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# **CONSUMER OF THE DIGITAL AGE**

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### ***Abstract***

*Digital presence has penetrated all aspects of social and business life of both companies and consumers, and has contributed to the change in patterns of behaviour of contemporary consumers. Furthermore, social networking has completely changed the ways in which we communicate and make connections in the modern society. Consequently, the digital era consumers have become more active, more demanding and informed about the products they buy, they have become networked in a world where information about a product is rapidly disseminated, but they have also become socially inactive. Linking and creating social connections with consumers is an important factor in the process of developing online marketing and customer relationships because it enables customization and personalization of relationships. Social media have begun to shape consumers' attitudes and behaviours and have outgrown their basic role of transferring and forwarding information. Thus, social media are shaping a conceptual model of consumer behaviour in the digital era, in order to describe and analyze the different steps that consumers go through when deciding on the product selection. The product selection model in the digital world begins long before the actual purchase and continues after the purchase. The research presented in this paper aims to identify the influence of social media on the decision-making process during the product selection.*

**Keywords:** *Social networks, consumers, consumer behaviour, digital generation, online marketing*

## **1. INTRODUCTION**

The modern-day consumer lives in a world where everything has become digital. It's a world in which there are over one hundred television programmes, the Internet is the main source of information and a new source of communication and entertainment; and life without a mobile phone seems impossible. The modern consumer uses a multitude of different technologies and platforms on a daily basis, and can rarely make a purchasing decision without them. The modern consumer is online 24/7 regardless of their daily activities. Most social networks allow users to make their profile and activities public and in doing so they have the ability to share them with their friends and acquaintances. Making new friends is of secondary importance. Today's consumers work long hours and lead a fast-paced life and thus have less and less time for traditional shopping. It is not surprising then that online shopping has become increasingly popular and will continue to gain in popularity in the future. Contemporary consumers use technology in leisure-time activities and business as well as for socialising and entertainment, which indicates that social networks have become an integral part of the modern lifestyle. Modern consumers use social networks and various platforms, i.e. high technology to buy anything, from an airline ticket or a rock concert ticket to a dress. However, high technology is increasingly used for social interaction, i.e. chatting with friends, commenting on a person or rating a product; sharing videos or photos; essentially for doing everything they usually do in other spheres of their public life. In short, modern consumers use social networks to hang out with their friends, climb the social ladder, promote themselves and the products they have bought and used, thereby becoming products themselves. The goal of this work is to:

- Identify the role and importance of social media, and UGC when selecting products;
- Identify which social media platforms are the most commonly used when choosing products;
- Investigate the affiliation of a positive or negatively intoned UGC and FGC with the intention of selecting a product.

## **2. THE ROLE OF SOCIAL MEDIA IN THE TRADE BUSINESS**

The role of social media in business, in particular the trade business, has become increasingly significant over the last few years. This is evident in the growing number of individuals who use social media for purchasing products and/or services and sharing their experience with other consumers/customers or their friends during and after its consumption/use. Therefore, it comes as no surprise that social media are considered to be the most important innovative

technology that has had a considerable impact on the trade business in recent times.

It has drastically changed the functioning of wholesale and retail markets in a short period of time. The Internet and social media are the reason why retailers, wholesalers, agents, and distributors have lost a significant share of the market and why their roles have changed. Moreover, margins and sales parity have changed due to the Internet being used as a sales channel. In addition, intermediary services which used to be provided by dealers and retailers for a fee are now provided by consumers themselves free of charge. Also, the importance of intermediation between the manufacturers and consumers of products and services, as one of the main functions of a retail business, has diminished because social media provide users with easy access to product and service providers and enable direct and convenient communication with them. The amount of product and/or service information available through social media is extremely large. The information from various sources can be accessed at any place or time using various devices. This is why consumers nowadays are more prone to making an online purchase. It is because of the Internet that retail businesses no longer need employees to be available 24 hours a day. Online stores are open non-stop allowing consumers to buy no matter what time it is. The Internet is an interactive medium that allows consumers to express their opinions and share them with other consumers who hold the same or similar opinions.

