Factors Influencing the Usage of Online Shopping in Albania

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Abstract

The increase in the use of the internet worldwide has shifted consumers' attention to online shopping. The increased confidence in technology, ability to use information and communication technology and online payment methods are changing consumer buying behaviour away from traditional methods. Online shopping is showing encouraging progress among customers in Albania. An incentive for the increase in online shopping is the impact of the pandemic situation of COVID-19 that forced foreign and domestic retailers to offer their products online as well. The purpose of this research was to study the online shopping behaviour of individual customers in Albania. The objectives of this study were: to identify the benefits and challenges of online shopping, the products that are bought more often, and the most frequently used websites; and to determine the demographic and socio-economic factors that influence the usage on online shopping, the experience with online shopping, and the frequency of online shopping. Descriptive analysis and binary logistic regression analysis are used to analyse the collected data for 213 respondents. The results indicated that age, region, and income level significantly influence the usage of online shopping; age and income level significantly influence the experience with online shopping, and marital status and income level significantly influence the frequency of online shopping. The findings of this study provide insights for online shoppers, delivery companies, and online retailers for market segmentation and planning marketing strategies.

Keywords: E-commerce, Demographic factors, Socio-economic factors, Logistic regression model, Stata.

1. Introduction

Internet development has drastically altered the lives of customers around the world and played an essential role in changing the consumer shopping process. By offering a platform for customers and businesses in order to exchange goods and services online, online shopping has revolutionized the retail industry (Singh & Rana, 2018). Shopping online is more convenient than traditional shopping and offers consumers a greater product choice. Although, online shopping is still perceived to be riskier than traditional store shopping (Orubu, 2016; Makhitha et al., 2019). "Consumers' online shopping behaviour is being affected by several factors like demographic factors, social factors, consumer online shopping experience, knowledge of using internet and computer, website design, social media, situational factors, facilitating conditions, product characteristics, sales promotional scheme, payment option, delivery of goods and after-sales services play an important role in online shopping" (Panday and Parmar, 2019, p. 541). The incapability to personally check the product before the purchase as well as the doubt about after-sale service have transformed the customer shopping process (Farhana et al., 2017). Although consumers are inclined to shop online, the risks and uncertainties involved make it difficult to successfully complete transactions (Arora & Sahney 2018). Customers are inclined to shop online when trust, protection, and security in online business are perceived at a higher level (Mapande & Appiah, 2018). According to Nittala (2015), "perceived risk and price positively influenced online shopping behavior, whereas positive attitude, product risk, and financial risk affect negatively online shopping behavior" (p. 38). Consumer attitudes towards online shopping are more impacted by privacy and security risk (Makhitha & Ngobeni, 2021).

Online shopping has been rising in Albania, but still, a majority of consumers are not willing to shop online because of certain risks involved. This is despite the fact that more Albanian consumers are using the internet and that it is widely accessible to them. Electronic and Postal Communication Authority in Albania reported that the number of subscribers with internet access has been increasing, and more specifically in the first quarter of 2021, the number of active subscribers with Internet access from 3G/4G mobile networks was about 2 million; whereas the number of active subscribers with Broadband Internet access from fixed networks reached about 506 thousand (EPCA, 2021). With the increase of internet users, is increased the number of customers who prefer to buy online and bank cards are some of the most widely used and popular ways for consumers to make purchases online. The number of debit cards in circulation was 1,083,243 debit cards in 2020 and is increased by 5.6% compared to the number of debit cards in 2019; the number of credit cards was 108,897 cards, showing a decrease of 4.3% compared to 2019; and the number of electronic money cards reached 72,080 in 2020, with an increase of 7.5% compared to 2019 (Bank of Albania, 2021). The diffusion of debit cards has achieved its maturity level (Braimllari and Mezini, 2018).

Demographics is crucial to consumers' segmentation and understanding of changes in customers' shopping ability and shopping behaviour. Different characteristics like age, gender, marital status, income level, education level, employment, geographical location, race,

ethnicity, religion, size of family, etc., can be easily observed in order to identify homogeneous groups among the target consumer group. Demographic characteristics of customers express who purchases the products and consumers' interest or shopping behaviour in online products would lead to a different shopping process.

