

Consumer buying behavior towards online shopping: the case of Kosovo

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Abstract

Our daily life is influenced by technology and internet herbs which are of utmost importance. As the number and quality of services provided by internet increases, online shopping turns out to be the most developed channel which is one of the reasons why numerous current research works are dedicated to it. The number and quality of services provided over the internet has been continually increasing in recent years and online shopping is one of the fastest developing channels. This rapid improvement may cause consumers to have negative experiences along with positive ones. On one hand consumers may choose to give up shopping online because of discouraging factors and on the other hand may choose to shop more online or start shopping online because of encouraging factors on the internet platform. Consumers are the building blocks of a healthy business and that is why we need to give importance to consumers' preferences and comments. The aim of this study is to examine the actual status of online shopping in Kosovo, determine the thoughts of consumers about online shopping and determine encouraging and discouraging factors of Kosovar consumers on online shopping.

Keywords: Online Shopping, Online Consumer, Consumer Buying Behavior, Online Consumer Behavior, Online Consumer Preference.

Introduction

In addition to providing up-to-date information flow and having access to information, using information and communication technologies in an efficient way are two other important conditions required for a successful information society in our era. Progress in internet technology has enabled businesses to be easily accessible for customers scattered across different geographical areas. One of the reasons why online shopping activity is developing so rapidly as an internet initiative is the wide range of opportunities offered to consumers. Online shopping is a process that enables customer relationships to be established and maintained in order to facilitate the trading of products, services and ideas that will satisfy both the consumer and the company. Customers who shop online can easily have access to the products they want, and observe the wide variety of products.

Consumers who prefer using online shopping can save a lot of time during the day by comparing thousands of products and buying the most reasonable one with the help of just a few clicks. In addition to saving money, consumers who prefer online shopping can save money and energy too (Uğur, 2016).

The number of computers having an internet connection is growing exponentially. The fast spread of internet to many groups of society not only changed the lives of individuals, but also changed their behaviors as consumers. Since saving time for daily activities in order to be able to engage more in social activities is very important

in our rapidly developing world, online shopping has started to gain more importance by each passing day (Gültaş and Yıldırım, 2016).

Online shopping is a form of electronic commerce that allows consumers to buy products or services from the seller via the Internet using. Most of consumers who buy in the online shopping environment do shopping online to buy goods and services, collect product information or even have fun (Ganapathi, 2015). Online shopping has different stages compared to traditional shopping. Consumers cannot get enough information in online shopping especially in the market research stage and firms create websites that try to grasp consumers' attention. Firms organize campaigns, give prizes, offer discounts and make attractive advertisements to attract consumer attention (Li and Zhang, 2002).

Online shopping is an e-commerce system used by shoppers in the context of business-to-consumer (B2C) or business-to-business (B2B) (Ling, Chai and Piew, 2010). Online shopping means the process of buying products or services via the Internet. With the rapid development of technology and internet, researchers have been focused on figuring out the behavior of consumers engaged in online shopping with a special concentration on identifying the relevant characteristics and assessing them afterwards. Consumers can easily have access to the product or new product information, collect information and easily buy by comparing alternative products thanks to the advantages of using the internet. A wide range of shopping centers, transportation problems and parking problems create a very complex and problematic shopping environment. Some of the benefits of online shopping can be; convenience, full time access to stores, product information and reviews, time and energy saving, comparison of prices, better prices, product variety, sending online gifts, no crowds and pressure. Some of the disadvantages can be listed as follows; risk of fraud, security concerns, secure sockets layer (SSL), phishing, lack of full cost disclosure, product suitability, shipping problems and delays, complications or problems in returns, complicated websites or application, no sales assistance etc.

