The Role of eTrust in Online Shopping in the Czech Republic among University Students

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ABSTRAKT

Bakalářská práce se zabývá úlohou důvěry při nakupování na internetu v České republice mezi studenty univerzit. Hlavním cílem této práce je zjistit, zda mezi studenty univerzit panuje důvěra k internetovému obchodování či nikoliv, a díky konkrétním výsledkům poskytnout doporučení majitelům internetových obchodů, ke zvýšení důvěryhodnosti jejich podnikání. Teoretická část nejdříve zkoumá současné postavení e-commerce se zaměřením na Bussines to Customer Marketing. Poté samostatně mapuje internetovou důvěru. V praktické části je, pomocí kvantitativního výzkumu formou dotazníku, zkoumán určitý vzorek studentů z mnoha českých univerzit, na což navazuje kvalitativní průzkum formou rozhovoru, s bývalým majitelem internetového obchodu. Závěrečná část shrnuje získané poznatky a navrhuje zmíněná doporučení

Klíčová slova: e-komerce, elektronická důvěra, důvěryhodnost, internet, B2C marketing, studenti univerzit, e-shop

ABSTRACT

The bachelor thesis is devoted to exploring the role of trust in online shopping among university students in the Czech Republic. The primary goal of this work is to find out, whether students trust e-commerce subjects and to provide suggestions on how to improve perception of e-shop credibility among mentioned demographic group to business owners that are based on survey results. Theory part first examines current state of e-commerce industry that is focused on Business to Customer marketing. Secondly it is focused on mapping principles of online trust. In practical part the specific sample of students from various Czech universities is being quantitatively researched by questionnaire. This is further followed by the qualitative research in the form of interview with the former owner of online shop. The final part summarises acquired knowledge and suggests recommendations

Keywords: e-commerce, e-trust, credibility, internet, B2C marketing,
university students, e-shop

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INTRODUCTION

The internet is a system which has been in use for a relatively short period of time. Despite this fact, its usage is widespread, throughout the world, because of the creation of other, unorthodox communication methods than people were used to until now. That had an effect on businesses where the internet works as a communication device among business partners, by which they accelerate and facilitate the completion of trade. On the other hand, there also exist some disadvantages, such as insufficient people's trust in electronic media, which slows down the process of continuous e-commerce expansion. This incredulity is mostly caused by zero physical contact of trade participants, and by the internet environment, which provides much larger space for fraud.

The theoretical part of my bachelor thesis starts with describing the current state of e-commerce business in Czech Republic, its development, type classification, and models. The next part focuses specifically on Business to Customer marketing. Further, it defines principles of trust, how they are fulfilled in an online environment, and which factors and subjects affect them. The last part identifies various types of trust, and describes the trust cycle.

The main goal in the practical part was to recommend e-shop owners how to be more successful in their business field. There was also an additional task to confirm the hypothesis that university students have trust in online purchases. I used two methods of research. First, university students in the Czech Republic filled in a questionnaire, which was followed by its analysis and correlation among particular answers. The second method was to interview a former e-shop owner. He shared his experiences and provided information, which we are able to gain only from practice. The last point of the practical part is the recommendation, based on the resulting information.

I. THEORY

1 E-COMMERCE

1.1 E-commerce vs e-business

To define e-commerce and e-business, it is necessary to understand the difference between these two terms. While e-business means using of all information technology devices to improve relationships among internet users and enterprises in business field, e-commerce mediates connection fully or partly among buyers and sellers during trading transaction. (Suchánek 2008, 26). To the e-business category fall online elements of business entity, which do not generate profit directly from business transaction with other entity. (Laudon and Traver 2012, 51)

E-business can be also understand as a superior term, which includes not only e-commerce, but also other electronic communication devices like e-services, e-banking or e-brokerage. (Blažková 2005, 98)

1.2 The definiton of e-commerce

There are many ways to define e-commerce. According to Blažkova (Blažková 2005, 99), e-commerce includes any internet commerce transaction where purchase, sale, and payment of goods occurs. A little different, but fundamentally the same explanation can be seen by Kotler (Kotler 2003, 40) who claims that e-commerce is a more detail-oriented sector than e-business, mainly because firms do not provide the information only for business purposes, but directly mediate trade through the internet. Perhaps the broadest accepted definition of e-commerce is an explanation by the Organisation for Economic Co-operation and Development, which distinguishes two basic concepts. A wider definition is all purchases or sales of products and services among individuals, businesses, governments, etc., which is realized through ICT, but its delivery can be mediated even physically. The narrower definition is similar, but it is defined only on the internet. The difference is evident in the GDP. (Sedláček 2006, 96). The newest definition from all mentioned above is Laudon and Traver version (Laudon and Traver 2012, 50) who claims, that e-commerce is digitally mediated transaction among interested parties through the internet, web and mobile apps. It may be assumed that e-commerce is a way of trading on the internet, where suppliers want to satisfy need of demanders. The availability of these products is realized in so-called “Virtual houses”, which can be divided into two main categories.

- Business – Used by manufacturers and sellers together, in order to reach potential customers to purchase the product.
- Agents – The manufacturer is not listed, which means that the seller is the person, who realize the same operation as members of the business category, with the exception of the production of the product. (Blažková 2005, 99)

1.3 The development of e-commerce in the Czech Republic

To understand properly, it is necessary to first define the overall development of e-commerce. The core is divided into two phases. In the first wave, it was necessary to find out if the internet can be used as a distribution channel for business to costumer marketing. Many companies that have already traded with classic physical shops only watched the first attempts of purely internet businesses, such as Amazon.com, whether this way of business will be able to find its place on the market. Up to the moment when it became clear that the system is appreciated not only by customers, but also mainly by investors, the internet distribution channel began to be used by businesses with physical locations, which can be called the second wave. After a certain period of operation, the first problems began to occur, mainly connected with the competition between distribution channels. This was mainly because of different prices in the brick and mortar stores and on the Internet. It obviously did not affect the seller featured only on the Internet, who still grew. We encounter these problems today, although with modern technology, it is not so common. (Stuchlík and Dvořáček 2000, 222 - 224)

The development of e-commerce on the Czech market occurred in 1995, when the first internet based business started here. For companies, it was facilitated by the use of the intranet. With the gradual technological developments, co-operating companies have started to use communication via the extranet. (Suchánek 2008, 27 - 28)

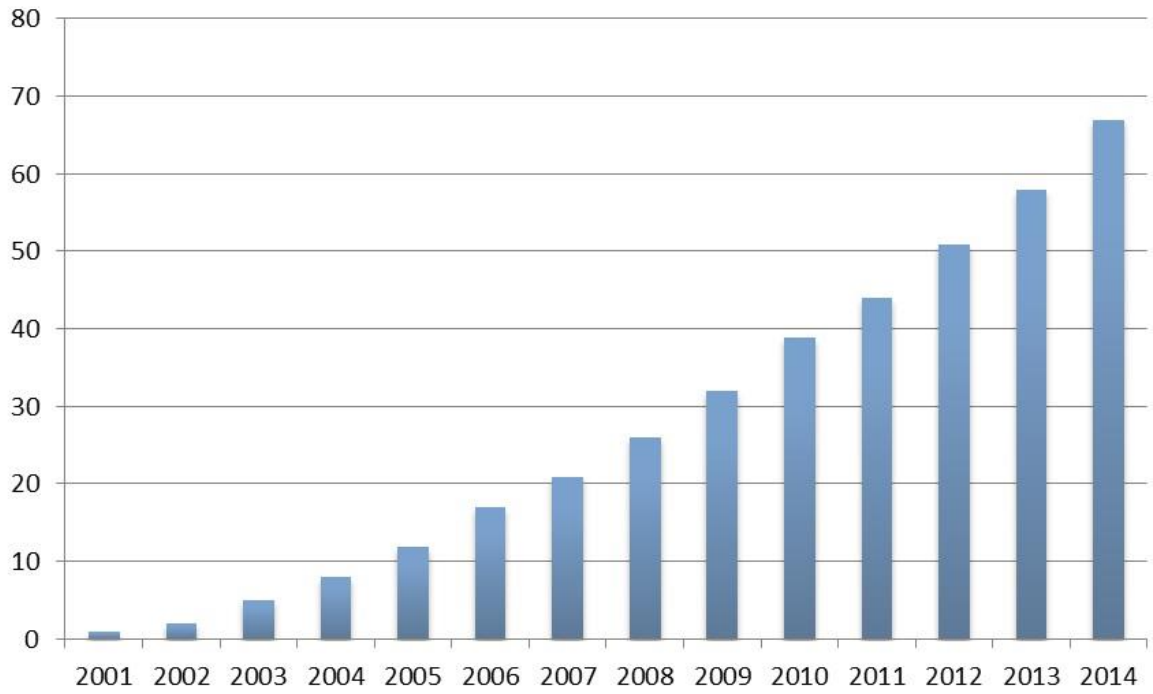

Figure 1. The development of e-commerce sales in the Czech Republic (billions)

Source: APEK

The chart shows that the facts mentioned above enabled the development, and subsequent expansion, of e-commerce in the country. At first glance, it is obvious that the turnover of online stores has a steadily upward trend, without major fluctuations. In 2014, the turnover of e-commerce was nearly ten times greater than in 2004.

Further development of e-commerce can be seen, according to information from Vondruška (Vondruška 2014) for the subsequent statistics. The huge increase is evident in the number of e-shops. While in 2004 there were around 5,000 operating on the Czech market, in 2012, it was total of 35,000 registered. In this period, the number of shoppers on the Internet also increased from approximately 700,000 to nearly 6 million. Average delivery time within the same timeframe reduced by an average of 5-6 to 2.9 days. An interesting aspect is the average value of a single purchase, which has been declining. In 2010 it was more than 3000 CZK, but two years later, it was only 1962 CZK.

2 TYPES OF E-COMMERCE

One of the fundamental aspects of e-commerce is the identification of participating parties during business transactions. This is usually a relationship between two entities. Among the most common are ordinary customers of e-commerce servers, providers from the ranks of independent sellers, or companies together with their suppliers, various organizations of state and public administration, and financial institutions. There are also other less known types of e-commerce communication. The letters and their location in abbreviations represent the entity. Below are the best known types. (Suchánek 2012, 16)

2.1 B2C (Business to Customer)

This is communication and sales between the seller and the end customer. The purpose is to inform the customer about the products offered through the website, and then arrange the sale. (Laudon and Traver 2012, 60 - 61), (Suchánek 2012, 16 - 17)

2.2 B2B (Business to Business)

Business transactions and communication takes place between two business entities. The basic difference between B2C and B2B commerce is that products and services are not intended for final consumption and relationships among partners last longer period of time in general. B2B generates the largerst market share. (Laudon and Traver 2012, 60 - 61)

2.3 C2C (Customer to Customer)

In this case, it does not feature a business entity, but ordinary consumers who practice this method of trading mainly on auction sites or in second hand shops. This kind of e-commerce does not belong among the elements of e-business. (Laudon and Traver 2012, 60 - 61), (Sedláček 2006, 97 - 98)

2.4 Social commerce

Very young form of e-commerce, which has not reach the top of its potential yet. Thanks to possibility of sharing any kind of content and communication in social networks, creates space for business. (Laudon and Traver 2012, 60 - 61)

2.5 Mobile commerce

Usage of mobile devices for mediation of business through the internet. (Laudon and Traver 2012, 60 - 61)

2.6 Other types

There are other, not so common systems, such as G2C (Government to Costumer), C2G (Customer to Government), where customers buy products and services from the government, and vice versa customers pay public administration (tax). There are also known concepts, such as B2G (Business to Government), G2B (Government to Business), B2A (Business to Administration), C2A (Customer to Administration), and other less known types. (Sedláček 2006, 97 - 98), (Suchánek 2012, 16 - 17), (Laudon and Traver 2012, 60 - 61)

3 E-COMMERCE BUSINESS MODELS

There are many business models for e-commerce, because there is no unique way to convey the transaction. Stores can use these models to broaden their scope, or transform the current mechanism. Likewise, new companies that are starting businesses on the internet choose a particular business model. They should especially ensure the circulation of information, goods, and money. Among the best-known business models are:

3.1 Electronic stores (e-shops, e-tailers)

Platform websites that use catalogues offering products and services in order to increase demand, reduce costs, and support sales. (Blažková 2005, 104) The word e-shop is not commonly used in English language. Instead of that, it is called retail stores or e-tailer. They are typical example of B2C e-commerce model. According to Laudon and Traver, there are 4 basic types, which generate profit from online sales of products.

Virtual merchant – Classical type of business, operating only on the internet, offering products to customers for end consumption

Bricks-and-Clicks – Owners operates not only in online environment, but also through brick and mortar stores

Catalog Merchant – Customers select products from online catalogue, which is distributed through e-mail. They need to send a request on a market website.

Manufacturer-direct - Direct sales of products from manufacturer to end customers through market websites. (Laudon and Traver 2012, 339)

There are many different B2C models, however their business is not financed by revenues from sale. (Laudon and Traver 2012, 339) For the purposes and better understanding of this bachelor thesis is used term e-shop instead of e-tailer.

