

Students' habits, preferences and user experience of online shopping and their rights as consumers

Anita Papić

Faculty of Humanities and Social Sciences in Osijek, Croatia apapic@ffos.hr

Ana Jurasović

Faculty of Humanities and Social Sciences in Osijek, Croatia ajurasovic@ffos.hr

Katarina Knol Radoja

Faculty of Law in Osijek, Croatia kknol@pravos.hr

Abstract

The aim of this research was to explore the habits, user experience, and preferences of students from the Department of Information Sciences at the Faculty of Humanities and Social Sciences in Osijek regarding online shopping. According to the research results, it could be concluded that students prefer shopping in physical stores more. Most students typically just browse offerings on websites. The majority of them equally engage in online shopping through both domestic and foreign websites. Since many students do not have stable incomes, the most important factor for them is the price of the product, followed by quality. A small number of respondents can afford purchases based on brand. They mostly purchase items typical for students and those available at major discounts, such as clothing, footwear, tickets, books, and games. Although a large number of respondents had no security issues with online shopping, there is a concerning number who did.

Keywords: consumers, consumer dispute resolution, online shopping, rights, students

INTRODUCTION

Consumer disputes in the modern world are becoming an increasingly prevalent type of legal dispute. Therefore, this research aimed to analyze the habits, user experience, and preferences of students from the Department of Information Sciences at the Faculty of Humanities and Social Sciences in Osijek regarding online shopping. Namely, consumer disputes are disputes arising from sales contracts or service contracts between traders and consumers. Recognizing the position of consumers and their

importance in the internal market, the European Union has attempted to facilitate consumers in resolving disputes with traders through alternative, out-of-court dispute resolution methods, whether it be regarding purchases made in a trader's business premises or online purchases. Alternative dispute resolution of consumer disputes enables the consumer to resolve their complaint arising from consumer contracts with a specific trader based in the EU member state with the assistance of one of the competent bodies for alternative consumer dispute resolution. The goal is to improve consumer protection by providing consumers, as the weaker party in the market compared to traders, with rules that address situations where traders violate their rights through unfair practices or unethical behaviour (Cseres, 2012).

The foundations of consumer protection in the EU were laid as early as 1973 with the adoption of the European Charter on Consumer Rights, which established consumer rights such as the right to protection from dangers to life, health, and property, the right to protection of economic interests, the right to information and education for consumers, the right to legal protection and state support, the right to association to protect their interests, and the right to representation in bodies deciding on matters of interest to consumers. With the adoption of Directive 2013/11/EU of the European Parliament and of the Council of 21 May 2013 on alternative dispute resolution for consumer disputes, efforts were made within the European Union to address the three major deficiencies identified in existing national legal systems. These include geographic disparities in the availability of alternative consumer dispute resolution methods, insufficient awareness among consumers and traders about existing alternative methods in consumer disputes, and differences in the quality of alternative methods, leading to consumer distrust in the internal market and reluctance to engage in cross-border shopping (Poretti, 2018; Benöhr, 2013).

Indeed, a large number of consumers, despite the validity of their claim, hesitate to initiate legal proceedings against traders primarily due to the fear of prolonged litigation and associated increased costs, unequal power dynamics, or the small value of the claim (Uzelac, 2018). These issues become even more pronounced in the case of cross-border trade. Out-of-court dispute resolution methods offer greater flexibility, shorter duration of the procedure, lower costs, and confidentiality (Edwards and Theunissen, 2006). Additionally, facilitating access to legal protection for consumers is the possibility of resolving disputes online through platforms (online dispute resolution - ODR). Alongside the aforementioned Directive, Regulation No. 524/2013 of the European Parliament and of the Council of 21 May 2013 on online dispute resolution for consumer disputes (hereinafter referred to as the ODR Regulation) was adopted, which regulates the operation of the ODR platform. The ODR platform connects disputing parties with nationally certified entities for resolving online consumer disputes. Offline contracts are excluded from the scope of the ODR Regulation, and therefore offline claims cannot be referred to the EU ODR platform (see recital 14 of the ODR Regulation). The platform operates in such a way that consumers fill out an online complaint form available in all EU languages on the EU ODR platform website. Once the online complaint form is completed, it is automatically sent to the trader via the platform (Article 5 of the ODR Regulation). The trader has three options: to resolve the request bilaterally, to resolve the request via the ODR platform, or to decide not to participate. If both parties agree to resolve the request via the ODR platform (within a 30-day period), the complaint is sent to the ODR entity for consumers agreed upon by the parties, and that ODR entity for consumers has 90 days to resolve the request (Article 9/8 of the ODR Regulation).