Literature Review

Researchers have mainly analyzed consumer behavior, encouraging reasons and related characteristics in studies regarding online shopping. Kuo and Russell (1999) in their research claim that consumers who are buying online more frequently are more suitability-oriented. Shun and Yunjie (2006) in their study show that consumers purchase online usually books, software, electronics and music. The most common reason behind this is that consumers do not need to individually examine those products since they include product explanations and descriptions. Soonyong and Lee (2010) show that the effect of online consumer reviews on purchase intention is stronger for females than males. Females also tend to get affected by a negative review more than by a positive one, which implies that the negativity effect is more evident for females than for males.

Azadavar et al. (2011) in this research show that factors such as: trust, preference, customer service, customers' income, services and security are more important than computer related products and services to encourage people to shop online. Product

customization and product factors were not much effective on shopping online. Singh and Sailo (2013) found that there are many factors affecting consumers' online shopping preferences. The basic or important factors are time saving, the opportunity for choosing the best price and comfort. In addition, the research found out that the biggest obstacle in the online shopping process is security. This study showed that participants belonging to the 18-33 age group shop online more and some participants shop online only once or once in five months. Ease of payment and time saving were found to motivate participants to shop online. Vaghela (2014) in this study states that customer believe online shopping to be a better option than traditional shopping. On the other hand, customers believe that online shopping is expensive and causes delay in product and service delivery. According to participants, payment security is the biggest problem in online shopping. Problems that the participants frequently complain about were bad/wrong products, confusing sites and inefficient customer services, respectively.

According to Kavitha (2017) saving time is the most important factor that motivates consumers to purchase online. Other factors are: reasonable price, convenience and easy buying process, discount, encouragement from friends and relatives, cash delivery, variety of products, no shipping charge, quick delivery, availability of alternatives, easy change of damaged products, debit/credit card acceptance/digital payment system. According to participants, the most important problems are lower quality, products' color and size, absence of touch and feel of merchant. Other problems experienced by participants in online shopping are: return problems, delivery delays, wrong product delivery, damage of products in transportation, lack of special discount, no interactivity, additional charges and over formality.

Rahman et al (2018) in their research show that, young participants (<40 years) shop online more. Time saving, easy shopping and home delivery provide ease in shopping and offer a variety of products for apparels, accessories. As a result of the research, participants prefer cash as a form of payment. The majority of online shoppers state that Facebook was their source of information. They also showed that consumers who do not prefer to shop online mainly complained about lack of privacy and the inability to touch and feel the product.

Online Shopping in Kosovo

According to the population statistics in 2017, Kosovo has 1,798,506 inhabitants.¹ By the end of 2017, 1,090,949 cards, including both individual and corporate debit and credit cards have been reported to be in use in Kosovo. The number of consumer cards has increased by 7.7% when compared to 2016. The vast majority of cards, independent of age, is owned by males.

The number of internet users and consequently the interest for e-commerce is increasing. On December 2017, 1,523,373 people which accounts to 80.4% of the whole population had access to internet.² With the increasing number of internet users in

¹ www.ask.rks-gov.net.

² www.internetworldstats.com.

Kosovo, there has been an increase in online shopping too. There is observed an increasing trend throughout 2017. According to socio-demographic characteristics, younger consumers are more familiarized with online shopping.³

Based on the report of CBK (Central Bank of Kosovo), males belonging to the age group of 26-35 have carried out the highest amount of transactions, and also males at any age make up the majority of online shoppers. In 2017, 70% of the products bought online had prices between 0-20 Euros, and only 5.5% of them had prices above 200 Euros.⁴

KAS (Kosovo Agency of Statistics) reports that in 2018 there was an increase of 4.4% in households having access to internet, increasing the total rate to 93.2%. The age group of 35-44 are the majority, making up 20.6%, whereas the age group of 65+ are the minority with only 8.4%. Males at any age make up the majority. 16.9% of the respondents have ordered or bought goods and services online for the last 3 months, whereas 63.6% of the respondents have never ordered or bought any product from the internet.⁵