### **3. ONLINE CONSUMER**

Today, the Internet is a global multimedia information system that not only enables access to spatially distributed multimedia content but also the generation of specific multimedia content based on specific requests of users in an interactive environment. The Internet and social networks have enabled consumers to get an idea about the real value of a product and its benefits, which was not possible in a one-way communication pertaining to traditional media. Also, lifestyle changes and new technologies have led to consumers using social media on a daily basis and even feeling attached to the aforementioned. The Internet has become the primary means of social interaction and has replaced face-to-face and phone communication. It has become routine for modern consumers to go to a friends' timeline to check for news, view their photos, and listen to the songs they have shared. Given that, on average, the contemporary consumer works longer hours, leads a fast-paced life, and has little spare time during the day, Facebook communication has become the preferred and irreplaceable means of communication with friends.

As a result of the development of the Internet, major changes have occurred in consumer behaviour. Owing to the Internet and related technologies today's consumers are well informed about the products they are buying or have the intention of buying, their features, price, and quality, as well as competitive products. Thus, they no longer make hasty purchase decisions.

Most consumers today want the products they buy to have a distinct identity, i.e. they want the unique experience of consuming the chosen product. This is just one of the many reasons and motivations for shopping online. One of the major reasons for shopping online is convenience. It is easy to sit down in front of a computer with your credit card and make a few clicks with the mouse (Smith and Rupp, 2003: 424). Also, the Internet has reduced the transaction costs for both consumers and manufacturers (Punj, 2012: 799), and has allowed for time management and convenience that helps to develop a customer's comfort zone when experiencing new technology (Fry, 2001). More and more frequently, consumers are turning to various types of social media to make their purchase decisions (Lempert, 2006, Vollmer and Precourt, 2008). Social commerce involves using social media, online media that supports social interaction and user contributions, to assist in the online buying and selling of products and services (Wang and Zhang, 2012).

#### **4. SOCIAL MEDIA FROM THE PROSPECTIVE OF MULTINATIONAL COMPANIES**

In the context of multinational companies whose business is focused on online sales, information technology together with social media has caused revolutionary changes (Kim, 2007: 14), altering completely the way they operate (Kim, 2007: 14, Munar, Gyimothy and Cai, 2013: 8) and shifting the marketing communication paradigm (Mangold & Faulds, 2009; O'Hern & Kahle, 2013: 29). More specifically, they have changed the value chain in product and service sales, whereby the power and accountability have been transferred from the centralized power of the company to the millions of creative users around the world willing to share their opinions, experiences and attitudes (Munar, Gyimothy and Cai, 2013: 8; O'Hern and Kahle, 2013: 29), thus reducing product control by marketing managers.

Today's consumers have greater power and control in the marketplace. Hence, as the consumers' participation in the Internet increases, so does their impact on the products and brands they are considering buying (Sharma and Rehman, 2012). In the future the most successful manufacturers will be those that abandon the traditional top-down approach in favour of bottom-up and co-created branding strategies (Oliveira and Panyik, 2015: 53). Systematic and continuous presence of products and services in the electronic distribution is an imperative for any manufacturer that wants to be present in the market and seeks to benefit from using the technology. This is why the management of ICT is often cited as one of the most important marketing strategies.

Companies, i.e. product and service providers who have recognized the importance of social media as time-saving (Dholakia and Bagozzi, 2001; Drury, 2008; Kirtis and Karahan, 2011: 267) and cost-effective marketing tools (Byeong, 2011: 4; Dholakia and Bagozzi, 2001; Drury, 2008; Kirtis and Karahan, 2011:

267) use them to achieve their goals (Indrupati and Henari, 2012: 56; Murdough, 2009) and influence consumer's choice and behaviour (Dholakia and Bagozzi, 2001; Drury, 2008; Garrigos-Simon, Alcamí and Ribera, 2012: 1883; Jalilvand and Samiei, 2012: 604).