However, despite theoretically appearing as a significant breakthrough, in reality, this is not entirely the case. The information available to consumers about dispute resolutions is often incomplete, incomprehensible, and abstract. According to a report by the Commission, aimed at verifying compliance with Article 14 of the ODR Regulation, it was found that only 28% of retail traders provided a link to the ODR platform, with significant variations among member states, retail sectors, and internet shops of different sizes (European Commission, Report). Furthermore, since there is a lack of uniform technological standards for ODR platforms at the EU level, there is a risk of inconsistent quality. Addressing this issue can be aided by technology; the use of various tools and artificial intelligence (AI) algorithms can identify patterns and trends within the market, which can contribute to resolving this problem (van Gelder, 2019). AI technologies can indeed automate various aspects of ODR, such as communication, document analysis, and to some extent decision-making, thereby enabling faster, cheaper, and more accurate resolutions. It is therefore not surprising that more than 80% (Hattotuwa, 2006) of disputes resolved on eBay involved the use of AI software (Alessa, 2022; Busch and Simon Reinhold, 2015).

METHODOLOGY

The aim of this research was to investigate the habits, user experience, and preferences of students from the Department of Information Sciences at the Faculty of Humanities and Social Sciences in Osijek regarding online shopping. The research questions posed in the study were as follows:

RQ (1): What are the habits of students from the Department of Information Sciences at the Faculty of Humanities and Social Sciences in Osijek when it comes to online shopping?

RQ (2): What is the user experience of students from the Department of Information Sciences at the Faculty of Humanities and Social Sciences in Osijek regarding online shopping?

RQ (3): What are the preferences of students from the Department of Information Sciences at the Faculty of Humanities and Social Sciences in Osijek regarding online shopping?

The online survey was created using Google Forms and it was distributed via e-mail and social networks during September 2021 toward convenient sample of students at the Department of Information Sciences at the Faculty of Humanities and Social Sciences in Osijek.

RESULTS AND DISCUSSION

Out of 100 respondents, 73 (73%) were female, and 23 (23%) were male. The majority of respondents are 25 years old, with 18 (18%) of them falling into this age group. 5 (5%) respondents are 19 years old, 7 (7%) are 20 years old, 8 (8%) are 21 years old, 10 (10%) are 22 years old, 11 (11%) are 23 years old, 16 (16%) are 24 years old, and likewise, 11 (11%) respondents are 26 years old. The remaining 14 (14%) respondents are 27 years old or older. The highest number of respondents earn income from their own work, with a whopping 63 (63%). 27 (27%) receive scholarships, 47 (47%) receive pocket money from parents or guardians, and none of the surveyed students receive disability benefits or social assistance.

Students from the Department of Information Sciences at the Faculty of Humanities and Social Sciences in Osijek exhibit certain habits when it comes to online shopping:

Respondents more often make purchases in physical stores rather than online, with 46 (46%) indicating this preference. 35 (35%) of them purchase equally from both physical and online stores, while 19 (19%) prefer online shopping over traditional stores. Regarding the purpose of visiting websites offering ecommerce, a significant majority, 77 (77%) of respondents, primarily aim to browse the offerings rather than make immediate purchases. Only 23 (23%) of respondents visit e-commerce websites with the intention of making an immediate purchase. Continuing from the previous question, the purpose of browsing e-commerce websites was further explored and 57 (57%) of students typically browse without a specific goal, potentially stumbling upon items they like, while 43 (43%) of respondents usually have a specific item in mind and search accordingly. The frequency of online purchases through domestic and foreign websites was also investigated. The most common response indicates that online purchases are made equally through domestic and foreign websites, as indicated by 57 (57%) of respondents. Only 32 (32%) of respondents purchase exclusively through domestic websites, while 11 (11%) primarily utilize foreign websites for their online shopping needs. The research also examines whether online shopping increased or decreased during the pandemic. The majority of respondents, 63 (63%), reported that the pandemic increased their online shopping activities. 35 (35%) respondents stated that the pandemic had no impact on their online shopping behaviour, while only 2 (2%) indicated a decrease in online shopping due to the pandemic.