Methodology

The aim of this study is to examine the actual status of online shopping in Kosovo, determine the thoughts of consumers about online shopping and determine encouraging and discouraging factors of Kosovar consumers on online shopping. In this study, primary data sources were used. Online survey was used as a data collection tool. Online survey was shared via the Internet by using social network platforms, e-mail and other internet-based communication tools. The survey forum used in this study was formed as a result of literature review. A total of 310 feedbacks were received from the survey, 305 of which were usable. Convenience sampling technique was used for selecting the target group. The survey consists of 36 questions and it aims to determine demographic characteristics, internet usage information, internet usage reasons, online shopping websites online shopping security, as well as advantages and disadvantages related to online shopping etc. Questions related to advantages and disadvantages of online shopping are five Likert scale (1: Strongly disagree – 5: Strongly agree). Additionally, most of the questions are multiple choice questions. The analysis has been conducted by using SPSS 25.0.

Results

In this part of the study analysis findings of the obtained data are included. Table 1 provides information on the demographic characteristics of the participants. It is seen from the table below that participants are mostly female and single. It is observed that most of the participants belong to the age group 16-24. In terms of education level, it is seen that the majority is made up of university graduates and students. The monthly average income of the participants is 301-600 Euro.

³ www.bqk-kos.org.

⁴ www.bqk-kos.org.

⁵ www.ask.rks-gov.net.

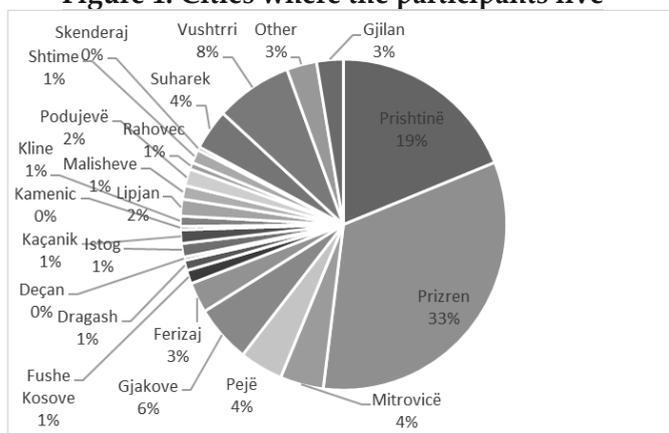
participants have excellent knowledge of internet usage and use the internet mostly for social network platforms (Table 2). According to research works conducted in 2017, 48.0% of the Kosovo population are Facebook users.⁶

Table 2. Information about Internet Usage

Internet Usage Experience	f	%	For what purposes do you use the Internet?	f	%
Very low	6	2.0	Online shopping	17	5.6
Middle	19	6.2	Reading online newspapers and journals	36	
Good	61	20.0	11.8		
Very good	105	34.1	Social networks (Facebook, Instagram etc.)	166	
Excellent	115	37.4	54.4		
			Work	6	2.0
			Learning	2	0.7
			Research	64	21.0
			All	14	4.6

Figure 1 contains information about where participants live. Most of the participants live in Prizren and Pristina.

Figure 1. Cities where the participants live



When Table 3 is examined, it is observed that most of the participants are informed about online shopping via social network platforms.

Table 3. Sources of information about online shopping

	f	%
Family	16	5.2
Friends	71	23.3
Colleagues	13	4.3
S o c i a l networks	175	57.4
My research	29	9.5
All of the above	1	0.3

Table 4 and Table 5 show that the share of online shoppers among internet users was slightly higher for female than for male participants. Although most of the female

⁶ <https://www.internetworldstats.com>.

participants shop online, traditional shopping remains their preferred because they have the opportunity to touch and feel the product. The opportunity to try on the product is the most common reason why female participants prefer traditional shopping more. In addition, touching and feeling the product gives information about the quality of the product which in turn gains the trust of the consumer.

Table 4. Online shopping status by gender

Gender	Shopping in stores		Online shopping	
	f	%	f	%
Female	170	83.7	33	16.3
Male	81	79.4	21	20.6

Table 5. Shopping preferences by gender

Gender	Do you shop online?			
	No		Yes	
	f	%	f	%
Female	76	37.4	127	62.6
Male	37	36.3	65	63.7

According to the obtained results, the age group 16-24 buys online products, but prefers more to buy from the stores (Table 6 and Table 7).