Online shopping has been growing over the years, making it indispensable for managers to get a greater understanding of various factors that could influence businesses and consumers' online shopping process. The purpose of this study is to examine the online shopping behaviour of Albanian customers. The objectives of this study were to identify the benefits and challenges of online shopping, the products that are bought more often, and the most used websites; and to determine the factors that influence the usage of online shopping by consumers in Albania. Moreover, the study aimed to determine the factors that influence the customers' experience in years using online shopping and the frequency of online shopping in the last three months.

2. Literature Review

Online shopping is influenced by multiple factors, among them demographic factors.

Age influences online shopping behaviour, as the buying decisions change with age. Young shoppers are becoming more and more accustomed to online purchasing. While older shoppers tend to spend more on most health-related costs, younger shoppers tend to spend more on lifestyle, entertainment, and fashion. Older customers are more concerned about the country of origin of a product or service before shopping online, whereas younger customers are more likely to shop online owing to better computer skills and more experience with Internet usage (Nittala, 2015). Meanwhile, Pinca (2015) found that the younger age group was unwilling to shop online due to financial insufficiency, and was cautious of online shopping. Baubonienė and Gulevičiūtė (2015) found that 24-34 years old people more often choose online shopping because of lower prices and the great variety of products. Lian & Yen (2014) indicated that the major factors propelling older customers to online shopping were performance expectation and social influence as for younger customers too; on the other hand, the major barriers included value, risk, and tradition which differed from younger customers. According to Makhitha & Ngobeni (2021), the relationships between product, security and privacy risks, and attitude towards online shopping were moderated by age. Results of Soopramanien (2011) found that younger consumers are more likely to express a positive attitude towards online shopping compared with older consumers.

Gender differences impact purchasing decisions by their different needs and lifestyle. Differences in online shopping behaviour are significant between men and women. Mehrotra et al. (2019) found that male consumers make more online purchases and spend more money online than female consumers. According to their results, male consumers are more likely to shop online in the future and are equally or more favourable towards online shopping. Meanwhile, Jindal et al (2021) found that females shop online more than males, maybe because

females are more disposed to shop both in stores and online. Pinca (2015) indicated prevalence in females than males in buying online and declared that female customers are more shopping addicted than male customers in online shopping. Venkatesh et al. (2012) revealed that gender impacts consumers' online behaviour significantly. Kalia et al. (2016) argued that women are more risk-taking and exhibit highly exploratory behavior when making purchases online than men do, and suggested that online shoppers tend to be men. Baubonienė and Gulevičiūtė (2015) found that males buy more often online due to the better price. Sethi & Sethi (2017) indicated that males are more likely to shop online than females. The study of Pascual-Miguel et al. (2015) found that gender differences were significant in the relationships between effort expectancy and purchase intention as well as between social influence and purchase intention.

Another demographic factor is *marital status*, but there is a disagreement among researchers on whether it impacts online purchase intention or not. Shalini et. al. (2015) indicated that married customers prefer online shopping compared to unmarried customers. The results of Sethi & Sethi (2017) showed that unmarried people have a stronger online purchase intention compared to married and divorced people, and the reasons may be that married people intend for joint decision making and different factors are taken into account when making buying decisions. According to Singh & Kashyap (2015), unmarried respondents buy more online compared to married customers. Kim and Kim (2004) found that marital status is positively related to online shopping. Also, Singh & Rana (2018) found that marital status has a significant impact on the usage of online shopping. On the contrary, Bhatnagar et. al. (2000) found online shopping was not significantly influenced by marital status. According to Richa (2012) and Doolin et al. (2005), marital status has no impact on online shopping.

The *location* or *residence* of the customer is an important factor that influences online shopping behaviour. Consumers of urban areas are exposed to a variety of goods, including recently launched goods and services. Consumers of rural areas with fewer stores are more likely to shop online to save time in traveling to stores (Ren & Kwan, 2009). Similar results are found by Jindal et al. (2021). However, Comegys et al. (2006) and Smith et al. (2013) argue that online shopping is not influenced by the geographical location of the buyer.

Education is an important factor in shopping online. Educated people tend to be early adopters of new technology. They are more confident in online shopping as they are accustomed to the procedures of online activities and they are more fluent in generating information on the internet. People with less education frequently exhibit more anxiety and a weaker tendency to use computers. According to Nayyar and Gupta (2010), highly educated people form a representative population of internet shoppers. Mehrotra et al (2019) suggested that educated customers are likely to participate in online shopping. Also, Devi et al. (2019) showed that more educated customers are more involved in online shopping.