3.2 Electronic shopping centres (e-mall)

More e-shops incorporated under a single brand. (Blažková 2005, 104)

3.3 Electronic auctions (e-auctions)

A system where the scheme should surpass demand in order to reduce costs and streamline the course of trade. (Blažková 2005, 104) Electronic auctions are based on C2C model and their best-known representative in online market is E-bay. (Laudon and Traver 2012, 683)

3.4 Electronic tenders (e-procurement)

Tenders seeking suppliers through tenders or advertising via the internet. Generally part of B2B model. (Blažková 2005, 104)

3.5 Virtual communities

This brings together companies with a common purpose which, in the interest of building confidence among consumers, exchange information and experiences. (Blažková 2005, 104-105), (Suchánek 2008, 37-39)

3.6 Third party Marketplace

This is a server that provides the greater visibility of certain e-shops through lending their brand and their search services. (Blažková 2005, 104-105), (Suchánek 2008, 37-39)

3.7 Co-operative environments (collaboration platforms)

Cooperation between companies in the form of, for example, the same design or production for a higher market share. (Blažková 2005, 104-105), (Suchánek 2008, 37-39)

4 STRUCTURE OF B2C E-COMMERCE SERVER

The structure of the B2C e-commerce server differs from not sales one mainly in the way of financing the operation. While unmarketable websites profit and are financed mainly from activities such as advertising, classic e-commerce servers emphasize the sale of goods. It is therefore logical that the content is mainly to promote products for subsequent sale to the customer. Support from payment transactions is another character that distinguishes these two types. Nowadays, it is common for e-commerce sites to offer a wide selection of options to pay for a product or service. Each electronic business is unique, but there are basic elements that are common:

- Catalogue of products and services - A very important part of every e-commerce site. Nowadays, most businesses offer a wide range of products, which should be divided into categories, most frequently according to type. Fundamental are not only a good description and design, but also clarity for customer orientation.
- The reaction of consumers after purchase - Potential customers are heavily influenced by the opinions of people with previous experience with purchases from a specific company. Therefore, e-commerce sites often have a place where customers can comment on specific products, which may cause a positive reaction in new ones. Despite this, the reputation can be manipulated by the owner.
- Order guide – A situation that occurs with specific products. Shoppers fill in detailed information about their orders. This includes, for example, size or colour of any product that the user has chosen. Generally, user-friendly websites have the advantage.
- Shopping cart – A deliberately chosen symbol, through which is the operator tries to evoke the atmosphere of classic physical shops in the customer. The advantage of the e-commerce environment is the continuously calculated total purchase price.
- Product buying guide – The most important part of the transaction, which is divided into four sections. Shoppers first select the preferred payment method, specify delivery conditions, and then complete the final details of their order. Afterwards, they receive all the information about the order, and final confirmation of the purchase.
- Customer Account with orders and delivered goods - Here, customers can enter their identification data, which grants them access to monitor the progress of their delivery. E-commerce servers practice this method mainly to obtain information about the client, for the reason of future addressing, for example by e-mailing. The user at that

moment becomes a member of a database, for which other offers can be distributed. (Stuchlík and Dvořáček 2000, 224 – 230), (Suchánek 2008, 33)

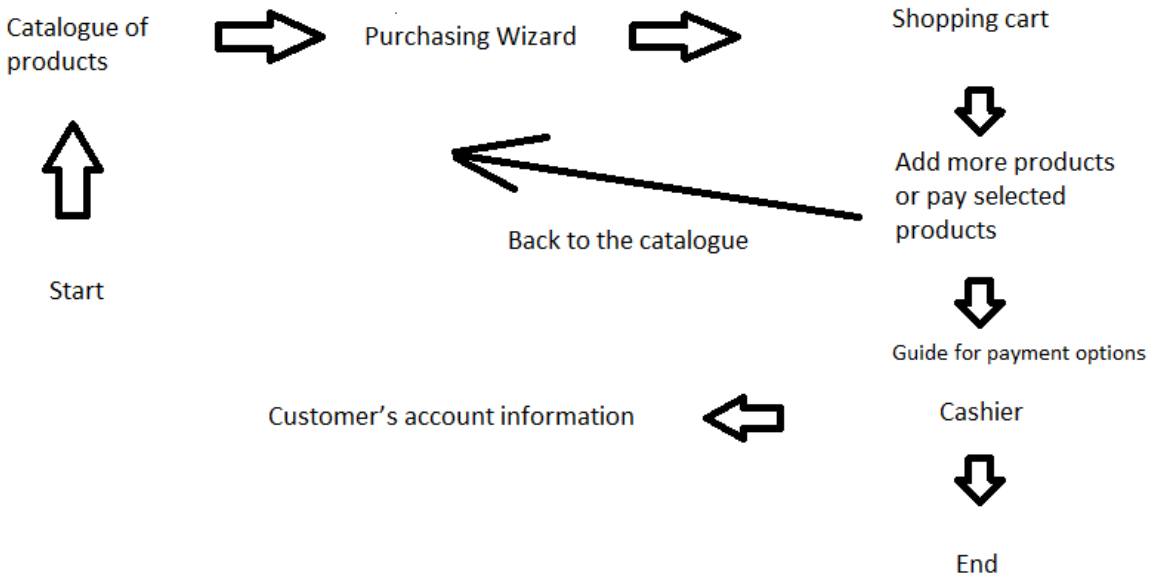

Figure 2. Structure chart of a typical sales server

Source: Suchánek 2008, 33

5 THE FORMS OF PROMOTION FOR A B2C E-COMMERCE SITE

The basis of any successful e-commerce site is sufficient traffic that brings purchases from customers. With today's competition, it is not easy in this marketplace, and therefore there are plenty of paid and unpaid methods that are dedicated to promotion. Also, before the foundation of the e-shop, the owner should carefully consider which option will be the most effective for him.

- Goods search engine – The best way to start an e-shop is to place your products on a comparison site. On the Czech market, this is realized by Heureka.cz and Zboží.cz
- Themed magazines – The possibility of publishing advertisements in magazines dealing with the same or similar products which the owner sells via his e-shop.
- PPC advertising – A paid way of promoting e-shops. Literally translated as a so-called "Pay-per-click" system. Search Engines (Google, Yahoo) and social networks (Facebook) target advertising on e-shops whose owners pay a certain sum for each click on their link. Among the providers of these campaigns are, for example, Sklik and Google Adwords. (Mikulášková an Sedlák 2015, 117 – 119)
- Affiliate marketing – Partners of the owner promote the e-shop, for which they are paid by commissions on orders made. What kind of promotion the partner chooses is entirely up to him. (Mikulášková and Sedlák 2015, 261 – 265)
- SEO – Unlike Search Engine Marketing, including the promotion of paid services like PPC, banners, etc., SEO is based on natural searching. This requires properly analyzed keywords, thus the e-shop gets a better position in search engines. This service is offered by a lot of companies and individuals, but also the actual owner, with appropriate knowledge, can help himself. (Mikulášková and Sedlák 2015, 133 – 134)

To further promote are used of various competitions, discount events, e-mailing, creating a blog with readable articles about products, contributions to PR sites, certificates, additional use of social networks, and many other ways. (Mikulášková and Sedlák 2015, 117)

6 ADVANTAGES AND DISADVANTAGES OF B2C MARKETING

The internet is a branch of industry that offers lots of new features that bring the seller and the customer various benefits. There are a lot of opportunities to save costs, or for the use of new communication tools between participants. However, ICT itself contains a lot of new risks, which were previously unknown in physical business. Listed below are the most important advantages and disadvantages from both perspectives.

6.1 Advantages of customer

- Lower prices, discounts – With lower costs, which are often caused by direct sales from manufacturer to consumer, products are cheaper on the Internet.
- Comfort and time savings - Customers can order goods from the comfort of their own homes, and compare selected articles from various companies in less time than with physical visits to phsyical shops.
- A large amount of information - The customer has the opportunity to not only find out indormation about the product on the website of the e-shop where he wants to make his purchase, but also has the benefit of the entire content of the internet.
- The possibility of buying from all around the world – The actual physical distance of shops is irrelevant. The customer may purchase products from all around the world.
- Opening hours - customer does not have an interest in opening hours and can buy 24/7. (Blažková 2005, 101 – 102)

6.2 Disadvantages of customer

- Mistrust and fears – There is no 100% guarantee that the customer will receive the product that he ordered. This may be lower quality goods, non-identical goods, or even non-delivery of the desired purchase. The worst case may be in stealing personal information, and the subsequent misuse of such data.
- Virtual sellers and goods – Unlike physical shops, the customer does not come into physical contact with the selected goods until delivery. The goods can not therefore be tested in advance. (Blažková 2005, 102)

6.3 Advantages of sellers

- Cost savings with consequent lower prices - The costs of the very existence of the internet shop are significantly lower than in physical shops. Likewise with the ordinary operation, owners do not pay rent or employees. This advantage is, therefore, evident in the prices of products, which can be lower and thus more attractive to buyers.
- Specialization - Because over the internet people can buy from absolutely anywhere in the world, it gives owners the possibility to use online stores specializing in a particular sector. One does not have to be afraid that it will focus on a small target group.
- Easier work - Continual development of automation of various activities on the internet gives owners the opportunity to save a lot of time. It is about, for example, filling out forms, or sending automated emails with advertising content. (Blažková 2005, 102)

6.4 Disadvantages of sellers

- Competition - The constant expansion of the e-commerce industry is causing massive competition across the Internet. In order for a shop to find its place, it must expend considerable effort to find and keep customers. This results in financial promotion costs, high quality customer service, a wide range of payment methods, compliance with delivery conditions, and also a lot of extra work. Because of globality, owners must also take into account competition from abroad.
- Anonymity - If the user does not register, the owners do not know who is buying.
- Legal issues - If the business operates internationally, there are also many problems, not only with orientation as to according to which law individual cases go by, but also problems with complaints and the payment of taxes. (Blažková 205, 103)

7 PAYMENT METHODS IN B2C SERVERS

Another important part of internet business is to choose a payment method. Nowadays, it is common that the operator offers customers many ways to pay for ordered goods or services. From the outset, some payment models remain, and some change with emerging technologies.

- Cash on Delivery – Although many theoretical sources and the chart below indicate the decrease of COD in the Czech Republic, it is still the most common method of payment. This is primarily because of a faster execution of orders than for bank transfers, and customer concerns over advance payments. This example clearly shows that for many consumers, a kind of distrust of online sellers is still prevalent, and they prefer to choose a more expensive option, which will provide them the greater sense of security. A lot of them are unaware that even with COD, the delivery is of a package with a product that they can only open after payment. (Mikulášková and Sedlák 2015, 315)
- Bank transfer – Time-consuming method of payment in advance where the customer sends an appropriate amount for his order to the bank account of the seller. He realizes delivery after the money has been received. Frequent phenomena may be errors in filling in the payment order, thereby causing a considerably longer delivery time. Even when correctly sending money, the transfer usually takes a few days. (Mikulášková and Sedlák 2015, 315 - 316)
- Payment by card – A developing method which is used mainly by the younger generation, which is closer to modern technology. It works on the principle of entering data (card number, expiration date, CSC code) of the credit or debit card. The e-shop sets up a payment gateway into which the customer enters the following relevant data, and after paying, the bank informs the seller, who dispatches the goods of the order. This method belongs among the fastest, but many people still condemn it for the fear of misuse of personal data. (Mikulášková and Sedlák 2015, 316 - 317)
- Payment button – Very similar to the method of bank transfer. The customer searches on the website of the e-shop for the payment button of his bank, which redirects him to his online banking, which has already been pre-filled with the transaction data. He only has to confirm. (Mikulášková and Sedlák 2015, 317 - 318)

- Internet wallet – A form of electronic wallet, which usually serves for secure payment of small amounts on the internet. Customers here transfer a certain amount of money from a bank account, and then can pay without entering data. (Shopcentrik 2008)
- Supply points – The possibility to pick up your order at the desired physical distribution point of the online store. The customer is informed via SMS. (Mikulášková and Sedlák 2015, 314 - 315)

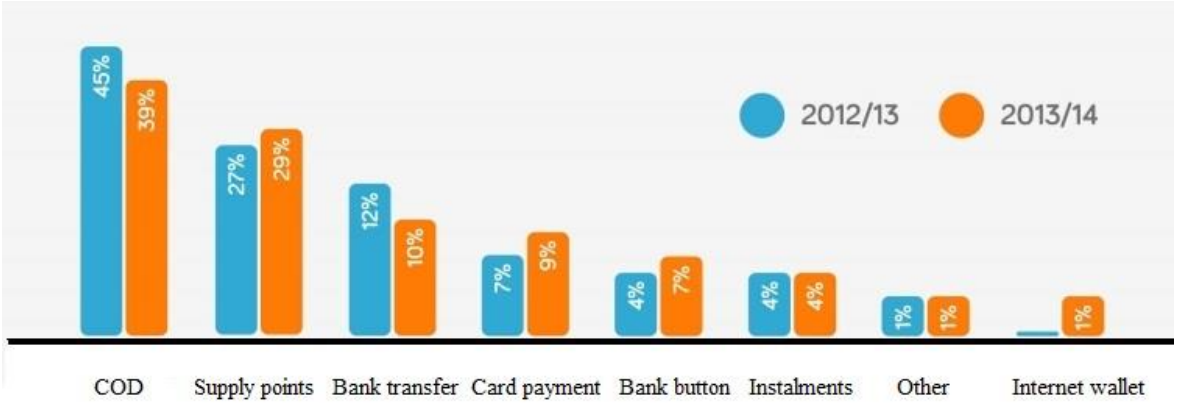

Figure 3. The differences in the use of payment methods between 2012 and 2014
Source: Heureka.cz

The graph shows that while the use of COD in the Czech Republic over the last year fell by 6%, credit card payment and payment for the supply point, on the contrary, increased by 2%. An interesting fact can be the two percent drop in classic bank transfers, while the very similar method of the bank button increased by 3%. The use of internet wallets also recorded growth, but is still used by only 1% of customers. Instalment purchases account for 4% of consumers.