Table 6. Online shopping status by age

Age	Shopping in stores		Shopping online	
	f	%	f	%
16-24	127	84.1	24	15.9
25-33	95	82.6	20	17.4
34-42	21	75.0	7	25.0
43-51	5	83.3	1	16.7
52-60	-	-	1	100
61+	3	75.0	1	100

Table 7. Shopping preferences by age

Age	Do you buy online?			
	No		Yes	
	f	%	f	%
16-24	62	41.1	108	62.8
25-33	40	34.8	62	65.3
34-42	5	17.9	18	81.8
43-51	3	50.0	6	75.0
52-60	1	100	2	100
61+	3	75.0	3	50.0

When the frequency of online shopping of the participants is examined, it is seen that most of the female participants do online purchases slightly often, and the majority of the age group is 16-24 years old (Table 8). In addition to buying online they prefer more to buy in stores which indicates why online shopping is slightly often.

Table 8. Average time spent on online shopping by gender and age

Gender	Not at all		Slightly Often		Moderately often		Extremely often	
	f	%	f	%	f	%	f	%
Female	56	27.6	105	51.7	41	20.2	1	0.5
Male	28	27.5	55	53.9	18	17.6	1	1.0
Age								
16-24	48	31.8	76	50.3	27	17.9	-	-
25-33	25	21.7	68	59.1	22	19.1	-	-
34-42	5	17.9	13	46.4	8	28.6	2	7.1
43-51	3	50.0	2	33.3	1	16.7	-	-
52-60	-	-	-	-	1	100	-	-
61+	3	75.0	1	25.0	-	-	-	-

It was determined that participants spent between 0-50 Euro for online shopping per month. The majority is made up of female participants and participants belonging to the 16-24 age group (Table 9).

Table 9. Average monthly spending for online shopping by gender and age

Gender	I'm not shopping online	€0-50	€51-100	€101-150	€151-200	€201-250	€251-300	€301-350	€351+
	f %	f %	f %	f %	f %	f %	f %	f %	f %
Female	69	99 48.8	25	7	1	1	1 0.5	- -	- -
Male	34.0	60 58.8	12.3	3.4	0.5	0.5	- -	1	- -
	34		4	1	- -	2		1.0	
	33.3		3.9	1.0		2.0			
Age									
16-24	61	83 55.0	5	- -	- -	1	1 0.7	- -	- -
25-33	40.4	55 47.8	3.3	- -	1	0.7	- -	- -	- -
34-42	31	16 57.1	21	7	0.9		- -	1	- -
43-51	27.0	3 50.0	18.3	6.1	- -	- -	- -	3.6	- -
52-60	5	1 100	3	1	- -	2	- -	- -	- -
61+	17.9	1 25.0	10.7	3.6	- -	7.1	- -	- -	- -
	3		-	- -				- -	
	50.0		-	- -	- -	- -			
	- -		-	- -					
	3		-	- -		- -			
	75.0		-	- -		- -			

It is determined that female and male participants who participate in online shopping save time and energy. Female participants consider the wide variety of products and home delivery of goods and services to be advantages of online shopping. Male participants consider convenience, availability of cheaper products and easy access as advantages of online shopping. (Table 10).