By using social media and the Internet as marketing tools, the providers of products and services have gained various advantages in terms of market access (Constantinides and Fountain, 2008: 240; Holzner, 2009), reduction of promotional costs (Jalilvand and Samiei, 2012: 604), revenue growth, market research, database development, and customer retention (Morrison et al., 1999). Furthermore, by using social media, marketing managers can actively and consistently learn about consumer trends (Holzner, 2009) and behaviour (Garrigos-Simon, Alcamí and Ribera, 2012: 1883, Jalilvand and Samiei, 2012: 604, Lee and Hu, 2004; Miguens, Baggio and Costa, 2008: 2), listen to what consumers say about their organization and products (Constantinides and Fountain, 2008: 240), and collect user generated content in a cost-effective way (Godnes and Mayzlin, 2004) which will serve as a source of information that will help them make improvements to their products and services (Hills and Cairncross, 2011; Lee and Hu, 2004).

Consumers have always talked about products amongst themselves. The development of the Internet has allowed for faster flow of this information via various websites and applications. In the past, many companies used to collect and analyse consumer comments. Most modern consumers search for a recommendation before buying a new product. Today, this can be done through forums. Consumers seek information from other consumers and want to learn about their experience before making a purchase decision. Often the opinions of other consumers are crucial in evaluating an alternative product.

A consumer's decision to select a product and/or service on the Internet depends on a series of social-media-specific factors such as the advantages offered by a website (the website is modern and attractive; website content is easily accessible; the website is transparent and user-friendly; the website provides a great deal of product information).

Furthermore, communication on social media is a major determinant in making the final consumer choice. It must be carefully planned by the product and/or service provider and have the following characteristics: information presented in a way that will make viewing efficient; direct communication with the responsible sales person; timely response to consumer inquiries. Transaction security is also an important factor that leads to greater consumer trust. Thus, it can be asserted that online shopping and consumer behaviour in all phases of the purchase decision-making process is a multidimensional concept.

## 5. METHODOLOGY AND RESEARCH RESULTS

An online survey was conducted to collect primary data. Data was collected in a way that from 01.08. until 20.08.2018. year more than 2000 respondents were from the base. An e-mail was sent with a link to the questionnaire. Each contacted respondent was asked to fill out the questionnaire, and the e-mail with the questionnaire access was forwarded to her family, friends, acquaintances, colleagues, etc. Purposive sampling was used to select 800 respondents by asking applicants whether they are online shoppers and, if so, how many online purchases they have made. Data collected from all 800 respondents were used for analyzing the behaviour of consumers who shop online and whose behaviour has been influenced by applications they have on their mobile devices, the Internet and social networks. The first phase of primary research involved defining the variables, i.e. the impact of the Internet, social media, consumer mobile applications, and the impact of social media on purchasing products and/or services.

The second phase of primary research involved collecting data through questionnaires. A deliberate (purposive) sample was used (n=800). The following have been selected as control variables: the respondent is a registered consumer in a web store with a minimum of one transaction registered in the last six months prior to the survey.

The survey questionnaire was designed to be succinct with not too many questions or questions that would require complex answers; the aim was to get a large number of respondents and thus obtain a sufficient amount of relevant data. The survey questionnaire comprised of 32 questions which were divided into several thematic categories. Likert five-point scale was used in one section of the survey questionnaire.

The major objectives of the survey were to:

1. Identify the role and importance of social media and user generated content (UGC) on social networks when selecting products and/or services;
2. Identify in which phases of the product/service selection process the social media are a factor;
3. Identify which social media platforms consumers use most frequently when selecting a product or service.
4. Identify the relevance of social media and UGC during purchase and after the consumption/use of the purchased product and/or service.