8 E-TRUST

8.1 Definition of trust

Every day, each person puts his faith in different people, services, and other entities. Seemingly routine certainties, such as a good quality lunch in a restaurant, a reliable arrangement with a friend, or tomorrow's sunrise are certain signs that are something we rely on, and therefore trust. These are the kind of things that people perform, stereotypically, and that we get used to positive results, due to previous experience. The internet environment does not offer such security too often. It should be noted that, unlike physical trading, on the internet, there are a lot of factors that undermine confidence. These include impersonal dealings, some legal uncertainty, and mainly the greater simplicity in engaging in fraudulent practices. It is therefore logical that on the internet is more difficult to establish close relationships than with physical contact. (Head and Hassanein 2002, 3) Trust itself is sometimes also only one resource that enables not only business, but also interpersonal transactions. Not all manoeuvers can be realized under contract. (Cook, Snijders, Buskens and Cheshire 2009, 15)

The definition of trust is not entirely clear. According to some sources, it is almost impossible to describe it exactly. Others, on the contrary, defined it as a willingness to believe. More specifically, it is the point of faith in certain aspects that should be in the other party, such as honesty, benevolence, goodness, etc. (McKnight, Chervany 2002, 37). Another example is the explanation that the trusting party gets in a vulnerable position in respect to the other, and expects a certain result, without it being checked. From the perspective of e-commerce, it is possible to argue that trust is formed by customer ratings that come from previous experience. (Kumar and Saren 2012, 5).

E-commerce, from its inception until now, is still expanding, and key elements of the expansion are aspects of the type of low cost. They are reduced if, and only if, the trust is built between the commercial parties. That is why it is logical that with its lack, it is not possible to fully develop e-commerce. If trust is not built, the lack of verifiability, no physical contact with the trader, the possibility of fraud, the distance between trading parties, and many other factors play a more important role, thus complicating the deal. E-trust is a basic and crucial factor for the success of e-commerce. (Kumar and Saren 2012, 35)

9 INFLUENCERS OF CONFIDENCE IN B2C MARKET

Except many factors, the trade participants determine the level of trust. They can be divided into three main groups: (Head and Hassanein 2002, 10)

9.1 Consumers

Customers who plan to shop on the internet, mostly first examine traders, and then try to find the confidence needed for the deal. These types of people can have rich experience with classic brick and mortar sales, but their online communications can be in lower level, which may not be entirely pleasant. Every person is different, and has different settings for the acquisition speed of trust, which must be built together to start a business transaction. (Head and Hassanein 2002, 10). There are different typologies of customers. Every potential customer that contacts the shop through customer service, livechat, or other sources of information, must be approached in different ways. According to Vysekalová, vendors divide customers into 4 types:

- Sociable type - These are simply influenced persons, without their own initiative. It is necessary to assure them of the sense of purchasing a particular product.
- Bureaucratic type – Conservative type without their own speech, and who often can not decide. Building trust with this customer takes a long time, and the vendor must be patient.
- Dictatorial type – Considerably suspicious type with their own form of self-expression. He is not afraid to take risks. It is important for the vendor to promote their own opinion, supported by facts.
- Effective type – The ideal type who quickly decides and applies a positive attitude, and knows specifically what goods he wants. The vendor should point out the advantages of the product. (Vysekalová 2011, 237 - 238)

Irrespective to types of customers, who want to fulfil their needs through online purchases, all of them have one common goal. Reach the satisfaction. It is defined as achievement of level of expectation from the product or service, which he bought. (Oliver 2010, 8)

9.2 Vendors

The task of the vendor is to convince the customer that his e-commerce server is trusted. Preference is given to those owners who have not only traded on the internet, but also at their own brick and mortar store. Customers have the habit of trusting something they already know in a different way, which may be the natural form of business in this case. Therefore, a greater the chance of success is for a businessman who runs both an internet shop and a physical shop. (Head and Hassanein 2002, 10)

In today's competitive online environment is crucial for vendors to build long-term and mutually profitable relationship with customers. Not only in the area of e-commerce is probably best-known marketing strategy 4C mix, which defines 4 basic areas to get customer's satisfaction. It is a calculation of customer's total costs, convenience, communication and benefits. Whether owner realize these parameters better then competition, he will gain competitive advantage. (Štindl 2010, 460)

9.3 Referees

Referees are people or organizations who do not actively trade, but their behaviour affects customer trust and the credibility of vendors on the internet. It may be a different types of reputation, from word of mouth to the form of different certifications held by vendors. The online environment is a very important factor which greatly affects potential customers. We distinguish four types of Referees whose activities provide customers a certain sense of confidence. For shoppers, each may have a different value of credibility. (Head and Hassanein 2002, 10)

- Word of mouth - this is the way the recommendation of a vendor is passed on from a person with whom a potential customer has some form of relationship. It is this relationship, based on certain values, such as friendship or family that they have, that makes this method particularly effective. Of course, there may not always be such a strong bond. It also makes it easier for the buyer that they do not have to examine the credibility of the vendor using different certificates and awards. This type of communication is a little different, but basically in the same form was extended to the internet. People here can create numerous interest groups, in which they present their opinions, evaluations, and other important aspects that will help the buyer in the

decision making. It is not unusual that different scoring systems are also introduced by the vendors themselves to prove their credibility, and thereby increase sales.

- Watchdogs – Among watchdogs can be included various independent organizations, the media, and other similar companies that are supposed to investigate unfair practices and online sales, and notify customers through, for example, forums. Among the most famous is the company EPIC (Electronic Privacy Information Center).

- Certificate authorities – Today, a common practice of most e-commerce servers. In principle, the entry of a third party between the customer and the vendor. A third party certification authority is meant as a bank, which uses digital certificates to verify the authenticity of the data.

- Seals of approval – To make customers aware of the credibility of e-commerce servers, operators place various logos, certificates, and seals of reliability on their websites. They are offered by a trusted third-party company, just to vendors who can get them because of their reliable and trustworthy behaviour in the online environment. This mark may focus on privacy and security of the transaction, or the quality of the goods and services. After subsequent clicks on the logo, seal, or certificate, it displays a detailed description of a third party, where the customer learns more information. With this system, it is much easier to find a quality e-commerce server. (Head and Hassanein 2002, 15 – 22)

10 FACTORS AFFECTING TRUST IN B2C MARKET

In the previous paragraph, there were mentioned people and entities that influence trust in online shops. At this point, it is also necessary to outline the factors.

- Reference - Although references have been mentioned in the previous paragraphs, there were not told how this factor is used to gain credibility. Usually, we find reference to the most visible places on the website for trade, for example, directly by the product. It is important to demonstrate the quality, rather than quantity of positive feedback, so that it impresses the potential customer. Although this is probably a way to efficiently acquire a wide client base, it is not easy to build a good reference, especially for new e-shops. (Mikulášková and Sedlák 2015, 75 – 78)

- Usage of specific person - it is a way of communication between the particular person and customers through text on web pages of the shop in the singular. Psychologically, it is more effective to provide confidence to the customer by being passively communicated with one person who has a photo on the website. This creates personalized communication, which increases credibility. This person should also be used as the contact person for customer service. (Mikulášková and Sedlák 2015, 75 – 78)

- Regular updating of websites - The success online shops is especially due to regular customers. To maintain them, their owners must constantly update the website content of the shop. Not only, that this fact increases customer confidence, but it encourages search engines to move their e-shop up in the rankings in searches, as the robots find updated content more interesting. The higher the e-shop ranking, the higher its traffic and conversion rate. (Mikulášková and Sedlák 2015, 75 – 78)

- Proof of legal business - lots of potential customers who visit a particular e-shop are afraid of fraud. To avoid this, the owners publish listings from the professional or trade register on the website. Another way to increase the credibility is with security certificates, which draw attention to the quality and safety of an e-shop. Among the most famous Czech providers of these certificates are APEK (Association for Electronic Commerce) and Heureka. (Mikulášková and Sedlák 2015, 75 – 78)

- Consulting websites - Successful owners provide so-called advisory pages, where the fundamental objective is to deal with customer inquiries. Resolving customer difficulties increases confidence in the entire e-shop, which in the future will increase their conversion rate. (Mikulášková and Sedlák 2015, 75 – 78)

- Brand - Building a brand is a long-term activity, however, it is very helpful to increase the credibility and attractiveness of the shop. Customers can get a guarantee of quality, which influences them in their selection.(Mikulášková and Sedlák 2015, 75 – 78)

- Design and structure - a major contribution to increased attractivity of an online shop. The basis of success is a high quality graphic design that will be pleasing to the eye, but it will not interfere with the content and usability of the website, which is the very basis. Based on the types of products offered, the overall design is conceived. (Mikulášková and Sedlák 2015, 78) There are lots of people who just intuitively use the design and structure of the web as a key factor for deciding on a potential e-shop. (Cook, Snijders, Buskens and Cheshire 2009, 194)

Among other influencing factors we can classify high-quality content processing filters, or the appropriate location of information. All these elements not only help the customer to obtain the appropriate willingness to making a purchase, but also help the vendor with greater conversion, for building a successful and high quality internet shop. (Mikulášková and Sedlák 2015, 78)

11 MISTAKES AFFECTING CREDIBILITY OF B2C ONLINE SHOP

In addition to the elements that help build credibility, there are also a number of mistakes which do the contrary. No shop is perfect for everyone, because for every customer, various factors are important. The following division mention the most common mistakes that reduce the credibility of the online store. (Mikulášková and Sedlák 2015, 78)

- Lack of contact - If the customer finds that he has nobody to turn to with questions, or the contact is faulty, or the telephone number is unsuccessful, it clearly undermines the credibility of the shop. Likewise, there is a problem with inoperable email addresses. (Mikulášková and Sedlák 2015, 78 - 82)

- Incorrect prices - If the customer does not know the exact price to be paid on the first contact with the product on the website, it may have an adverse effect on the completion of the order. In practice, this problem may be noticeable when VAT is added only in the last step, in the shopping cart. The customer will gain the impression that he was cheated, and the purchase fails. Putting the final price in every case is a basic principle of fair play. (Mikulášková and Sedlák 2015, 78 - 82)

- Poor description – Here, there are two specific problems. The first is technical, and it is the use of the same description of the product, as used by the manufacturer. On the Internet, there is duplicate content, that is penalized by the internet browser, which is reflected in the lower display by e-shop customers. The second problem arises from mainly stylistic errors or bad product descriptions. Both these facts reduce the credibility of the online shop. (Mikulášková and Sedlák 2015, 78 - 82)

- Poor quality images - Sometimes it is more important for the customer to see a picture of the required product than to just read about it. If the photos are not sharp or otherwise of poor quality, it reduces the chance of making a purchase. (Mikulášková and Sedlák 2015, 78 - 82)

- Customer communication - Without quality customer service today, online shops find it difficult to succeed. Proper communication and offer various types of bonuses are the best way to get a permanent clientele. In most cases, without these elements, a potential customer turns to the competition. (Mikulášková and Sedlák 2015, 78 - 82)

- Lengthy ordering process – one of the issues of modern online shopping is filling out a lot of data, and thus undergoing the long ordering process, which discourages many customers. The basis is the most transparent order, and to keep it to a maximum of 4 steps. (Mikulášková and Sedlák 2015, 78 - 82)

Among other less frequent, but also very fundamental errors belong design garishness, links to competitors, malfunction of certain elements on web pages, long delivery time, small choice of payment methods, poor handling of complaints, poor business terms and conditions, and many others. In order for vendors to avoid these problems, there are many different types of testing the servers. (Mikulášková 2015, 78 – 82)