Online shopping is convenient to shop										
	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree	
	f	%	f	%	f	%	f	%	f	%
Female	17	8.4	33	16.3	54	26.6	73	36.0	25	12.3
Male	6	5.9	6	5.9	26	25.5	46	45.1	18	17.6
Online shopping offers a wider variety of products										
	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree	
	f	%	f	%	f	%	f	%	f	%
Female	12	5.9	27	13.3	32	15.8	88	43.3	42	20.7
Male	1	1.0	6	5.9	20	19.6	47	46.1	28	27.5
Online shopping offers cheaper goods										
	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree	
	f	%	f	%	f	%	f	%	f	%
Female	27	13.3	52	25.6	54	26.6	53	26.1	15	7.4
Male	3	2.9	25	24.5	21	20.6	35	34.3	18	17.6
Online shopping saves time and energy										
	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree	
	f	%	f	%	f	%	f	%	f	%
Female	17	8.4	14	6.9	19	9.4	99	48.8	51	25.1
Male	3	2.9	8	7.8	9	8.8	51	50.0	31	30.4
Online shopping delivers your goods to your home without the need for travel										
	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree	
	f	%	f	%	f	%	f	%	f	%
Female	13	6.4	9	4.4	18	8.9	100	49.3	62	30.5
Male	3	2.9	3	2.9	12	11.8	50	49.0	34	33.3
Online shopping can be done from the comfort of your own home/anywhere										
	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree	
	f	%	f	%	f	%	f	%	f	%
Female	15	7.4	13	6.4	16	7.9	94	46.3	64	31.5
Male	2	2.0	3	2.9	18	17.6	46	45.1	18	32.4

Table 10. Thoughts about advantages of online shopping by gender

It is observed that not being able to physically inspect the goods before purchasing is a point that both female and male participants strongly agree to be a disadvantage of online shopping. On the other hand, statements that most female participants agree on are as follows; security concerns about payment by credit card over the Internet, goods getting damaged during transportation, concerns over being unable to physically inspect the goods before purchase, concerns over what information retailers are storing about customers, e.g. buying habits, goods getting damaged during transportation. Whereas the statements most male participants agree on are as follows; concerns over what information retailers are storing about customers, e.g. buying habits, goods getting damaged during transportation, goods not arriving on time or not arriving at all (Table 11).

Table 11. Thoughts about disadvantages of online shopping by gender

		Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree	
		f	%	f	%	f	%	f	%	f	%
Female		9	4.4	28	13.8	25	12.3	97	47.8	43	21.2
Male		5	4.9	15	14.7	16	15.7	41	40.2	25	24.5
Not being able to physically inspect the goods before purchasing											
		Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree	
		f	%	f	%	f	%	f	%	f	%
Female		12	6.9	20	9.9	14	6.9	77	37.9	77	37.9
Male		3	2.9	1	1.0	10	9.8	41	40.2	47	46.1
Goods getting damaged during transportation											
		Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree	
		f	%	f	%	f	%	f	%	f	%
Female		23	11.3	34	16.7	24	11.8	83	40.9	35	17.2
Male		5	4.9	15	14.7	25	24.5	43	42.2	14	13.7
Goods not arriving on time or not at all											
		Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree	
		f	%	f	%	f	%	f	%	f	%
Female		25	12.3	47	23.2	53	26.1	57	28.1	19	9.4
Male		6	5.9	21	20.6	30	29.4	35	34.3	8	7.8
Concerns over what information retailers are storing about customers, e.g. buying habits											
		Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree	
		f	%	f	%	f	%	f	%	f	%
Female		15	7.4	38	18.7	41	20.2	78	38.4	30	14.8
Male		7	6.9	14	13.7	20	19.6	46	45.1	15	14.7

Female participants mostly buy clothes and cosmetics. Male participants mostly buy computer software and travel tickets (Table 12).

Gender	Books/Magazines		Food		Computer Software		Cosmetics		Mobile games or Pc games		Home Electronics		Travel (hotels, holidays, etc.)		Clothing		Tickets (Movies, concerts, etc.)		Services (legal, insurance etc.)		Health products		Music set		All		I do not buy products online	
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%
Female	28	3	17	56	3	17	35	74	19	5	10	1	0.3	1	-	-	59	18.0	1	0.6	32	18.6						
Male	8.6	0.9	5.2	17.1	0.9	5.2	10.7	22.6	5.8	1.5	3.1	2	1.2	12	1	1	7.0	0.6	0.6	0.6								

Table 12. Products usually bought in online shopping by gender

Age groups of 16-24 and 25-33 mostly purchase clothing. The age group of 34-42 purchases travel tickets the most whereas the age group of 43-51 purchases home electronics. The age group of 52-60 purchases books/magazines, cosmetics and

traveling tickets in the same intensity. Likewise, the age group 61+ mostly purchases health products (Table 13).