The user experience of students from the Department of Information Sciences at the Faculty of Humanities and Social Sciences in Osijek regarding online shopping was investigated as follows:

The importance of website appearance and its services for e-commerce was examined. Respondents could choose from "strongly disagree," "disagree," "neither agree nor disagree," "agree," or "strongly agree" for each item. Respondents were presented with various options to express their agreement or disagreement with each statement:

Detailed filters: 49 (49%) of respondents fully agreed that detailed filters are important, while 29 (29%) mostly agreed, and 13 (13%) neither agreed nor disagreed.

Website appearance: 36 (36%) fully agreed that website appearance is important, with 39 (39%) mostly agreeing.

Colour scheme: Only 9 (9%) fully agreed that colour scheme is important, while 24 (24%) mostly agreed.

Loading speed: 60 (60%) fully agreed that loading speed is important, with 26 (26%) mostly agreeing.

Animations: Only 4 (4%) fully agreed that animations are important, with 14 (14%) mostly agreeing.

Simplicity of website usage: 61 (61%) fully agreed that simplicity is important, with 30 (30%) mostly agreeing.

Payment simplicity: 69 (69%) fully agreed, with 22 (22%) mostly agreeing.

Return process simplicity: 67 (67%) fully agreed, with 23 (23%) mostly agreeing.

Product information descriptions: 61 (61%) fully agreed on the importance, with 28 (28%) mostly agreeing.

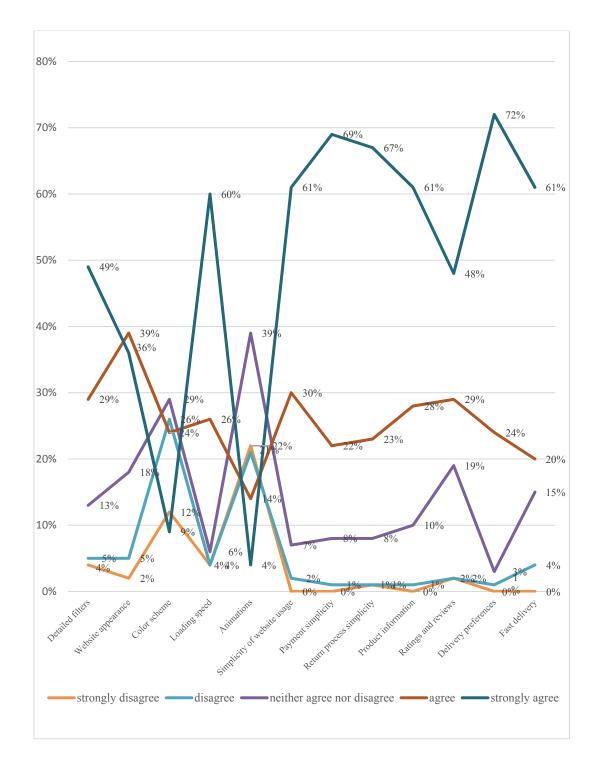
Ratings and reviews: 48 (48%) fully agreed, with 29 (29%) mostly agreeing.

Delivery preferences: reliable delivery service 72 (72%) preferred it, with 24 (24%) mostly preferring.

Fast delivery: 61 (61%) considered it fully important, with 20 (20%) mostly agreeing.

In summary, detailed filters, loading speed, and website simplicity are highly valued by students, whereas animations and colour schemes are less significant. Product descriptions, ratings, and reviews play crucial roles in decision-making, and students prioritize reliable and fast delivery services. These preferences are likely influenced by the need for efficiency and reliability in online shopping experiences. These results are showed at Picture 1.