Income significantly impacts shopping online and is positively associated with tendencies of online shopping, according to Mehrotra et. al. (2019). A large income motivates customers

to use more online shopping (Fogg et al., 2001). Whereas, Jindal et al. (2021) indicated that the majority of online buyers have a lower income level. Panday and Parmar (2019) have also reported lower-income consumers are frequent online shoppers. Findings of Brashear et al. (2009) showed that online shoppers in six countries (United States, England, New Zealand, China, Brazil, and Bulgaria) are similar regarding their desire for convenience, are more impulsive, have more favourable attitudes toward direct marketing and advertising, and have higher incomes.

Experience in years also plays a important role in online shopping and impacts directly how the benefits and the risks of shopping online are perceived by the consumers. Customers learn from their online shopping experience and product use. Customers who have experienced online shopping are more familiar with e-commerce and the youngest shoppers should be more confident to shop online as they are accustomed to the online environment (Michaud-Trevinal & Stenger, 2012). More experienced customers with online shopping tend to purchase more online. In the study of Rahman et. al (2018), about 78% of the respondents had less than 2 years of experience in online shopping. The study of Pratminingsih et al. (2013) revealed that the majority of the respondents have one to three years of experience purchasing online. Devi et al. (2019) found that 42.5% of the respondents have 2 to 3 years that do shopping online. According to Soopramanien (2011), people are less sceptical about using the internet to make purchases after having an online shopping experience.

As for the *frequency of online shopping*, Panday and Parmar (2019) revealed that more than half of respondents (63%) do monthly online shopping. Rahman et. al. (2018) showed that the majority of customers occasionally shop online, and also Braimllari and Sala (2017) found that only 20% of young customers have bought products online monthly. Devi et al. (2019) found that about half of the respondents often shop online. The results of Riccha (2012) showed that gender positively impacts the frequency of online shopping.

Dominici et al. (2021) investigated the factors that impact the likelihood of customers ordering food online. By applying a logit model, they revealed that consumers who buy food online are likely to be young, well-educated, female, living in a small family, with a very good or adequate overall economic condition; and also, working time, being obese, experiencing health issues, and participating in regular sports activities all positively impact the likelihood to buy food online.

3. Research Methodology

A self-administered questionnaire was used to collect the data in the period October-November 2020. Out of 400 questionnaires distributed via email, only 213 completed questionnaires were valid to use.

The first part of the questionnaire comprised questions regarding the socio-demographic profile of the respondents. The other part of the questionnaire contained questions about the

usage of online shopping, such as benefits and challenges of online shopping; products that are bought more often and the most used websites for online shopping, experience in years with online shopping; frequency of online shopping in the last three months; expense in the last online buying and satisfaction level with online shopping.

To analyse the data were used descriptive analysis and binary logistic regression analysis. Binary logistic regression is used when the dependent variable has only two categories, coded as 1 and 0) and estimates the probabilities of a certain category occurs (Hosmer et al, 2013). The first binary logistic regression was used to analyze the relationships between socio-demographic variables and the usage of online shopping. Two other binary logistic regression models were estimated, one about the experience in years with online shopping and one about the frequency of online shopping in the last three months. A respondent was considered an experienced online shopper when he/she has been using online shopping for at least 5 years. A respondent was considered a frequent online shopper when he/she has used online shopping at least 5 times in the last three months. STATA12 was used to perform data analysis.

4. Results and Discussion

4.1 Descriptive analysis

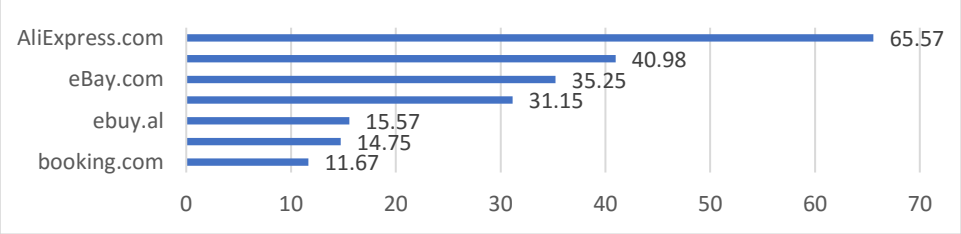
Among the 213 respondents, 60% were from Tirana, 57.3% were female, 55.4% were 18-24 years old and 26.8% were 25-35 years old. About 60% of the respondents were employed in the private sector, state administration, or were self-employed. The majority of the respondents hold a university diploma (63.4%) and for 39% of the respondents the monthly income was ALL 30,000 or less and for 26% was ALL 30,000-50,000.