12 SOFT TRUST AND HARD TRUST

Words like trust and credibility are found throughout the area of e-commerce. The most frequently used types are B2B and B2C, which together make up 95% of its share. However, while B2B marketing is based on long-term relationships between legal entities, which requires a higher degree of confidence, B2C direct-selling indicates a shorter duration of the relationship between the vendor and the customer than between firms. B2C also mediates orders for many times more transactions. This clearly shows that trust is not a singular value common to all areas of e-commerce, and B2C marketers are therefore divided the two types. Soft and hard. Easier to understand is the hard one, which is more technologically oriented, and includes all of the security aspects of a transaction. Specifically, different encryption methods of provided personal credit card information, bank account number, etc. Hard trust should ensure that customers can feel confident that these information will be handled correctly by the vendor, and will not be misused. Soft trust, by contrast, focuses on information privacy and quality of service. Name, surname, email, etc, are especially important for owners of internet shops. It is in his best interest to obtain information, because thanks to this, he can increase the efficiency of his business. However, if the customer does not trust the vendor, and is afraid that his private data will be treated inappropriately, he may entered them falsely and the vendor will gain no value. It works the same way with the quality of services provided. The customer can feel the credibility of the online shop only after he successfully completed order. Confidence then increases with further purchases. More about gaining trust through purchases is written in the section on the trust cycle. (Head and Hassanein 2002, 7 - 9)

13 TRUST CYCLE

Trust is not a permanent measure that you can build once and that will last forever. It is not only the creation, but also on the consolidation, or vice versa, falling into extinction. For the needs of e-commerce, this has been divided into a certain cycle, from the very beginning, through establishment, to its completeness. The first phase is chaos, when the customer does not have properly developed confidence in the vendor, and is afraid of internet fraud, and also ignores the internet reputation in various discussions. The basis for moving to the next level is a better understanding of the technology, thanks to experience that can only be acquired overtime. Once a customer begins to compare vendors, and make their first successful transactions, it is the establishment of trust. At this point, the customer begins making larger quantity orders, still inspired by the positive reputation, and thus enhance his confidence with each successful transaction. After some time, he gets to the final stage of preservation (maintain). It is necessary to understand that when this whole process does not ends, but on the contrary, the customer is still susceptible to many outside influences. By now, however, it is not by a positive reputation, but mainly by a negative one, that may affect him in the wrong direction. The worst example is of course an own experience with a failed transaction at a shop for which you have already built up trust. Such a customer can return to the stage of chaos, and in order to find another trusted retailer, it is necessary for him to make much greater efforts. The difference can be observed only in cases where a transaction is unsuccessful, but the vendor bears no blame. If this occurs in the early stages, there is a great likelihood that the customer will not buy from this e-shop, but if the situation is different, and the buyer has already built some degree of confidence in the vendor, there is a greater percentage of chance that they will remain partners. Of course, if it is proved, that the owner of the e-shop acted intentionally or was careless, then in the vast majority of cases the customer returns to the first phase of the cycle, i.e. chaos. The picture below graphically illustrates how the cycle works with a small description. It should be borne in mind that the basic components influencing behaviour and customer confidence are the customer, vendor, and referee. (Head and Hassanein, 2002)

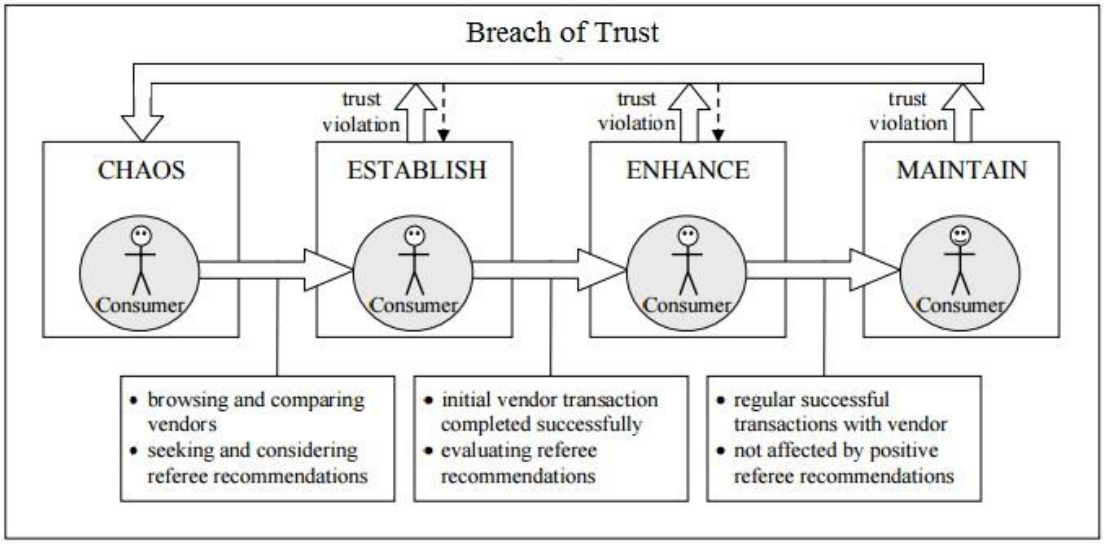

Figure 4. Trust cycle

Source: Head and Hassanein 2002, 13

II. ANALYSIS

14 BASIC INFORMATION ABOUT RESEARCH

14.1 Aim of analysis

The second part of my bachelor thesis is aimed especially at work in the field. To be able to advise internet shop providers on how to build and further develop their business, mainly focused on university students, two methods of research have been chosen. An interview with a former e-shop owner, and a questionnaire among students. Mainly, because of the comparison of both sides of the business transaction, it will help to determine more objectively what should be improved to increase purchases, and by that, try to ensure the satisfaction not only of a profitable business, but also of the customer.

14.2 Methodology

The questionnaire consists of 15 questions, which were answered by university students across the Czech Republic in November and December 2014. There were used the physical filling method, not through the internet, and people in universities were asked to spread this survey among their classmates and other students. This quantitative research contains semi-closed and closed questions. The answers were analyzed, and almost every single one is described, commented on, and expressed by a graph or table in percentages. It is followed by the correlation part, which compares the results and points out more detailed, but no less important information.

The next qualitative research is focused on an interview with a former e-shop owner. It shows not only his opinions about e-commerce issues, but also ways to create a successful e-shop in the modern market. The interview was recorded in January 2015.

The practical part ends with recommendations for e-shop owners, supported by my opinions, based on survey results on how to establish a more effective business.

15 ANALYSIS OF QUESTIONNAIRE ANSWERS

Usage of computer	Daily, a few hours	Daily, max 1 hour	Once every few days	Once a week	Less than once a week
	69.79%	18.75%	9.90%	1.04%	0.52%
Gender	**Male**	**Female**			
	45.31%	54.69%			
Time spent at university	**Less than 2 years**	**2 or 3 years**	**4 or more years**		
	30.11%	31.72%	38.17%		
Bought anything on the internet	**Yes**	**No**			
	96.88%	3.12%			

Table 1. General questions dividing students into categories according to their usage of computer, gender, time spent at university, and online shopping experience

Source: Own research

The initial questions are more general than the rest of them. At first, survey was trying to find out the frequency of using computers among university students. It is logical that for students in the modern world, it is almost necessary to use this electronic device. A total of 134 of 192 confirmed that they use a computer a few hours every day. Also, the next 36 respondents answered that they turn it on for at least for one hour every day. In that case, it can be seen that for almost 90% of students, work on a computer is considered a daily routine. According to the table, 22 people do not agree with the crowd, and use it once every few days, once a week, or even less than once a week. This question was not further analyzed, for example, what is your activity on the computer, because the main principle was to find out, if there is some relationship between the selection of e-commerce server

and the time spent on the computer. In the correlation part will be seen, if this assumption is confirmed.

Then, the research explores the gender of respondents and their experiences with e-commerce. These two simple questions do not have such a high information value as the other ones. At first it deals with the major distinction in almost every questionnaire, which presents how many men and women answered all of these questions. From 192 students, 105 were women, and 87 were men. It is natural that in every research project like this, there will be some kind of deviation, and in this case, there is a difference of approximately 10% between women and men. It was mentioned mainly because of the next questions, which will follow. It is necessary to take into account that there are always more women's opinions than men's ones. It is typical, for example, in the question about types of products that students are buying. It is believed that women prefer more clothes, cosmetics, etc. than men, and that is the reason why a higher percentage of these products can be possibly expected. But the reality should be slightly different. Unfortunately, that is just a process of natural deviation.

In the next question, audience was asked, if they have any experience with internet shopping. A total of 6 of them had never made any purchases in an online environment, and they are not included in the next parts of the research. The last enquiry in this table was built to divide students into categories according to the period of time that they spent at university. The question was asked to prove that the age of the respondents is balanced, but also to find out in the following correlation part if the results of the previous questions are different in comparison of younger and older students. A total of 56 of 186 study for less than two years, 59 respondents are there for 2 or 3 years, and 71 visit universities for 4 or more years.

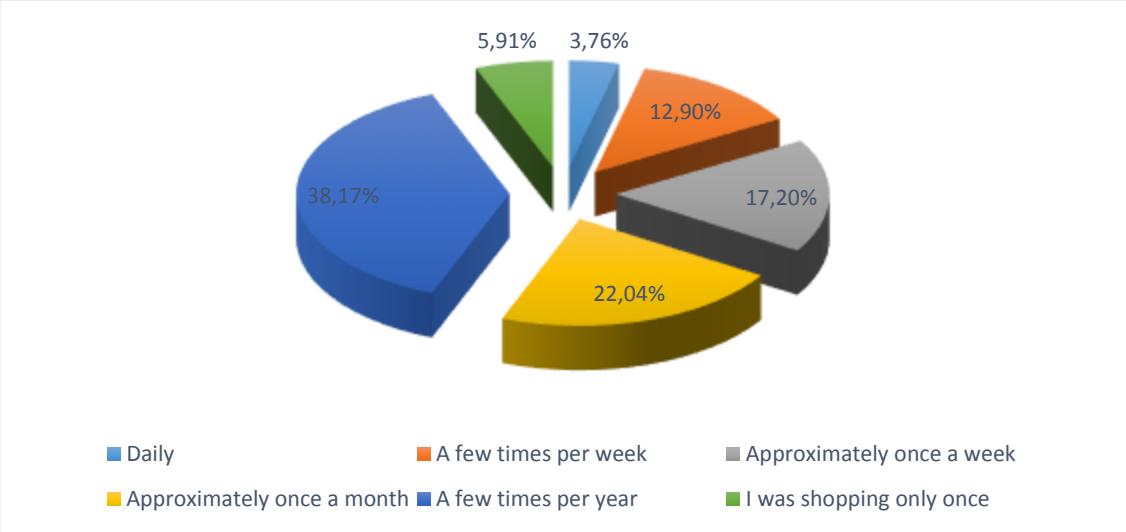

Figure 5. Frequency of online purchases

Source: Own research

According to these results, it can be seen that online shopping still has enormous space for improvement. A total of 7 students answered that they make purchases every day. That is probably not a surprise, because for the majority of people, products that they need to use on a daily basis are much easier to buy in a local brick and mortar store. It is being told mainly about groceries, but with the current level of online shopping, it is very difficult to convince customers to buy these products through the internet. However, in my opinion, this is only a matter of time before even this area of online shopping gains success. 24 of 186 people can be marked as frequent customers, because they buy products a few times per week. A total of 32 students prefer purchases approximately once a week, and the next 41 use these transactions approximately once a month. A few times per year is the most frequent answer, with 71 responses. Only 11 students have almost no experience with online shopping, because they had made only one purchase in their life to date. This question is very important in my research, due to the next correlation part in my bachelor thesis, where will be compared whether the frequency of online purchases has some influence on people's online behaviour, specifically on their e-trust.