Age	Books/Magazines	Food	Computer Software	Cosmetics	Mobile games or Pc games	Home Electronics	Travel (hotels, holidays, etc.)	Clothing	Tickets (Movies, concerts, etc.)	Services (legal, insurance, etc.)	Health products	Music set	All	I do not buy products online	
	f %	f %	f %	f %	f %	f %	f %	f %	f %	f %	f %	f %	f %	f %	
16-24	16	2	20	32	4	15	18	49	16	2	2	0.9	1	1	51.22.3
25-33	7.0	0.9	8.7	14.0	1.7	6.6	7.9	21.4	7.0	0.9	4	2.0	0.4	0.4	30.15.0
34-42	16	2	17	23	7	10	31	41	14	3	3	5.8	2	-	4 7.7
43-51	8.0	1.0	8.5	11.5	3.5	5.0	15.5	20.5	7.0	1.5	1	9.1	1.0	-	3.27.3
52-60	3	-	7	7	2	7	9	7	1	1	-	-	-	-	-
61+	5.8	-	15.4	13.5	3.8	13.5	17.5	13.5	1.9	1.9	1	5.0	-	-	3.75.0
1	1	-	1	-	-	2	2	1	-	-	-	-	-	-	-
9.1	-	-	9.1	1	-	18.2	18.2	9.1	-	-	-	-	-	-	-
1	-	-	-	33.3	-	-	1	-	-	-	-	-	-	-	-
33.3	-	-	-	-	-	-	33.3	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Table 13. Products usually bought in online shopping by age

Websites where the majority of participants buy online products are social network platforms (Facebook, Instagram, etc.). Participants mostly buy from AliExpress after social network platforms (Table 14).

Table 14. Online shopping websites

	f	%
Amazon	43	9.3
eBay	33	7.1
Asos	28	6.0
AliExpress	87	18.8
Gjirafa	41	8.8
Social networks (Facebook, Instagram etc.)	88	19.0
Brand websites	39	8.4
Trendyol	3	0.6
Etsy	1	0.2
Other	9	1.9
I do not buy products online	91	19.6

It was determined that the majority of participants considered free shipping as a positive experience while shopping online (Table 15).

Table 15. Positive experiences while shopping online

	f	%
No surprise-products are the same as described in the website	53	10.3
No problem in refund	30	5.8
Arrived on time/fast	66	12.9
Good customer services	64	12.5
Good communication, rectification of issues, alternate goods etc.	54	10.5
Free shipping	86	16.8
Cheaper price	65	12.7
Time saving	4	0.8
Products that are not in the vicinity of the country	2	0.4
I do not buy any products online	89	17.3

It was determined that the majority of participants complained about the late arrival of products as a negative experience while shopping online (Table 16).

Table 16. Negative experiences while shopping online

	f	%
Damaged product on arrival	37	8.6
Different from advertised product/wrong product	73	17.0
Late arrival	75	17.4
Communication Issues/Customer Service	13	3.0
Return/refund issues	51	11.9
Cost of shipping	45	10.5
Fraud/unwanted subscriptions	20	4.7
Misleading information	23	5.3
Other	2	0.5
I did not have any problems	4	0.9
I do not buy any products online	87	20.2

It was determined that participants show often discounts as a reason that encourages and motivates them to purchase online. Other factors are: possibility of payment on delivery, availability of products that are not available in the market, numerous reviews about products by consumers, limited choices and opportunities in the market, same products in stores, correct prices, high prices in the market and high security (Table 17).