Related to online shopping, 120 respondents (56.3%) have declared that they use online shopping. According to INSTAT Survey 2020, online purchases were carried out by 19.5% of the population in the last 12 months. Regarding the experience with the usage of online shopping; 37.5% of the online shoppers have declared 1 to 2 years, 26% declared 3 to 4 years and 25% have 5 to 6 years of experience. About 28.34% of online shoppers were satisfied or very satisfied, whereas 41.67% were neutral with the online shopping process.

The respondents that use online shopping, have shopped more frequently for these products: apparel/accessories (89.34%), electronics (36.89%), cosmetics (30.33%), personalized products (23.77%), and domestic appliances (14.17%). According to INSTAT Survey 2020, the most purchased products were clothing, shoes, accessories category (84.8%), which indicated a slight increase compared to 2019. Clothing, books and electronic gadgets were three categories of products purchased more in the study of Devi et al. (2019). Fashion, electronics, and various types of accessories were the most purchased items via the internet in the study realized by Luca et al. (2017).

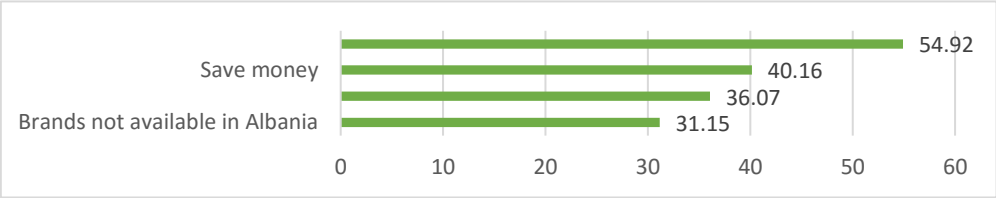
Most used websites used to online shopping were: AliExpress.com (65.6%), Amazon (41%), ebay.com (35.25%), and Aladini.al (31.15%) (fig. 1). E-bay was the most used website in the study of Luca et al. (2017).

Figure 1: Websites used for online shopping



Among the benefits of online shopping were: save time (55%), save money (40%), qualitative products (36%), and brands not available in Albania (31%) (fig. 2). Time-saving and greater product choice were main benefits of shopping online, according to the World Bank survey (2020).

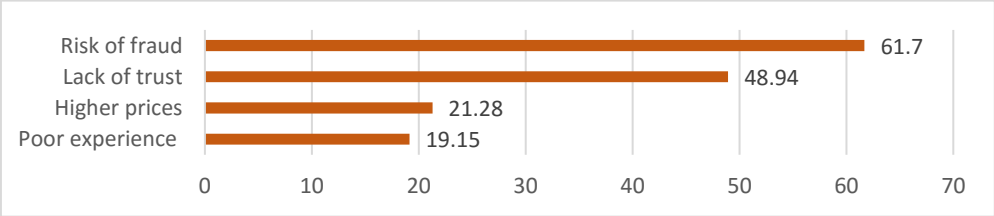
Figure 2: Benefits of online shopping (N = 120)



Among the challenges to shopping online were: the risk of fraud (61.7%), lack of trust (49%), higher prices (21%), and poor experience with online shopping (19%) (fig. 3).

Lack of trust was the main reason that customers do not shop online in the study of Luca et al. (2017), followed by the lack of credit cards and the long-time of delivery of the purchased item. Lack of trust and access to accepted payment methods, lack of knowledge of English, and lack of internet access were the main obstacles for customers to shop online in the survey of World Bank (2020).

Figure 3: Challenges to shopping online (N = 93)

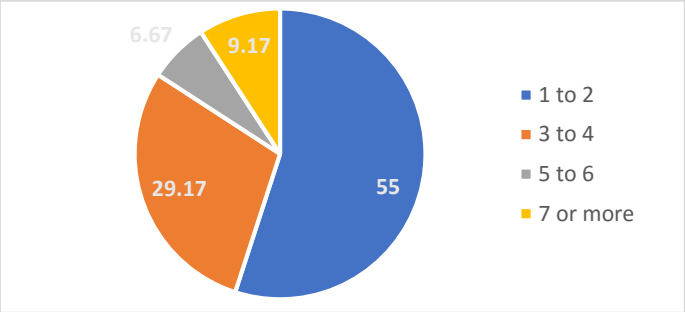


Among the 120 respondents that use online shopping, 26.7% of them have declared that during the COVID-19 pandemic they have increased their use of online shopping. This result is consistent with the report of the World Bank (2020) that 55 percent of respondents had

increased the use of online shopping since the outbreak of the pandemic and out of these, 74% believe that they will continue to shop online more frequently once the pandemic is overcome.