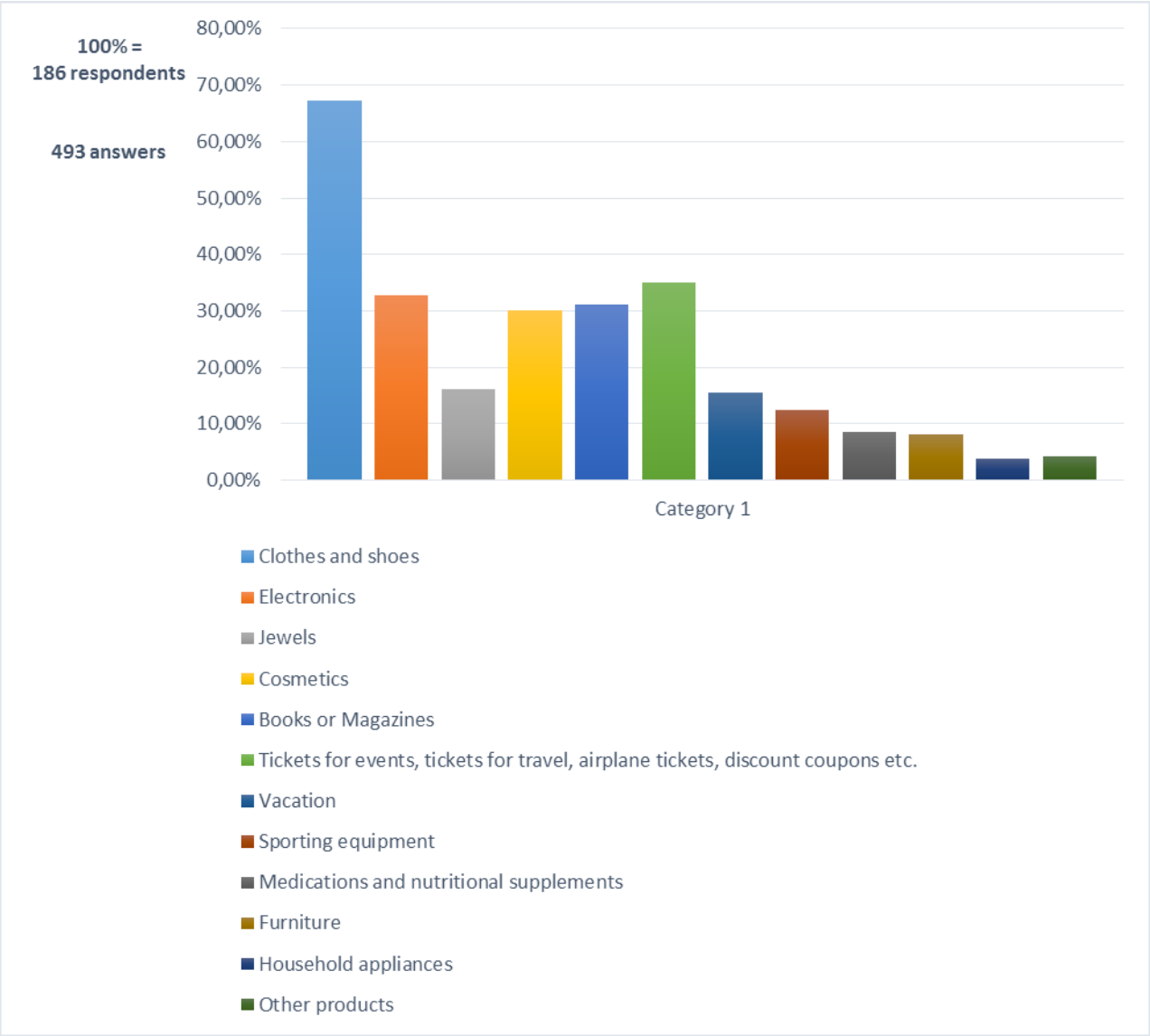

Figure 6. Most often purchased products

Source: Own research

My intention, in the last section of the practical part, is to recommend a few things which could be more convenient for e-shop owners. Mainly, how to improve and adapt e-shops for students. This question have been chosen to refer to the current ranking of online product purchases among university students, and compare it with general research in Czech Republic. Results between these groups are similar, except for the fact that purchases of clothes and shoes among students are in first place, with greater differences than among the general public. (Morávek 2014)

A total of 125 of 186 respondents in my research marked this answer. Everyone in my questionnaire had the possibility to pick one, two, or three of the most frequently purchased items. The final number of circled products was 493. In the second position can be placed not only tickets for events, travel tickets, airplane tickets, and discount coupons with 65 responses, but also electronics, which were chosen by 61 students, books and magazines by 58, and cosmetics by 56. Next items like jewellery, vacations, sports equipment, medicines and nutritional supplements, furniture, other products or household appliances were chosen in this order by 30 students or less.

Advantages		Disadvantages	
Comfort	31.18%	**No physical contact with potential product**	37.10%
Wide range of products	23.12%	**Insufficient security of transaction**	29.03%
Low price	16.67%	**Fees**	12.90%
Wide comparison among e-shops	11.83%	**Long delivery time**	11.83%
Possibility to return product without any reason in 14 days	9.14%	**Other disadvantage**	5.91%
Possibility to buy products from foreign countries	3.23%	**High price**	3.23%
Quick delivery	2.69%		
Other advantage	2.15%		

Table 2. Advantages and Disadvantages of online shopping

Source: Own research

Advantages are the linchpin of every successful e-shop, as much as disadvantages could be its doom. It is necessary to realise, that purchases in e-shops or brick and mortar stores have unquestionable strengths and weaknesses. Owners who want to have flourishing

businesses should try to exploit as much value as the online environment is able to provide. And on the other hand, they should try to reduce as many threats as they can which could cause loss. So, what today's students can appreciate and what they consider to be weak points of modern internet shopping was the goal for the next two questions. Now it is known, that the comfort of ordering from anywhere and delivery to requested place is a priority for 58 of 186 respondents. A total of 43 have chosen a wide range of products, and 31 believe that lower prices in e-shops than in brick and mortar stores is the most important factor. In the other positions are wide comparison among e-shops, with 22 votes, 17 prefer possibility to return products without any reason within 14 days, and only 6 consider the possibility of buying products from foreign countries as the most important criterion. Quick delivery and other reasons are in the last places, with 5 and 4 votes. Advantages showed which standards, should modern e-shops have to gain new clients, or to keep current ones. More important are probably answers to the following question: where are the biggest fundamental disadvantages. Students see the basic problem as being there is no physical contact with the potential product. That was answered by 69 of 186 respondents. An interesting result is that insufficient security of transactions is noticeable right behind it, with 54 votes. Here it is graphically shown that among the younger generation of the current period, which is less conservative than the old one, the fear of potential fraud dominates. Also, it should be noticed, that younger people prefer more cash card payment methods, which is riskier than other ones. In the third place are fees, which was marked by 24 students, and another 22 circled long delivery times. A total of 11 did not choose any offered possibility, and specified their reasons, such as complicated searches or bad customer support. A total of 6 customers chose high prices.

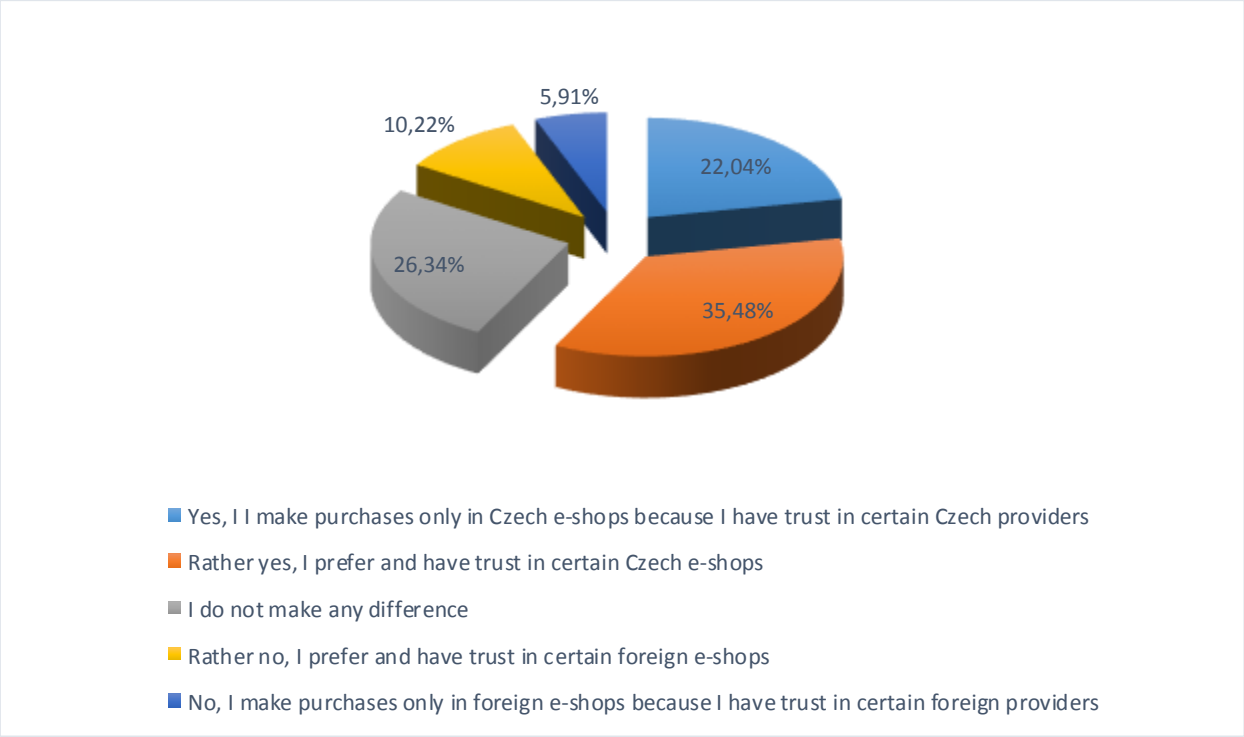

Figure 7. Comparison of purchases from Czech and foreign e-shops

Source: Own research

The possibilities that we are provided by internet shopping are amazing these days. Brick and mortar stores can offer a certain range of products which is physically available, but it never can compete with the wide range of products provided by e-shops from the whole world. It is quite surprising that more than half of the respondents make purchases only, or mostly, from Czech ones. Of course, the language barrier has to be taken into account, however, this issue could be overcome by a majority of students. The problem is noticeable rather in the lack of trust, and fear of long distances between the seller and the buyer. Also, possible longer delivery times, worse communication with customer service, bad orientation in online discussions about reputation, and many other factors play their role. Simply said, students especially prefer comfort, how was proved in the last question, therefore, Czech e-shops are mostly a better choice for them. Statistically, 41 of 186 only make purchases in Czech e-shops, because they have trust in certain Czech providers. A total of 66 prefer and have trust in certain Czech e-shops, and 49 students do not view any difference between Czech and foreign ones. A total of 19 prefer and have trust in e-shops

from other countries, and the last group is created by customers who only make purchases in foreign e-shops, accounting for 11 responses.

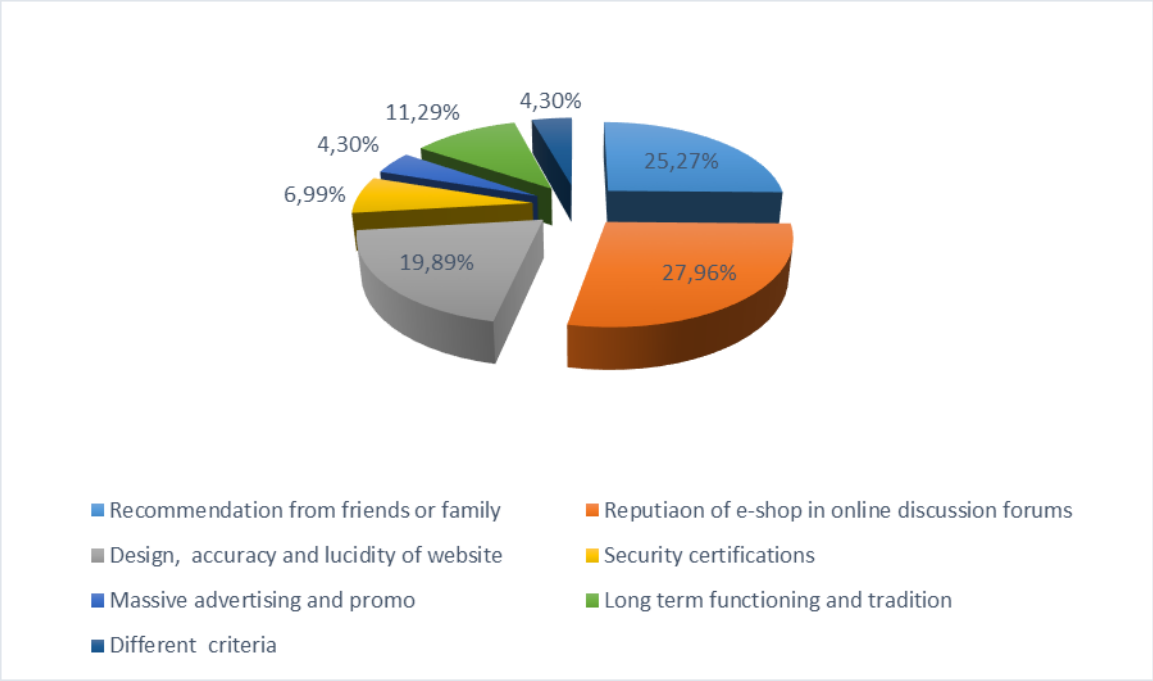

Figure 8. Most important criteria when selecting a new e-shop

Source: Own research

There are always one or more reasons why people have chosen a specific e-shop. Some business entities look trustworthy during your first visit. Other ones evoke a bad feeling, and people avoid them. The first impression is a significant part of every decision, but can be misleading. Especially for that reason, it was necessary to find out the aspect which is the most influential when selecting an e-shop. For more than half of respondents, the most important is previous experience of other customers. Interestingly, the students, specifically 52, prefer the reputation of e-shops in online discussion forums more than recommendations from friends or family, with 47 votes. The reason is probably the higher quantity of reputations in online discussions than the amount of recommendations that can be gotten from close friends and family. A total of 37 customers believe in first impressions, and most appreciate the design, accuracy, and clarity of websites. As it was emphasized above, e-shops with sophisticated websites do not guarantee fair trade. Long term functioning and tradition is in fourth place, with 21 answers. Why security certifications gained only 13 votes is a mystery, and this problem was more explored in the

correlation part. Identically, 8 respondents have chosen as a basic factor massive advertising or promotions, as well as different criteria, for example, provided bonuses.

