers. A tendency of the more educated consumers to trust the information provided online might worth attention given that educated people are expected to have a more critical and judgmental view regarding the information presented to them.

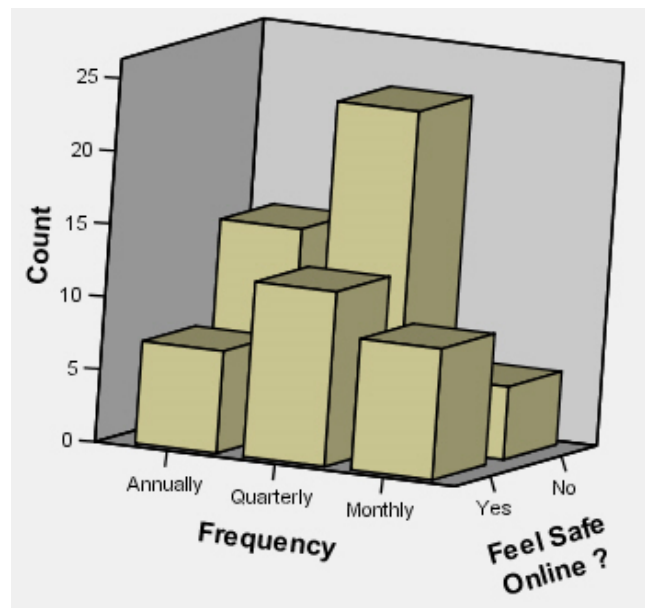


Figure 2. Frequency versus Safety Feeling

An interesting observation from cross tabulating information trust and the web site element the shoppers considered important was that while people are concerned about security they do trust the information provided by the e-commerce sites. In addition shoppers didn’t mind providing personal data like name, profession and e-mail.

Regarding personalization issues we didn’t find any relationship between the shopping purpose and purchases made following a web site recommendation. Similarly no relationship (although anticipated) between the shopping purpose and the number of feedback questions the shoppers were willing to provide. Finally no direct relationship

between security concerns and understanding of the underlying technology like “cookies” was observed and the education level seems to have no influence on personalization understanding and exposure.

The cultural element was investigated by cross-tabulating the feeling of online safety versus consumer nationality. Although a relationship was observed with the Greek and Regional (Balkan origin) consumers feeling proportionally less safe online with respect to the Europeans and Americans the evidence are not statistically strong to justify a definite conclusion. With respect to shopping purpose and the element the shoppers rated as important, no direct relationship was observed. An observation that carries some significance came from the cross-tabulation between ethnic origin and the understanding of Internet cookies (Figure 3). Online shoppers that identified themselves as having Greek ethnic origin were more indifferent about cookies that other regions.

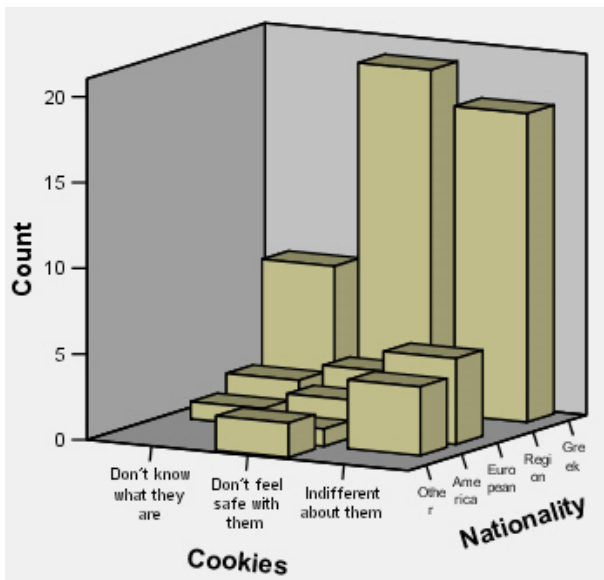


Figure 3. Understanding of Cookies versus Ethnic Origin

6. Discussion

From the results section it is evident that the hypotheses that we stated regarding gender do not hold. The available data indicate that the online shopping phenomenon doesn't express any bias regarding gender. Regarding the culture hypotheses, H4 doesn't seem to hold true while H5 was definitely true as expected. Regarding H6 and H7 we can say that based on the available data both of them don't hold true. The fact that six out of the seven hypotheses didn't hold true is probably the most important finding of this research. It is a well stated

indication of the emergence of the Internet as a form of media and market channel that defies our existing notions of customer behavior and perceptions.