The main hypotheses of the current study were as follows:

*H1: In the purchase stage, the influence of social media is equally present.*

*H2: Social media and traditional media have an equally significant impact when shopping online.*

*H3: Experience and impressions of purchased and used products are often all over the social networks*

Table 1

## Socio-demographic characteristics of respondents (N=800)

	<b>No.</b>	<b>%</b>
<b>SEX</b>		
Male	208	26%
Female	592	74%
<b>AGE BRACKET</b>		
18-24	208	26%
25-34	304	38%
35-44	160	20%
45-54	88	11%
55+	40	5%
<b>EDUCATION LEVEL</b>		
Primary school education	48	6%
Secondary school education	336	42%
Post-secondary education	416	52%
<b>MARITAL STATUS</b>		
Single	408	51%
Married	312	39%
Divorced	80	10%
<b>NO. OF HOUSEHOLD MEMBERS</b>		
1	288	36%
2-3	392	49%
4-5	120	15%
6 or more	0	0%
<b>HOUSEHOLD INCOME (HRK)</b>		
Up to 2,000.00	64	8%
2,001.00 – 4,000.00	168	21%
4,001.00 – 6,000.00	280	35%
6,001.00 – 8,000.00	160	20%
8,001.00 – 10,000.00	80	10%

Source: Authors

Table 2

Number of hours per week spent on social media (N=800)

Number of hours	Number of respondents	Percentage
Up to 3 hours	72	9%
3 – 10 hours	136	17%
11 – 20 hours	312	39%
21 – 30 hours	144	18%
30 or more hours	136	17%
Total	800	100%

*Source: Authors*

39% of the respondents report spending 11-20 hours a week on social media, while 18% of them spend 21-30 hours on social media. This suggests that social networks have become an integral part of their lifestyle. The Internet and social networks have had a major effect on the society, changing the way businesses operate as well as the private lives of contemporary consumers.

Table 3

Number of social media platforms used when selecting a product and/or service

Number of platforms used	Number of respondents	Percentage
1	64	8%
2	280	35%
3	248	31%
4	208	26%
Total	800	100%

*Source: Authors*

The results show that as much as 35% of the respondents use two social networks; 31% use three social networks, while 26% of them use four. Only 8% of the respondents use only one social network. These results suggest that communication on social networks is becoming increasingly important among consumers. Moreover, consumers find it important to be present on two or more social networks.

Table 4

Descriptive indicators of the extent of influence of some traditional and social media on product selection (N=800)

Media	Arithmetic mean	Standard deviation	Coefficient of variation
1. Television	<b>3.16</b>	1.125	<b>36</b>
2. Facebook	2.81	1.270	<b>45</b>
3. Magazines and newspapers	3.13	1.055	<b>34</b>
4. YouTube	2.87	1.188	<b>41</b>
5. Radio	2.21	1.083	49
6. Twitter	2.33	1.402	<b>60</b>
7. Internet	<b>4.10</b>	0.999	24
8. Billboards	2.61	1.122	43
9. Instagram	2.82	1.450	51
10. Other	2.80	1.461	52
Total	2.88	1.322	46
Traditional media	2.78		
Social media	2.71		
Internet	4.12		

Source: Authors

The extent of impact of traditional and social media on the choice of products presented in Table 4 is expressed by arithmetic means. Radio has the smallest impact (2.21), while the impact of TV is somewhat greater (3.16). They are followed by magazines and newspapers (3.13). When it comes to social media, YouTube has the strongest impact (average 2.87), followed by Instagram (2.82), Facebook (2.81) and Twitter (2.33). The greatest impact by far is that of the Internet (4.10). Overall, the impact of traditional media (2.78) is stronger than the impact of social media (2.71). Respondents' opinions on the extent of impact of individual media types show medium dispersion (coefficients of variation range between 24% and 52%). Higher dispersion of opinions has been observed only in the case of Twitter (60%), which means that the respondents' opinions are more diverse and heterogeneous.