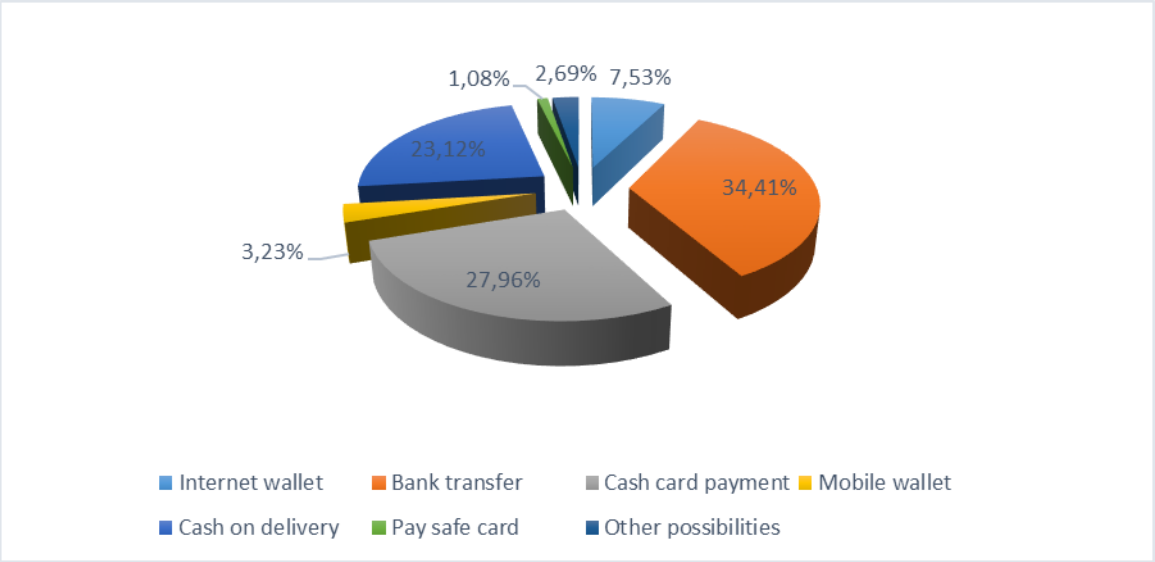

Figure 9. Favoured payment method

Source: Own research

The most frequent payment method is cash on delivery. According to Heureka (Heureka 2014) and FinanceIdnes (FinanceIdnes 2014), that has not changed. Another opinion has Peška (Peška 2014) who claims that the first position is being held by bank transfer. Cash card payment is in third place, with greater distance. The new generation of university students have a definitely more positive approach to modern payment methods, and it can be seen in the results of my questionnaire. A total of 64 of 186 agree with Peška's outcomes performed across the whole Czech population, and prefer bank transfer. The difference is noticeable in the next answers, where 52 students use cash card payments, and cash on delivery is preferred by 43 respondents. In my opinion, this distinction from the global average is ascribed to less conservativeness among young people, who are more candid in regard to new payment possibilities. Not so wide-spread methods are internet wallet transfers, with 14 votes, mobile wallet transfers, with 6 votes, and other possibilities, like instalments or payment in physical subsidiaries, which are preferred by 5 students. In the last position is the paysafecard method, which guarantees almost absolute anonymity. Only 2 students like that form. It is basically because of unfamiliarity with this payment method, and also, many e-shops do not provide this type of transaction.

Experience with fraud in online shopping sphere		Biggest concern about online shopping	
Yes, more than once	9,14%	**Delivery of non-identical or shoddy product**	30,11%
Yes, but only once	20,43%	**Bad communication with the seller**	18,82%
No	36,56%	**Difficulties with complaints and business terms**	18,28%
I do not have personal experience but it happened to my relatives or friend	33,87%	**No delivery of demanded product**	15,05%
		Theft of personal data	15,05%
		I have no concerns	2,69%

Table 3. Comparison of experiences with online fraud, and concerns about online shopping

Source: Own research

Fraud is common in the current internet world. Whether it is the delivery of a shoddy product, or theft of personal data, all these examples could be placed in the same category.

Fraud committed on a customer is practically every action that does not correspond with the business terms. With improving technology during recent years, internet shopping would be expected to be more and more trustworthy. However, according to the results of my research, the reality is very different. At least among university students. A total of 17 respondents stated that they were victims of internet fraud multiple times. The next 38 students had one experience each so far. A total of 63 were not participants in this type of transaction, however it had happened to their relatives or friends. Only 68 of 186 respondents answered that none of them, nor people whom they are close to, have had any negative experiences with online shopping. It is irrelevant to explore if business owners do it intentionally or by accident. In my opinion, the problem is rooted in bad experiences, as were found out from the questionnaire, and that reflects the lack of trust in online shopping as a whole, which slows down the process of e-commerce development. The following question in the table is connected with the previous one, and explores the concerns of possible internet fraud in detail. It was intentionally asked not for experiences, but for concerns. It actually would help to determine if students are influenced by unjustified stereotypes, or have a spurious fear of any kind of fraud. However, the results indicates that most of the prejudices were confirmed. From the global perspective, non-delivery of ordered products, or delivery of non-identical or shoddy products, were the most frequent method of fraud on a customer. (Isejf 2015) The same results can be seen in my research, where 84 of 186 students have these concerns. The next answers are balanced, and there is no high fluctuation. A total of 35 respondents stated as the biggest concern poor communication with the seller. Right behind this issue are difficulties with complaints and business terms, with one vote less. Theft of personal data is the probably most dangerous method of fraud, but 28 participants of the research consider today's probably slightly overrated problem as crucial. A total of 5 students have no concerns at all.

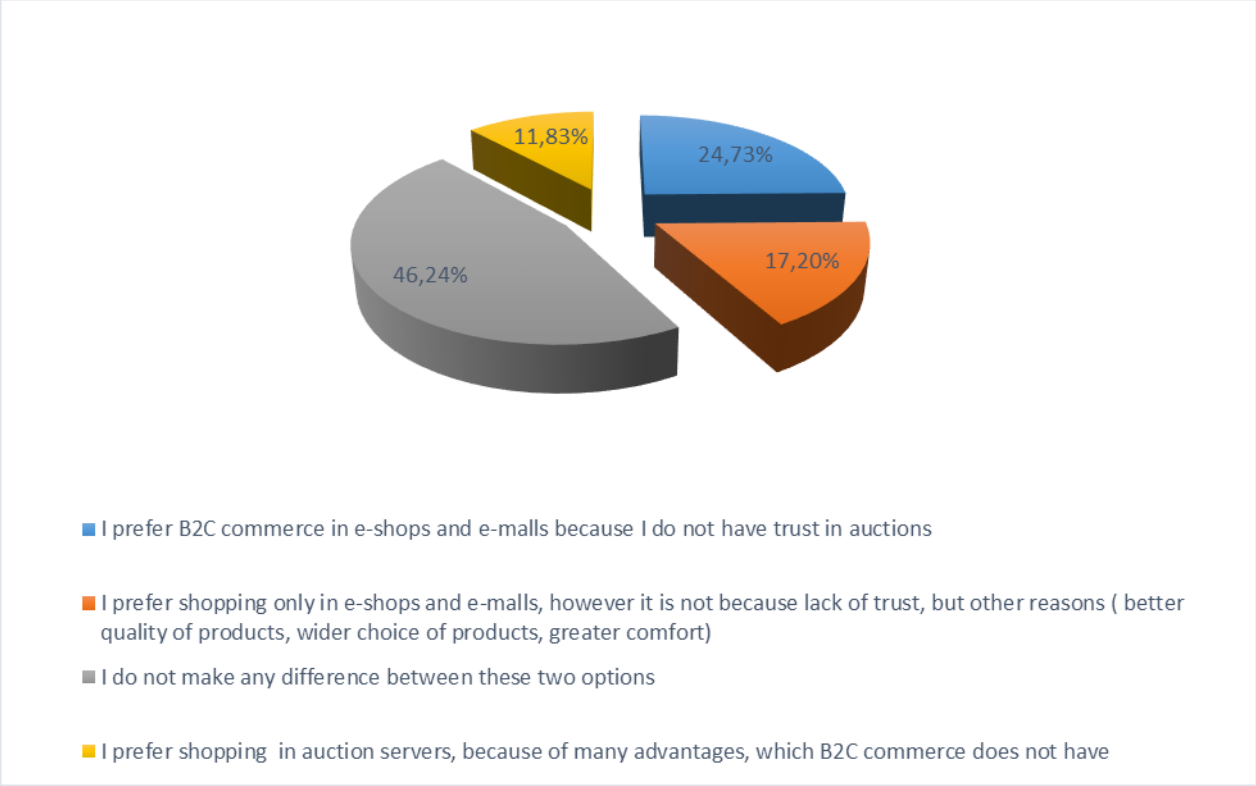

Figure 10. Detection of popularity of B2C marketing in comparison with C2C marketing
Source: Own research

Although the majority of business transactions in B2C or C2C commerce are mediated by a third party who takes care of the funds during the transaction, there are still many differences, especially in the area of trustworthiness of these activities. It can be assumed that a B2C commerce entrepreneur is a sole trader, own limited liability company, or joint stock company, etc. which gives customers certain feeling of safety (Matějíček 2013). If auction servers are focused on, it is certain, that there are a large number of sellers, which brings the biggest advantage of this business model. No tax payments. Individuals almost never make enough transactions amounting to the sum necessary to exceed in order to have to pay taxes. But it is also the biggest disadvantage, because of lower trustworthiness. People do not need to establish businesses for these transactions. That produces a higher number of sellers, and logically, a higher amount of fraud. From 186 respondents, 46 answered that they prefer B2C commerce in e-shops and e-malls because they do not trust auctions. A total of 32 prefer the same type of shopping, however it is not because of the lack of trust, but for other reasons (better quality of products, wider choice of products, greater comfort), and 86 answers were marked by flexible students who do not see any

difference between these two options. Only 22 prefer shopping on auction servers, because of advantages that B2C commerce does not have.

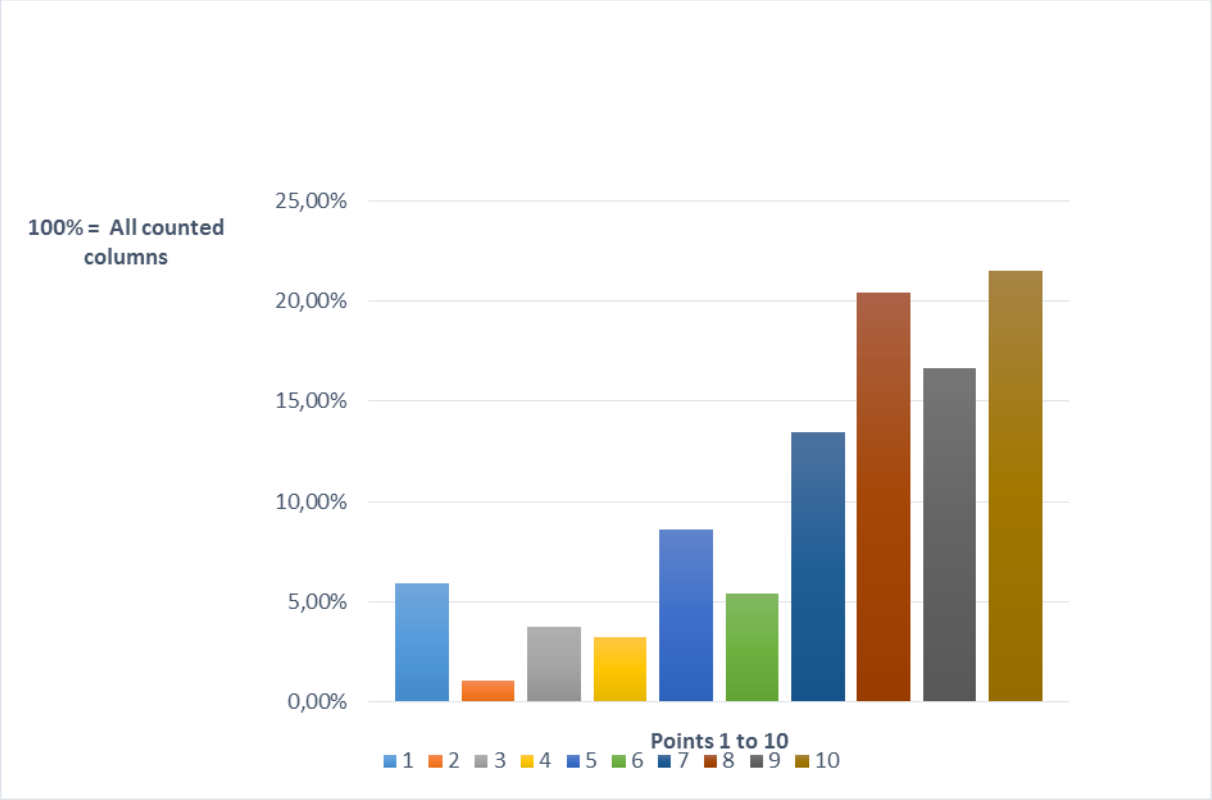

Figure 11. Measure of influence by design, accuracy, and clarity of e-commerce websites
Source: Own research

There are many factors which are taken into account when choosing a potential e-shop. Some of them are more influencing, some of them less. One part of this question was to find out if the design, accuracy, and clarity of websites have a higher affect on the audience than it should have or not, because it is known that these aspects do not guarantee trustworthiness. In Figure 8 can be seen that a high number of respondents consider the mentioned factors as crucial in the process of selection of e-commerce sites. The measure is visible below. There is a scale on the graph from 1 to 10, where the maximum influence is represented by 10, and the minimum by 1. According to the results, answers were divided into three categories. Only 20 students prefer different aspects, so they picked 1, 2, or 3 points. Another group includes 32 respondents, who selected 4, 5, or 6 points, and the largest sample of 134 people (with rising tendency) have marked 7, 8, 9, or 10 points. Here comes the question for e-shop customers. Is not it exactly that lax attitude the crucial reason why internet fraud is so common? In today's strong competition, it is not easy to distinguish businesses with bad intentions from the fair ones, because perfect websites can be created by anyone. On the other hand, the internet offers a wide range of possibilities on

how to verify the reliability of an e-shop, and that should be always more important than the design, accuracy, and clarity of websites.