Table 17. Encouraging factors in online shopping

	f	%
Frequent discounts	130	25.3
Possibility of payment on delivery	95	18.5
Numerous reviews about products by consumers	57	11.1
Limited choices and opportunities in the market	54	10.5
Same products as in stores	38	7.4
Correct prices	32	6.2
Products that are not available in the market	78	15.2
High prices in the market	19	3.7
High security	10	1.9

It was determined that participants are discouraged and prefer not to purchase online because of high tariffs and transportation problems caused by the unrecognition of Kosovo from other countries. Other factors are: high tariff rates, insufficient information about online shopping, high transportation costs, lack of security in sales, not having a bank account, technical problems and complexity of the online shopping process (Table 18).

Table 18. Discouraging factors in online shopping

	f	%
High transportation costs	76	15.3
Problems in transportation due to unrecognition of Kosovo	90	18.1
High tariff rates	83	16.7
Lack of security in sales	74	14.9
I do not hold a bank account	28	5.6
Complexity of online shopping process	27	5.4
Insufficient information about online shopping	81	16.3
Technical problems	37	7.5

Participants use more than one mean of payment while shopping online. Credit cards were used by the majority of the participants in online shopping (Table 19).

Table 19. Payment methods

	f	%
PayPal	56	16.1
Credit card	124	35.6
Debit card	52	14.9
Cash	26	7.5
Do not buy online	90	25.9

Participants stated that problems with the security level of online shopping has sometimes discouraged them from purchasing online (Table 20).

Table 20. Do privacy concerns stop you from online shopping?

	f	%
Yes	55	18.0
No	105	34.4
Sometimes	145	47.5

The majority of the participants has been more active in online shopping when compared to the last year (Table 21).

Table 21. Comparison of online shopping frequency to previous years

	f	%
Buy more online	149	48.9
Buy less online	69	22.6
I have never made any online purchases	87	28.5

It was determined that participants use their mobile phones more often when purchasing online (Table 22).

Table 22. Devices used in online shopping

	f	%
Mobile	137	44.9
Tablet	6	2.0
PC/Laptop	73	23.9
I do not buy online	89	29.2

In Table 23, we show the impacts of encouraging and discouraging factors in online shopping rate changes (i.e increase, decrease or not buying at all).

Table 23. Impacts of encouraging and discouraging factors in online shopping rates

	f	%
Buy more online		
Frequent discounts	67	22.2
Payment on delivery (in local buying)	56	18.5
Numerous reviews about products by consumers	34	11.3
Limited choices and opportunities in the market	37	12.3
Same products as in stores	19	6.3
Correct prices	24	7.9
Products that are not available in the market	46	15.2
High prices in the market.	13	4.3
High security	6	2.0
Buy less online		
	f	%

High transportation costs	17	16.3
Problems in transportation due to unrecognition of Kosovo	19	18.3
High tariff rates	17	16.3
Lack of security in sales	17	16.3
I do not hold a bank account	5	4.8
Complexity of online shopping process	7	6.7
Insufficient information about online shopping	14	13.5
Technical problems	8	7.7
I have never made any online purchases	f	%
High transportation costs	15	10.7
Problems in transportation due to unrecognition of Kosovo	21	15.0
High tariff rates	11	7.9
Lack of security in sales	24	17.1
I do not hold a bank account	9	6.4
Complexity of online shopping process	13	9.3
Insufficient information about online shopping	35	25.0
Technical problems	12	8.6

It was determined that the online shopping rate relative to the last year increased due to frequent discounts and possibility of payment on delivery. Other factors are: availability of products that are not available in the market, limited choices and opportunities in the market, numerous reviews about products by consumers, correct prices, high prices in the market and high security. On the other hand, transportation problems due to unrecognition of Kosovo from many other countries, high tariff rates, lack of security in sales and high transportation costs were determined to be reasons for the decrease in online shopping rates relative to previous years. In addition, reasons of never purchasing products online for some consumers are listed as follows: insufficient information about online shopping, lack of security in sales, transportation problems due to unrecognition of Kosovo from many other countries. Other factors are: high transportation costs, complexity of online shopping process, technical problems and not having a bank account (Table 23).