Picture 1: The students' user experience on the website during online shopping



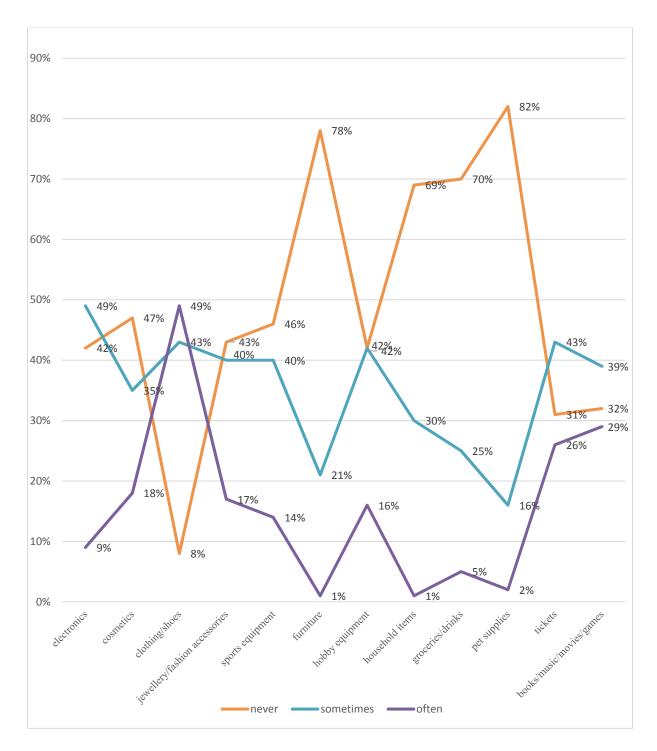
Students from the Department of Information Sciences at the Faculty of Humanities and Social Sciences in Osijek have various preferences when it comes to online shopping:

In the following question, respondents were presented with categories and asked to indicate how often they purchase items within each category, with options "never," "sometimes," and "often." These categories include electronics, cosmetics, clothing/shoes, jewellery/fashion accessories, sports equipment, furniture, hobby equipment, household items, groceries/drinks, pet supplies, tickets, and books/music/movies/games.

Regarding electronics, 42 (42%) respondents never purchase them, 49 (49%) sometimes, and only 9 (9%) often. For cosmetics, 47 (47%) never buy them, 35 (35%) sometimes, and 18 (18%) often. As for clothing and shoes, 8 (8%) never purchase them, 43 (43%) sometimes, and 49 (49%) often. Jewellery and fashion accessories are never bought by 43 (43%) respondents, sometimes by 40 (40%), and often by 17 (17%). Sports equipment is never purchased by 46 (46%) respondents, sometimes by 40 (40%), and often by 14 (14%). This research indicates that furniture is among the least purchased items online, with 78 (78%) respondents never buying it, 21 (21%) sometimes, and only 1 (1%) often. Hobby equipment is never purchased by 42 (42%) respondents, sometimes by an equal number (42%), and often by 16 (16%). Household items are never purchased by 69 (69%) respondents never buy them, sometimes by 25 (25%), and often by 5 (5%). However, pet supplies are the least purchased, with 82 (82%) respondents indicating they never buy them, sometimes by 16 (16%), and often by 2 (2%). In the category of tickets and passes, 26 (26%) respondents often acquire them, sometimes by 43 (43%), and often by 31 (31%). The category of books, music, movies, and games shows varied responses, with 29 (29%) respondents often purchasing them, 39 (39%) sometimes, and 32 (32%) never.