16 CORRELATION OF QUESTIONNAIRE ANSWERS

As in my analysis can be seen, an area of internet shopping among univestiy students has been mapped. The results mentioned above are sometimes quite expected, on the other hand, they are sometimes very suprising. Everything discovered is just the statistical evaluations of facts. It is just the tip of the iceberg. For deeper research, it is important to focus on correlations among single questions, and try to understand the relationships that exist among the answers.

According to the gender comparison, women tend to make much more often intensive online purchases decisions. It is mostly clothes, shoes, and cosmetic products. On the other hand, men prefer lower frequency of purchases, but of more expensive products. Of course, it is logical that clothes and shoes are also ranked at the top for men, because these products are the most popular. Men are also more careful in the area of internet shopping. It can be assumed, that with a lower frequency of transactions and purchases of more expensive products, they are more concerned about potential fraud than the opposite gender. On the other hand, women are less concerned about fraud, but have more experience with it.

The first question of my questionnare was about the frequency of using computer. It was crucial to find out if a longer period of time spent on the computer has some influence on e-shop selection. According to the results, frequent users are more trustful than occasional ones. A typical example is a lack of recognition between e-shops or e-malls and internet auctions, which are less safe in most cases. In contrast, the other group is more careful, and makes purchases mainly in e-shops. The same results are also to be found on the business origin. Frequent shoppers do not notice any difference, while others prefer the Czech ones.

The distinction of frequent and occasional customers is crucial for showing other differences in customer behaviour. Respondents were divided into two categories. In the first one is a group of students who purchase on the internet a few times per month or more. And the second group consists of customers who purchase once per month or less. As can be seen in the graph in the analysis, the second category has more members. The most important fact to realise is that there are various results. Especially among opinions about the biggest disadvantages of online shopping. While the frequent shoppers have concerns about no physical contact with the product, occasional customers are afraid of insufficient security of the transactions. With this result, it is clear, that the easiest way to

convince occasional shoppers to make more purchases is through better security. Perceived advantages of online shopping, according to answers of respondents are however in most cases very similar for both groups. As illustrated in the graph, comfort and a wide range of products are the most circled answers.

Almost two-thirds of respondents answered in the questionnaire that they were or knew some victim of internet fraud. I was most interested to compare these answers with their current concerns. Firstly, it has to be mentioned, that internet fraud does not always automatically mean stealing money or theft of personal data. There are other factors which belong to this category. And actually, one of them dominates in answers of harmed respondents. The delivery of poor quality or non-identical products is the most common problem. Stealing personal information ranked among the last positions. On the opposite side, are students who have no experience with fraud. They circled the possibilty of stealing personal data more than experienced users, but of course, it was not a majority at all. The situation is similar when another type of questions was compared. Students with a higher frequency of purchases consider poor quality or non-identical products the biggest concern. On the other hand, occasional customers have the same opinion as inexperienced students. From these result, it can be evaluated that respondents who are more experienced in the online shopping sphere and who were victims of internet fraud are pointing out the real problem of current e-commerce, while the second group has probably accepted some society prejudices which are no longer valid.

People's decisions about selecting a good internet shop are based on many factors. Respondents in my questionnare had the possibility to choose the most important one. As mentioned in the analysis, students prefer two choices almost identically. Reputation from online discussions, and recommendations from friends. But the more interesting thing is hidden behind another answer. Security certifications are considered to be the most important by only 7% of respondents, and mostly for the more experienced ones in online shopping. That is a really alarming number. This may be seen as a paradox, because less internet experienced people should be more cautious when they want to select the right e-shop. And there are more interests to explore. Among biggest disadvantages of online shopping is insufficent security of transactions that was the second most frequent answer, with 29%. Given the fact, that customers do not know all the guarantees of this certificate, and they lack important information, the problem is in deficient promotion of this security system by the owners of e-shops.

It is not surprising that design, accuracy, and clarity of websites is more appreciated by women. According to the questionnare results, it influences them more than men, especially when they are making decisions about a potential internet shop. Occasional customers (those who make purchases once per month or less) are more influenced by those aspects than experienced shoppers. In question 9, respondents circled many times that these website factors are the most important elements in selecting the right e-shop. It was also confirmed in the penultimate question, where they were supposed to determine the measure they were affected by these aspects on the scale. Occasional customers circled on average higher numbers. On the other side, students who have some experience with internet fraud answered that these factors are less important. It can be assumed that e-shops with great design, accuracy, and clarity do not necessarily guarrantee quality and a fair-play approach.

The last correlation that occured may be seen when dividing students into two categories according to the amount of time that they have spent at university. Two categories have been created deliberately. Those who are there less than two years, and those who visit university for 4 years or more. The majority of answers were mostly statistically comparable without deviations. However interesting differences can be found in question 10. The choice of payment method. Students who study for more years prefer cash on delivery and bank transfers, while the university freshmen prefer payment by card. Global statistics claim, that card payment is a more and more popular choice over the years. This fact can be probably ascribed to a lower sense for conservativeness among younger people. It is possible that bank account transfers and cash on delivery will not be the globally most frequent payment method in a few years. That is important information for e-shop owners, who should adapt to trends, and try to make card payments or other similar methods in the future safer, in order to expand their customer base.

17 INTERVIEW WITH A FORMER OWNER OF AN E-SHOP, CALLED DEVILSHOP

Questionnaire research has shown the student's point of view on e-commerce in the Czech Republic. I also decided to map online shopping from a different perspective by interviewing an e-shop owner. I prepared several questions, and asked the former owner of Devil Shop, who agreed. He worked in this sphere of business for 5 years, until recently. I would like to say before we start, that all of the information written below is the opinion of an experienced expert who was successful in his business, however it is only his thoughts, and is supported by no solid arguments.

According to the results of the interview, the very start of every internet shop is always the most difficult part. The potential founder has to seriously consider the type of products that he wants to sell, and precisely think about concerns which may appear. It is a mistake to compete in the area of prices today. To establish a profitable e-shop, potential owner can not set undermined margin on all products. With lower prices, potential owner would undermine the viability of your business, and there would be a problem to maintain profitability and the standard of provided services.

So everything stands and falls with the quality of these services that the owners are capable of offering. This is a unique way in a modern world, how to attract clients. It is not simple to get among frequently visited e-shops, where the fluctuation of customers is high. A few years ago, browsers worked as robots, and the only thing owners needed, was as many keywords as possible to increase website visits. That is not valid anymore, and conversely, it decreases page rankings. If owners refuse to pay targeted advertising (Sklik, PPC campaigns), they have to behave on the internet naturally, that means writing readable articles on PR webs, etc. It is the most effective way to gain a positive reputation and establish the business among competitors. Also, in the past, there was not any distinguishing system of promotion. Owners could support any kind of e-shop, and the others did the same thing for you. It does not work like that today, and the only way how to increase visitors and the credibility of website is from the recommendation of e-shops in a similar business field. It is a pretty interesting paradox because of competition, but it really works, especially among superior e-shops. Of course, it is very difficult to become a part of this, which points out again, that writing readable articles is very important. There are

plenty of other methods of how to draw attention to their businesses, however SEO managers or conglomerates like Google will never reveal their tricks in detail.

The discussion about payment methods was not surprising at all. It was confirmed that bank transfers and cash on delivery are the most frequent ones. Card payments are rather used by the younger audience, who are more experienced with the internet, and conversely, cash on delivery is preferred by the older population, who do not like payments before touching the box with the product.

The topic about 14 days for complaints was more interesting. In the questionnaire, it was specified as an advantage for customers, however it is not mentioned that it is a nightmare for e-shop owners. As an example can be showed the situation, where people before world championships buy LCD televisions, or during the summer, car GPS units. These products are often returned without any reason. The owners can hardly ever defend themselves against these type of exploitations.

Fraud committed on customers is usual today, and it is necessary to divide it into intentional and unintentional. Many e-shops sell various products and make deliveries in a few hours or days. If the market is not organized enough, it causes confusion, and from time to time, the customer gets nothing, or a different product than he ordered. Some businesses exploit this, and intentionally send people similar and cheaper products, because they count on the reluctance to make complaints. According to the interviewee, this reconciliation with similar products is a very frequent phenomenon among shoppers, and that causes profit for fraudsters.

The discussion about security certificates was the next part of the interview. It was a surprising fact, that DevilShop never used that type of protection. The main reason was allegedly not only because of the ignorance of customers about these security precautions, but also indiscernibles among those ones who really guarantee something, and other ones who only bought for chickenfeed by owners of e-shops without any further research about the credibility of the websites. Concrete examples will not be mentioned intentionally, but according to the interviewee, on the Czech market there are many internet awards and certificates which are not competent or trustworthy.

European e-shops have different parameters of trade. The most significant is probably delivery time, which is, according to the interviewee, in many European countries approximately 1 or 2 weeks as standard. On the other hand, Czech e-shops consistently try to compete in faster delivery, which causes confusion, reflected in the lower quality of

services. An un-named but very popular Czech e-shop expanded in Germany, however, it was forced to return to its previous market because of huge financial losses.

Part and parcel for profitable e-shops is feedback from customers. It is necessary to always have elaborated reviews about opinions circulating on the internet, or own surveys. Actually, self-made explorations are the most important. Of course, owners have to realise that there will always be many hired workers, paid by some e-shop, to make artificial positive comments under unspecified numbers or nicknames, which in itself is the next type of fraud on customers. Especially for that, owners need to bear in mind that the most objective criticism is negative.

The most obvious brake in the faster boom of e-shops is the media. They arouse incredulity for internet shopping among people, because of pointing out rare, drastic cases of fraud on customers, and therefore damaging the whole business. The most influenced ones are inexperienced computer or internet users. These types of fraud have a huge impact on them, thereby encouraging in customers the wrong opinion, that the whole of e-commerce is one big fraud. To fight the media is an unsolvable problem so far. “Of course, I do not want to lower the risks of internet shopping fraud, but the general fear of theft of your personal data is unnecessarily overestimated”, said the former owner of Devilshop, and at the same time compared the risk of these payments to ATM withdrawals.

Auction servers are constantly decreasing today. Their biggest advantage is the low prices of products, because sellers do not have to pay taxes. Conversely, one disadvantage is that fraud is more frequent. People are starting to prefer quality and safety of services more and more, which will probably someday cause the fall of auction systems.

The last point discussed was about co-operation with the client. As mentioned above, the quality of services, together with loyal customers, are the most important factors in e-shop businesses. E-shop owners should be professionals, and firstly, give some advice to the customer, create personal contact, and after that, try to sell their products. With a positive and personal approach in co-operation with high quality service, e-shops gain not only customers, but also gain an excellent reputation, which is the most crucial value today.

18 RECOMMENDATION FOR E-SHOP OWNERS

Although the theft of personal data (ID, card or bank account numbers, etc.) is one of the worst things that could occur to the customer on the internet, people have to realise that this general fear is unnecessarily high. Today's most frequent abuse is the delivery of non-identical products. Of course, it is not so dangerous, but that may be a reason why this is so common. Therefore, owners of e-shops should focus on this problem. As found out from the interview, e-shops need customers who will be loyal. E-shop owners have to provide perfect services to deserve the client's long-term trust in today's competitive environment. If they intentionally or unintentionally deliver slightly a different product than the customer ordered, they can be sure that it was the last order from their e-shop by that person. And even this is nearly enough. Owners have to provide some better added value than the competitors. That does not only mean unproblematic transactions. That should be a sure thing. It means for example Christmas cards, bonus purchases, great customer service, 24/7 live chat, etc. That is precisely the way to gain positive reputations in discussions, which are, according to the questionnaire and interview, the most important factor to get loyal customer, who will establish his trust in particular e-shop. It is necessary to monitor it, learn from constructive criticism, create more and more surveys to get information, write readable articles about products, and still have a desire to improve your business.