Related to the frequency of online shopping during the last three months, 55% of online shoppers have declared 1 to 2 times, and 29% have declared 3 to 4 times (fig. 4).

Figure 4: Online shopping frequency during the last three months



About the expense in the last online shopping, 36.7% of online shoppers have paid €15 to €24, 23% have paid less than €15, 19% have paid €25 to €34, and 13% have paid €55 or more.

4.2 Logistic regression analysis

As illustrated in table 1, the results of the binary logistic regression model for shopping online indicated that the model was significant (LR chi-square (8) = 20.33, $p < 0.05$; Pseudo-$R^2 = 0.679$).

According to the odds ratios (exp(b) values), the age of the respondent was negatively related to the usage of online shopping, that is, respondents with age 35 years or more were less likely to shop online. This finding of age was in line with some studies (Dominici et al., 2021; Lian & Yen, 2014; Soopramanien, 2011) and not in line with the study of Pinca (2015).

Table 1: Results of binary logistic regression model about the usage of online shopping (N =213)

Variable	Exp(b)
Age	
18 – 24 (ref)	1.000
25 – 34	0.444
35 and above	0.264*
Gender	
Male (ref)	1.000
Female	0.879
Marital Status	
Single (ref)	1.000
Married	1.279
Region	
Tirana	0.366*
Other (ref)	1.000
Education level	
Secondary (ref)	1.000
University/Master +	0.824
Monthly income level (ALL)	

< 30,000 (ref)	1.000
30,000 to 50,000	1.454
> 50,000	2.914*
Constant	2.725*
LR chi-square (df),	20.33 (8)
Prob > chi2	0.0092
Pseudo-R^2	0.697

Note: Ref., reference category. *, p-value < 5%.

The region of the respondent was significant and negatively related to the usage of online shopping, indicating that the respondents from Tirana were less likely to shop online. This finding was in contrast to the results of Comegys et al. (2006) and Smith et al. (2013) that online shopping is influenced by geographical location. But it is consistent with the results of Ren & Kwan (2009) and Jindal et al. (2021); people living in areas with fewer stores are more likely to shop online.

The monthly income level was significant and positively related to the usage of online shopping, that is, the respondents that have monthly income more than ALL 50000 were more likely to shop online. The finding for monthly income was consistent with the results of Dominici et al. (2021), Mehrotra et. al. (2019), Devi et al. (2019), and Brashear et al. (2009).

Other independent variables were not significant at the 5% level. However, married respondents were more likely to shop online, whereas female and well-educated respondents were less likely to buy online. The finding for marital status was consistent with the findings of Richa (2012), Doolin et al (2005), and Bhatnagar et. al. (2000); and inconsistent with the findings of Singh & Rana (2018), Sethi & Sethi (2017), Shalini et. al. (2015), and Kim and Kim (2004). The finding of gender is inconsistent with the results of Venkatesh et al. (2012), Kalia et al. (2016), Mehrotra et al. (2019), and Dominici et al. (2021). The finding of education level is inconsistent with the results of Nayyar and Gupta (2010) and Mehrotra et al. (2019).

As shown in table 2, the results of the binary logistic regression model for years of experience with online shopping indicated that the model was significant (LR chi-square (8) = 43.04, $p < 0.01$; Pseudo-R^2 = 0.2729).

Table 2: Results of binary logistic regression model about years of experience with online shopping (N = 120)

Variable	Exp(b)
Age	
18 – 24 (ref)	1.000
25 – 34	10.501*
35 and above	9.977*
Gender	
Male (ref)	1.000
Female	0.735
Marital Status	
Single (ref)	1.000
Married	1.339
Region	
Tirana	1.034

Other (ref)	1.000
Education level	
Secondary(ref)	1.000
University/Master +	1.263
Monthly income level (ALL)	
< 30,000 (ref)	1.000
30,000 to 50,000	4.297*
> 50,000	1.570
Constant	0.092*
LR chi-square (df),	43.04 (8)
Prob > chi2	0.0000
Pseudo-R^2	0.2729

Note: Ref., reference category. *, p-value < 5%.