Internet seems to be perceived as a reliable and established source of information similar to the traditionally established media. In many cases it can be argued that it also appears as an enhanced form of media primarily due to its interactive nature and the degree of control it provides to its users. This on the other hand can be responsible for the security concerns that are raised by the respondents. The lack of a global and or local monitoring authority that would ensure the security of transaction processes and the confidentiality of the consumer's private data is primarily responsible for the expressed feelings of insecurity. In addition, the impersonal nature of the medium and the automated delivery of information confer to a mechanistic form of interaction that raises concerns about the reliability and quality of the information exchange (machines are perceived as breaking down and having limited life expectancies).

The impersonal nature of the medium may suggest a partial explanation as to the lack of bias observed due to gender. No physical or emotional requirements are demanded from the users and also educational level seems to be neutral to the comfort and efficiency of its users. The maturing of the technology and the widespread acceptance it seek pushed the technology to create practices and solutions that are targeted towards less skilled users. Current user interfaces can be conceived as extremely friendly fronts as opposed to the user interfaces ten years ago that required familiarity with computers that in many cases could only be founded in high skill computer science and information technology scientists and practitioners.

As a medium the Internet is able to carry away somebody and provide an immersive experience to the consumers. Findings suggest that, given the right circumstances, online users easily forget about their privacy concerns and communicate even the most personal details without any compelling reason to do so. This will hold true in particular when the online exchange is entertaining and appropriate benefits are offered in return for information revelation—circumstances easily created by second-generation agent technologies and embodied interface agents. Privacy statements have no impact on most users' behavior.

The education level of the consumer seems to have an unexpected influence on privacy concerns and the feeling of safety. The more educated consumers seem to accept the information presented to them with a less critical approach that the rest of the

consumers. It could be argued that their familiarity with the technology and the intellectual aspect of the interaction with an information medium like Internet has lowered their alertness and suspiciousness regarding the credibility of the information provided online.

The cultural effect on the online shopping behavior seems to follow the cultural characteristics (personality and social) of the corresponding populations but to a lesser extent. It looks that Internet manages to assimilate differences and emerge as the only true global medium. The implications can be powerful regarding globalization and the formation of a uniform global consumer culture.

7. Research Limitations

A considerable limitation in the form of a bias was included in our analysis due to the specialized sample that was involved in the research. The majority of the respondents were involved in education and could be considered as a group of highly skilled Internet surfers. This in no way does it reflect the average Greek consumer population. One should therefore be careful not to generalize the findings of this research. The research study was limited in that it surveyed online consumers about their preferences but does not present evidence that the stated preferences are reflected in actual online consumption. Since actual buying behavior is difficult to capture, the patterns reported may be an artifact of the collection method. The use of categorical variables for the demographic information introduces difficulties in performing statistical analysis for highly reliable results. Further investigations are required in order to decide whether demographic characteristics are predictors of online preferences. More precise and thorough investigation is needed to explain any phenomena shown here.

8. Conclusions

This study shows that the individual as a consumer remains an important concern for e-commerce research. We identified areas of most interest in online shopping (security, information quality and quantity) as well as differences in preferences by demographic groups. The findings of the research are considered a valuable indicator of the present tendencies and behaviors of Greek online shoppers, and are intended to assist marketers in developing strategies that suit the Greek market and lessen their

risk of entry. An important result of this study is that while many users have strong opinions on privacy and do state privacy preferences, they are not acting accordingly. Once they are in an online interaction, they often do not monitor and control their actions sufficiently; privacy statements seem to have no impact on behavior.

Efforts to attract Greek consumers via electronic means are not yet effective. Consumers in the region seem to have fewer online retailers to choose from, giving them little motivation to shop online rather than off. A comparative study with other nationals to identify cultural elements that might have an influence on shopping behaviors needs to be explored.

The existence of a strong link between trust and performance could be hypothesized and serve as basis for further research. Customer trust is a forward-looking indicator of company performance, not a backward-looking one, like financials. In essence the amount of trust its customers have for a company is an indicator of the company's future performance. Other key factors in establishing trust could include basic stuff like site reliability and ease of navigation.

Finally the results are not indicative of the general population in Greece, given that the sample included relatively high educated people in the capital of Greece. For a more representative reflection of the Greek online shopper, a research that will include other segments of the society in different locations (rural, agricultural areas, islands) needs to be performed. In addition, the product categories that attract most of the shopping need to be identified and any relationship with the variables we included in our research established.

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