According to the survey, customers might be easily influenced by ordinary aspects of every e-shop. It is necessary for owners to be more concerned about factors like design, accuracy, and clarity because it affects credibility. Also, a wide range and precise description of products will show the customer a professional approach. This expertise should be as well demonstrated in articles, which have to be written for the better promotion of the e-shop.

The questionnaire is also points out that there will be more card payments in the future. Owners should be focused on this type, and try to establish a system that will be simpler and safer.

According to the quantitative and qualitative research, there are other options, how to not only establish, but also enhance trust in B2C commerce. Zero physical contact with products and seller is obviously negative aspect, which supports incredulity. However Bricks and Clicks have enormous competitive advantage in this sector, because they are

able to show customers physical location of e-shop. Owners do not need to establish some large store. Small subsidiary, where always will be present some person, who provides customer services, would be sufficient for the enhancement of customer's trust in e-shop.

Final paragraph will further elaborate on security issues. Transactions are secured today by third parties, which indicates that money transfers are relatively safe. However, research proves that students are afraid of potential theft of personal data. E-shop owners have to understand that many customers do not have theoretical knowledge of internet business, and as was mentioned above, their online behaviour can be affected by public prejudices. Therefore, it can be convenient to promote an owner's e-shop security directly on the website. To show on the main site all of the security certificates used, or publish the number of successful transactions. It does not have to be a mistake if the owner also publishes some failed transactions, and ways that the problem was solved. It will show honesty, and that might be appreciated by the majority of customers. It is logical that people do not have to believe these statistics, but there is a possibility to evoke some subconscious reaction, which may convince them to choose your e-shop. All of these aspects will create a better personal approach between both sides of the transaction and evoke customer's trust in particular e-shop

CONCLUSION

E-commerce business has been constantly expanding in recent years. It is a relatively new market, offering countless possibilities that we could not imagine until recently. This may be the reason why there is a justified incredulity in something that is not so widely adopted yet. Every new opportunity has some positive and negative aspects, and as a result, there are many businessmen who do not trade fairly. They exploit their customers by deliberately committing fraud on them. However, the question is, whether customers are able to adapt, remove prejudices or bad experiences, and understand that internet security is on a different level than it was few years ago. I did not use the word “better” for a good reason. It is because of new technology, which enables new types of fraud.

The very basis of this bachelor thesis was to theoretically map the role of e-trust on the B2C market. Therefore, I separately described e-commerce and e-trust, which helped me gain a deeper understanding of their sense and operation. In the same category, I included them, in the practical part, where I verified, thanks to questionnaire analyses and correlation, whether students in the Czech Republic have trust in online purchases. Although it may have seemed unlikely among the younger generation, results indicate that more than a quarter of respondents are uncertain about online shopping. The hypothesis was therefore refuted. However, it may not be claimed that their incredulity was built on prejudices. The questionnaire results also indicate that almost two thirds of students have personal experience with internet fraud, or know cases of similar actions among their friends and relatives. This result is blamed on certain owners of e-shops, who undermine the credibility of the whole e-commerce business. Of course, it is not a unilateral matter, since customers are also often affected only by their first impression of websites, and do not explore more carefully the much more important factors, such as reputation or security certificates, which especially determine the credibility of e-commerce servers. It is therefore easier for poor quality e-shops, or owners with fraudulent will, to profit from the incaution of customers.

The last part consists of an interview with a former e-shop owner, who was able to provide his experiences from practice, and subsequent recommendation for e-shop owners to increase the credibility of their e-shops. There was mentioned advice, for example, on

how to convince university students about the security of a particular website, on which aspects the owner should be focused on, how to find loyal customers, which payment methods will be more often used in the future, and also other elements which affect customer behaviour on the internet. It has not been determined exactly how e-commerce will operate in the next few years, however further expansion is certain.

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APPENDICES

P I A questionnaire survey The Role of eTrust in Online Shopping in the Czech Republic among University Students – Czech version

P II A questionnaire survey The Role of eTrust in Online Shopping in the Czech Republic among University Students – English version

APPENDIX P I: THE ROLE OF E-TRUST IN ONLINE SHOPPING IN THE CZECH REPUBLIC AMONG UNIVERSITY STUDENTS

Vážení studenti,

jmenuji se Viktor Ustyanovič a pracuji na bakalářské práci na téma Úloha důvěry při nakupování na internetu v České republice mezi studenty univerzit. Tímto, bych Vás chtěl poprosit, zda byste mohli vyplnit následujících 15 otázek mého dotazníku na toto téma. U otázky číslo 5 můžete zvolit 1 až 3 nabízené možnosti. U otázky číslo 13 vyjádřete svůj názor na škále od 1 do 10. U ostatních položek vyberte vždy jednu možnost. Předem děkuji za vyplnění a za Váš čas.

Jak často používate svůj počítač?

Denně, několik hodin

Denně, maximálně hodinu

Jednou za pár dní

Jednou za týden

Méně než jednou za týden

Zakoupili jste si někdy něco přes internet?

Ano

Ne

Jaké je Vaše pohlaví?

Muž

Žena

Pokud jste zvolili u otázky číslo 2 možnost B, dotazník zde pro Vás končí a já velice děkuji za poskytnuté odpovědi. Ostatní bych poprosil o pokračování otázkou číslo 4

Jak často nakupujete na internetu?

Denně

Párkrát za týden

Přibližně jednou týdně

Přibližně jednou za měsíc

Párkrát do roka

Nakupoval jsem pouze jednou

Jaký druh produktů na internetu převážně nakupujete? (U této otázky je možné zaškrtnout 1, 2 nebo 3 odpovědí)

Oblečení, obuv

Elektroniku

Šperky

Kosmetiku

Domácí spotřebiče

Knihy, časopisy

Jízdenky, vstupenky na kulturní akce, letenky, slevové kupony

Dovolenou

Nábytek

Léky a nutriční doplňky

Sportovní vybavení

Jiné ……

Co považujete za největší výhodu při nakupování na internetu?

Nízká cena

Komfort objednávky

Rychlost dodání

Široký sortiment

Široké srovnání různých e-shopů

Možnost nákupu ze zahraničních

Možnost vrácení produktu do 14 dnů bez udání důvodu

Jiná výhoda…….

Co naopak považujete za největší nevýhodu při nakupování přes internet?

Vysoká cena

Dlouhá doba dodání

Poplatky

Nedostatečné zabezpečení transakce

Žádný fyzický kontakt s produktem

Other disadvantages…….

V závislosti na Vaší důvěře v internetové obchody, upřednostňujete české před zahraničními?

Ano, nakupuji pouze v českých internetových obchodech, jelikož mám k určitým českým poskytovatelům větší důvěru

Spíše ano, upřednostňuji a více důvěřuji určitým českým internetovým obchodům

Ne, nevnímám žádný rozdíl

Spíše ne, upřednostňuji a více důvěřuji určitým zahraničním internetovým obchodům

Ne, nakupuji pouze u zahraničních internetových obchodů, jelikož mám větší důvěru k určitým zahraničním poskytovatelům

Které kritérium je pro Vás nejpodstatnější při výběru internetového obchodu, s nímž nemáte zkušenost?

Doporučení přátel, známých, rodinných příslušníků, apod.

Reputace obchodů v internetových diskuzích

Vzhled, přehlednost a preciznost stránek

Certifikace bezpečnosti

Masivní reklama a propagace

Tradice a dlouhé působení na trhu

Jiné kritérium……

Jakou platební metodu nejčastěji upřednostňujete pro nákup na internetu?

Internetové peněženky (Paypal, Moneybookers atd.)

Bankovní převod

Platba kartou

Mobilní peněženka

Dobírka

Paysafe Card

Jiné metody……

Setkali jste se při internetovém nakupování s podvodným jednáním?

Ano, vícekrát

Ano, jednou

Ne, nikdy

Nemám osobní zkušenost s podobnými případy, ale staly se přátelům nebo rodině

Z čeho máte největší obavy při nákupu na internetu

Dodání nekvalitního či neidentického zboží

Nedodání požadovaného zboží

Složitosti s reklamacemi a obchodními podmínkami

Špatné komunikace s obchodníkem

Krádeže osobních dat

Nemám žádné obavy

Preferujete spíše standardní B2C formu online nakupování v e-shopech a e-mallech, nebo naopak preferujete C2C formu online nakupování na aukčních serverech?

Preferuji spíše B2C commerce v e-shopech a e-mallech, protože k aukcím nemám důvěru

Preferuji spíše B2C commerce v e-shopech a e-mallech, avšak není to kvůli nedůvěřivosti k aukčním serverům, ale z jiných důvodů (lepší kvalita výrobků, širší výběr výrobků, větší komfort)

Nakupuji všude bez rozdílů

Preferuji spíše C2C commerce na aukčních serverech, jelikož je zde spousta výhod, které B2C commerce neposkytuje.

V jaké míře ovlivňuje Vaši důvěru k internetovým obchodům vzhled, přehlednost a preciznost webových stránek, při výběru nového e-shopu?

1 2 3 4 5 6 7 8 9 10

Jak dlouho studujete na vysoké škole?

Méně než 2 roky

2 až 3 roky

4 a více let

Děkuji za Vaše odpovědi.

APPENDIX P II: THE ROLE OF E-TRUST IN ONLINE SHOPPING IN THE CZECH REPUBLIC AMONG UNIVERSITY STUDENTS

Dear students,

My name is Viktor Ustyanovič and I am working on my Bachelor Thesis. The topic is The Role of e-Trust in Online Shopping in the Czech Republic among University Students. I would like to ask you to fill 15 subsequent questions of this questionnaire concerning this topic. In question number 5, please select 1, 2 or 3 offered options. In question 13 express your opinion on scale from 1 to 10. In other questions, please select only 1 option. Thank you very much in advance for your experience and your time

How often do you use your computer?

Daily, a few hours

Daily, max 1 hour

Once every few days

Once a week

Less than once a week

Have you ever bought anything on the internet?

Yes

No

What is your gender?

Man

Woman

If you have chosen in question number 2 , option No, the questionnaire ends for you and I am very grateful for provided answers. I would like to ask others to continue with question number 4.

How often do you shop on the internet?

Daily

A few times per week

Approximately once a week

Approximately once a month

A few times per year

I was shopping only once

What kind of products do you mostly purchase? (You have possibility to choose 1, 2 or 3 options)

Clothes, shoes

Electronics

Jewels

Cosmetics

Household appliances

Books or Magazines

Tickets for events, tickets for travel, airplane tickets, discount coupons, etc.

Vacation

Furniture

Medication and nutritional supplements

Sporting equipment

Other products ……

What is in your opinion the biggest advantage of online shopping?

Low price

Comfort of order

Quick delivery

Wide range of products

Wide comparison among e-shops

Possibility to buy products from foreign countries

Possibility to return product without any reason

Other advantage…….

What is in your opinion the biggest disadvantage of online shopping?

High price

Long delivery time

Fees

Insufficient security of transaction

No physical contact with potential product

Other disadvantage…….

Depending on your e-Trust, do you more prefer Czech e-shops in comparison with foreign ones?

Yes, I make purchases only in Czech e-shops, because I have trust in certain Czech providers

Rather yes, I prefer and have trust in certain Czech providers

I do not make any difference

Rather no, I prefer and have trust in certain foreign e-shops

No, I make purchases only in foreign e-shops, because I have trust in certain foreign providers

Which criterion is in your opinion considered to be the most important, when choosing e-shop with zero past experience?

Recommendation from friends or family

Reputation of e-shop in online discussion forums

Design, accuracy and clarity of website

Security certifications

Massive advertising and promo

Long term functioning and tradition

Different criterion……

Which payment method do you mostly prefer?

Internet wallets (Paypal, Moneybookers atd.)

Bank transfer

Card payment

Mobile wallet

Cash on delivery

Paysafe Card

Other methods……

Do you have any experience with fraud in online shopping sphere?

Yes, more than once

Yes, but only once

No

I do not have personal experience, but it happened to my relatives or friends

What are you most concerned about in online shopping

Delivery of non-identical or shoddy product

No delivery of demanded product

Difficulties with complaints and business terms

Bad communication with the seller

Theft of personal data

I have no concerns

Do you prefer standard B2C commerce in e-shops and e-malls or C2C commerce in auction servers

I prefer B2C commerce in e-shops and e-malls, because I do not have trust in auctions

I prefer B2C commerce in e-shops and e-malls, however it is not because of lack of trust, but other reasons (better quality of products, wider choice of products, greater comfort)

I do not make any difference between these two options

I prefer C2C commerce in auction servers, because of many advantages, which B2C commerce does not have

Pick number from 1 to 10 to describe, how design, accuracy and clarity influence your judgement based on trust in website, if you want to choose new e-shops with no past experience

1 2 3 4 5 6 7 8 9 10

How long do you study in university?

Less than 2 years

2 or 3 years

4 and more years

Thank you, for your answers.