Findings

Results obtained from the conducted analyses are as following:

- Female participants, single participants and the 16-24 age group shop online the most.
- Female participants and the 16-24 age group prefer traditional shopping more than online shopping.
- Participants have excellent knowledge of internet usage and use internet the most for social network platforms.
- The majority of the participants get informed about online shopping from social networks platforms.
- The majority of female and male participants stated that they slightly often spend on online shopping, with female participants spending more than male participants. The 16-24 age group slightly spends on online shopping.
- Most of the female and male participants state that saving time and energy while shopping online are among the advantages. Female participants consider the wide

variety of products and home delivery of goods and services to be advantages of online shopping. Male participants consider convenience, availability of cheaper products and easy access as advantages of online shopping.

- It is observed that not being able to physically inspect the goods before purchasing is a point that both female and male participants strongly agree to be a disadvantage of online shopping.
- Female participants mostly buy clothes and cosmetics. Male participants mostly buy computer software and travel tickets.
- Age groups of 16-24 and 25-33 mostly purchase clothing. The age group of 34-42 purchases travel tickets the most whereas the age group of 43-51 purchases home electronics. The age group of 52-60 purchases books/magazines, cosmetics and traveling tickets in the same intensity. The age group 61+ mostly purchases health products.
- Websites where the majority of the participants buy online products are social network platforms (Facebook, Instagram, etc.). The second most preferred website for online shopping is AliExpress.
- The majority of participants considered free shipping as a positive experience while shopping online. The majority of participants complained about late arrival of products as a negative experience while shopping online.
- Participants show often discounts as an encouraging factor for purchasing online. On the other hand, participants are discouraged and prefer not to purchase online because of high tariffs and transportation problems caused by the unrecognition of Kosovo from other countries.
- Participants use their mobile phones more often when purchasing online and the majority of participants use credit cards in online shopping.
- Participants stated that the mediocre security level of online shopping has sometimes discouraged them from purchasing online.
- Participants have been more active in online shopping when compared to the last year.
- The online shopping rate relative to last year increased due to frequent discounts and possibility of payment on delivery (in Kosovo and its neighbours). On the other hand, transportation problems due to unrecognition of Kosovo from many other countries, high tariff rates, lack of security in sales and high transportation costs were determined to be some reasons for the decrease in online shopping rates relative to previous years. Reasons of never purchasing products online for some participants are listed as: insufficient information about online shopping, lack of security in sales, and transportation problems due to unrecognition of Kosovo from many other countries.

Conclusions

Online shopping is being widely used by each passing day. It is evident that online shopping is getting used more in Kosovo according to the data where consumers show changes in shopping preferences. Participants tend to prefer social networks such as Facebook, Instagram or related platforms more. In addition, consumers

collect information mostly from social network platforms and that is why businesses should give more importance to social network-based marketing. As online shopping is being more popular, it is beneficial for businesses to sell their products online by providing paying on delivery or by e-wallet possibilities to consumers. This enables consumers not possessing or not wanting to use a credit/debit card shop online. In addition, consumers get encouraged to shop online and tend to trust online shopping websites because of the possibility of payment on delivery. One of the factors that may encourage consumers to shop online is frequent discount. Frequent small discounts increase online shopping rates. According to survey data, high transportation prices discourage consumers from shopping online. Companies are advised to keep transportation prices as low as possible in order to encourage online shopping. A lot of consumers shopping online are suspicious of the security in this procedure. This is why consumers should do thorough research about the conditions they need to know. Another problem of consumers shopping online is not liking the product they bought or problems with sizes when they buy clothes. In these situations, consumers should be given the opportunity to do changes to the product they bought. Companies should be sure they provide easy buying and returning procedures to consumers.

Limitation

This study is limited on the representation of the population. The case should not be generalized.

For future research

Further studies can be extended to wider population and face-to-face surveys. In addition, different behavior types can be included as factors in order to analyze their impact on consumers.

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