According to the surveyed students from the Department of Information Sciences at the Faculty of Humanities and Social Sciences in Osijek, the most commonly purchased items online are clothing and shoes, as well as books, movies, games, and music. Given the specific age group surveyed, these results are entirely reasonable. Additionally, various tickets and passes for events such as sports matches and concerts are purchased online to a significant extent. Furthermore, there's a moderate level of online purchases for fashion accessories, jewellery, hobby equipment, and sports gear. As expected, furniture is among the least purchased items online. However, it's surprising that pet supplies are the least purchased. The likely reason for this is that students prefer to buy them in physical stores, perhaps while shopping for groceries, household items, or other necessities. This aligns with the finding that household items, groceries, and drinks are among the least purchased items online. Given that students typically have limited and irregular incomes, it's entirely reasonable that they don't frequently purchase certain items such as furniture and electronics. Hobby equipment is not frequently purchased online, possibly because many students have limited free time due to their studies and occasional jobs. The most surprising finding is that students don't purchase cosmetics online. While it's expected that the male respondents don't purchase them often, the reason why female respondents don't buy them online is likely because they prefer to visit physical stores to try testers and browse the offerings. Additionally, female respondents often prefer to shop with friends, as it provides an opportunity for socializing and receiving recommendations and advice on various cosmetic products. These results are showed at Picture 2.

Picture 2: The students' preferences during online shopping



In the following question, respondents were asked to indicate the most important factor when purchasing products online. They could choose from quality, price, brand, and appearance. The majority of respondents chose price, with 49 (49%) selecting it. Quality was chosen by 30 (30%) respondents, while only 4 (4%) chose brand. Appearance was selected by 17 (17%) of the surveyed students. The highest number of students from the Department of Information Sciences at the Faculty of Humanities and Social Sciences in Osijek stated that price is the most important factor, which is understandable considering that many are still studying and may not be employed or have stable incomes. In addition to price, a significant number of respondents also consider quality to be important. Appearance is important to a smaller number of students, while only a few prioritize brand. These few who prioritize brand likely have stable incomes and can afford to make purchases based on a specific brand. In the next

question, respondents were asked about their preferred method of payment for products and services online. The majority of respondents chose to pay by card, with 44 (44%) selecting this option. Payment on delivery (cash on delivery) was chosen by a similar percentage of respondents, with 42 (42%) selecting it. PayPal was chosen by 14 (14%) of the surveyed students. 67 (67%) respondents have never had unpleasant experiences with online shopping, while 33% have. The next question explored the experience of returning products purchased online. A surprising 48 (48%) users clicked on the answer that they have never returned a product purchased online. 14 (14%) of them have returned a product at some point due to difficulties, while 44 (44%) have made returns without any complications. When it comes to returning products purchased online, most surveyed students from the Department of Information Sciences in Osijek have never done so. Those who have, returned the products without any complications, and a small number of them encountered difficulties. As students check the reliability of websites, as mentioned earlier, they also verify the reliability of returns from where they purchase. They often check product descriptions, research reviews, and look at ratings, so they rarely need to return products because, in most cases, the product suits them. Additionally, they often purchase based on recommendations from friends, family, and others, so they often receive the desired and suitable product.

CONCLUSION

Based on the results derived from the research, it could be concluded that users still tend to conduct and prefer shopping in physical stores. It is evident that many respondents are currently unemployed or do not have stable incomes. The most common source of income was their own earnings in any way possible, as well as pocket money provided by parents or guardians, which is why they probably prefer payment on delivery, i.e., upon package receipt. Another reason for preferring payment on delivery is the ability to have greater control over the expenses. The surveyed students mostly just browse the offerings on websites without making any purchases. When they decide to make a purchase, it is often because they are specifically searching for what they want to buy, but browsing without a specific goal where they may find something they like is also not uncommon. Some students tend to visit domestic websites more frequently than foreign ones due to security protocols during payment, but the majority of them make purchases equally from domestic and foreign websites. Of course, since many do not have stable incomes, the price of the product is most important to them, followed by quality. A small number of respondents can afford to buy based on brand. Since electronics are quite expensive, students rarely buy them, as well as furniture. They mostly purchase typical items for students and those that can be found at major discounts. These include clothing, shoes, various tickets and passes, as well as books and games. Although a large number of surveyed students have not had any problems with online shopping, the number of those who have is concerning. Online shopping can still be insecure, so respondents make greater efforts in security measures when making purchases. In addition to payment on delivery, many respondents also use card payment, where an additional token verification is required to confirm payment security. The most important aspects to them are detailed filters on websites, loading speed, ease of use and payment, as well as product returns, product descriptions, and reliable and fast delivery. Almost half of the respondents have never returned a product, and the rest have mostly done so without complications. Since the COVID-19 pandemic affected the entire world in 2020 and 2021, it also had an impact on online shopping. More than half of the respondents increased their online shopping during the pandemic because physical stores were closed for a period, followed by various restrictions. For all these reasons, online shopping has become a habit for many, and they have realized its benefits. However, in case of disputes between online buyers and merchants, the possibility of accessing a simple,