The odds ratios (exp(b) values) indicated that the age of the respondent was significant and positively related to the experience (in years) with online shopping, that is, online shoppers with age 25 years or more were more likely to be experienced, online shoppers.

Also, the monthly income level was significant and positively related to the experience (in years) with online shopping, that is, respondents with a monthly income level between ALL 30,000 and ALL 50,000 were more likely to be experienced, online shoppers.

Other independent variables were not significant at the 5% level. However, married respondents, those from Tirana, and well-educated respondents were more likely to use online shopping for a long time, whereas female respondents were less likely to be experienced, online shoppers.

The results of the binary logistic regression model about the frequency of online shopping usage in the last three months, illustrated in table 3, indicated that the model was significant (LR chi-square (9) = 19.26, $p < 0.05$; Pseudo-R^2 = 0.1642).

The odds ratios (exp(b) values) indicated that the marital status of the respondent and the monthly income were significant and negatively related to online shopping frequency, indicating that married respondents and online shoppers that have a monthly income between ALL 30,000 and ALL 50,000 were less likely to frequently shop online. The finding for income level was in contrast to the result of Panday and Parmar (2019) that lower-income consumers are frequent online shoppers.

Table 3: Results of binary logistic regression model about the frequency of online shopping (N = 120)

Variable	Exp(b)
Age	
18 – 24 (ref)	1.000
25 – 34	2.178
35 and above	5.719
Gender	
Male (ref)	1.000
Female	2.704
Marital Status	
Single (ref)	1.000
Married	0.214*

Region	
Tirana	3.069
Other (ref)	1.000
Education level	
Secondary(ref)	1.000
University/Master +	1.631
Monthly income level (ALL)	
< 30,000 (ref)	1.000
30,000 to 50,000	0.176*
> 50,000	1.126
Experience with online shopping	
Four years or less	1.000
Five years or more	1.136
Constant	0.049*
LR chi-square (df),	19.26 (9)
Prob > chi2	0.0231
Pseudo-R^2	16.42%

Note: Ref., reference category. *, p-value < 5%.

Other independent variables were not significant at the 5% level. However, adult, female respondents, those from Tirana, and well-educated respondents were more likely to be frequent online shoppers. The result about gender was inconsistent with the finding of Richa (2012). Experience in years with online shopping was not significant at the 5% level, however, online shoppers with more than 5 years of experience were more likely to be frequent online shoppers.

5. Conclusions

COVID-19 pandemic has led to a major incentive towards the digitalization of the Albanian economy and has further accelerated the use of online shopping. Online shopping gained importance with the increase in Internet usage. Although internet usage has been increasing and the internet is widely accessible by the majority of Albanian consumers, a large majority of consumers do not shop online as a result of certain risks associated with it. The rapid development of e-commerce has created opportunities for online vendors, asking for research on factors influencing online shopping behaviour.

Demographic segmentation of the market plays an important role in developing marketing strategies. Marketers need to understand the impact of different demographic factors on online buying behaviour and can take advantage of them. Based on demographic factors, online businesses can be more efficient in categorizing their products or services and can decide about their target market. Focusing on demographic factors, market segmentation would be flawless and cost-effective.

The results of the descriptive analysis indicated that: online purchases were carried out by 56% of the respondents; time-saving and money-saving were key benefits of shopping online and only 28.34% of online shoppers were satisfied or very satisfied with the online shopping process.

According to the results of logistic regression analysis, the usage of shopping was significantly related to age, region, and monthly income level; experience in years with online shopping was significantly associated with age and monthly income level, and frequency of online shopping was significantly related to marital status and monthly income level of the respondents.

The findings of this study provide insights for online shoppers, delivery companies, and online retailers for planning promotion strategies. Identification of the various factors which influence the online buying behaviour of consumers is very important for managers, and this information can be utilized to design appropriate marketing strategies. This will help in retaining existing customers and also in gaining new customers. Also, addressing product or service concerns is critical in order to succeed online and to attract more customers to shopping online. World Bank (2020) recommended a range of interventions to improve infrastructure in Albania, from Customs, payment systems, and postal services to making e-commerce easier.

This study has some limitations. Firstly, other factors can influence the usage, experience, and frequency of online shopping. Secondly, the sample was not representative of the country. Lastly, non-probability sampling was used to collect the data in a short time and at a low cost.

Future research can study other factors influencing the usage, experience, and frequency of online shopping such as performance, product quality, service quality, safety, product return process, etc., and also, the factors influencing customer satisfaction with online shopping.

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