However, in case of disputes between online buyers and merchants, the possibility of accessing a simple, fair, and cost-effective alternative dispute resolution strengthens consumer trust in purchasing,

especially in the online environment. In recent years, the increasing involvement of AI software in resolving online disputes has demonstrated the clear potential of AI technology in the future of dispute resolution. Nevertheless, this does not mean that caution should not be exercised when using the technology. Such a system cannot be considered supportive enough for all users, especially the vulnerable ones (for example, individuals with limited digital literacy or disabilities) (Poretti, 2023).

REFERENCES

- Cseres, K. J. (2012). Consumer protection in the European Union. In *Encyclopedia of Law and Economics*. Edward Elgar Publishing Limited.
- Consumer protection charter (1973). Retrieved from https://assembly.coe.int/nw/xml/XRef/Xref-XML2HTMLen.asp?fileid=15956&lang=en.
- Directive 2013/11/EU of the European Parliament and of the Council of 21 May 2013 on alternative dispute resolution for consumer disputes, OJ L 165/63, 18 June 2013.
- Poretti, P. (2018). Sudska zaštita prava potrošača–(naj)bolji put?. Zbornik Pravnog fakulteta Sveučilišta u Rijeci, 39(1), 535-570.
- Benöhr, I. (2013). EU Consumer Law and Human Rights, Oxford: Oxford University Press
- Uzelac, A. (2018). Izazovi novog uređenja izvansudskog rješavanja potrošačkih sporova, *Liber amicorum Aldo Radolović*, Slakoper, Zvonimir; Puvača, Maja Bukovac; Mihelčić, Gabrijela (ur.). Rijeka: Pravni fakultet, 145-165.
- Edwards L. and Theunissen, A. (2006). Creating Trust and Satisfaction Online : How Important Is ADR? The UK EBay Experience' *Connecticut Law Review* 1.
- Regulation (EU) No 524/2013 of the European Parliament and of the Council of 21 May 2013 on online dispute resolution for consumer disputes and amending Regulation (EC) No 2006/2004 and Directive 2009/22/EC (Regulation on online dispute resolution for consumer disputes), OJ L 165, 18.6.2013, p. 1-12.
- ODR, retrieved from https://ec.europa.eu/consumers/odr/main/?event=main.home2.show
- European Commission, 'Report from the Commission to the European Parliament, the Council and the European Economic and Social Committee on the application of Directive 2013/11/EU of the European Parliament and of the Council on alternative dispute resolution for consumer disputes and Regulation (EU) No 524/2013 of the European Parliament and of the Council on online dispute resolution for consumer disputes', COM(2019) 425 final, retrieved from https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=COM%3A2019%3A425%3AFIN
- van Gelder, E.M. (2019). The European approach to Consumer ODR. *International Journal of Online Dispute Resolution*, 2, 219–226.
- Hattotuwa, S. (2006). Conversation with Colin Rule, Director of Online Dispute Resolution for EBay and PayPal' (Ict for Peacebuilding, 2006). Retrieved from https://ict4peace.wordpress.com/2006/09/21/conversation-with-colin-rule-director-of-onlinedispute-resolution-for-ebay-and-paypal/

- Alessa, H. (2022). The role of Artificial Intelligence in Online Dispute Resolution: A brief and critical overview. *Information & Communications Technology Law*, 31(3), 319-342.
- Busch C. & Reinhold, S. (2015). Standardisation of Online Dispute Resolution Services: Towards a More Technological Approach', *EuCML*, 1-2
- Poretti, P. (2023). Touch screen justice and consumer vulnerability-a mixed blessing?. *EU and comparative law issues and challenges series (ECLIC)*, 7, 144-162.