Table 5

Descriptive indicators of agreement with individual statements regarding the different phases of product/service selection on various platforms (N=800)

Statement	Platform	Descriptive indicators		
		Arithmetic mean	Standard deviation	Coefficient of variation
0. I like the description of the product on the platform so much that I'd buy it in the future.	Facebook	3.44	1.129	33
	Website	3.23	1.271	39
	Instagram	3.62	1.111	31
	YouTube	3.36	1.175	35
1. I wanted to buy the product when I read its review on the platform.	Facebook	3.59	1.164	32
	Website	3.38	1.304	39
	Instagram	3.64	1.125	31
	YouTube	3.32	1.125	37
2. When collecting information on a product/service, I rely on the platform on which I have read about the product.	Facebook	2.58	1.125	44
	Website	2.56	1.198	47
	Instagram	3.93	0.960	24
	YouTube	3.46	1.172	34
3. I use the platform to compare products from various manufacturers in order to find the one that will best meet my expectations.	Facebook	3.70	1.196	32
	Website	3.54	1.248	35
	Instagram	2.45	1.166	48
	YouTube	2.44	1.215	50
4. I reserve and pay for products and services through the platform.	Facebook	2.29	1.314	57
	Website	3.87	1.172	30
	Instagram	1.56	0.882	57
	YouTube	1.41	0.826	59

Source: Authors

The averages presented in Table 5 by phases of product and/or service selection process and by different platforms range between 1.41 (the lowest importance in the selection) and 3.93 (the highest importance in the selection) and show medium dispersion (coefficients of variation range between 24% and 57%).

The lowest averages are in the purchase phase (phase 4), especially in the case of YouTube (1.41) and Instagram (1.56), while the average is among the highest in the case of product website (3.87). This suggests that of the four selected platforms, only the manufacturer's web site has an importance in the buying phase. The highest averages in the phase of information gathering (phase 2) are found in the case of Instagram (3.93) followed by YouTube (3.46), which

clearly indicates their importance in that phase. The importance of Facebook (2.58) is lower while the role of websites (2.56) is insignificant, which implies that in the phase of gathering information on the product and/or service consumer intend to buy, their decisions are influenced by other consumer reviews. The averages are equally dispersed for the phase prior to becoming aware of the need and the phase of awareness of the need (only 8%). In both phases, for all four platforms relatively high averages have been recorded (above 3), from 3.23 (the lowest average) in the phase prior to becoming aware of the need in the case of product website, to 3.64 (the highest average) in the phase of awareness of the need in the case Instagram. Thus, it can be concluded that all four observed platforms are important in these two phases. In the phase of comparing a product against alternative products, the averages are highest for Facebook (3.70) and product website (3.54), while for Instagram (2.45) and YouTube (2.44) they are somewhat lower. This suggests that Facebook and manufacturer's website are important in the phase of evaluation of alternative products, while this is not the case with Instagram and YouTube.

Table 6

Descriptive indicators of agreement with statements about the importance of content published by virtual friends, or the importance of UGC (*eng. user generated content*) in relation to the FGC (*eng. firm generated content*) when choosing a product and/or service

Statement	Platform	Descriptive indicators		
		Arithmetic mean	Standard deviation	Coefficient of variation
I find content published by my friends on the platform more important than the official description of the product.	Facebook	3.12	1.314	42
	Website	2.85	1.319	46
	Instagram	4.12	0.943	23
	YouTube	3.86	1.059	27

Source: Authors

The arithmetic means presented in Table 6 indicate the importance of UGC compared to FGC in each of the observed platforms when selecting a product and/or service a consumer intends to purchase. In comparison to FGC, UGC has the lowest importance in the case of product website (2.85); it is of slightly higher importance in the case of Facebook (3.12), and the strongest in YouTube (3.86) and Instagram (4.12). The dispersion of the respondents' opinions is medium for each observed platform (coefficients of variation range between 23% and 46%).

Based on the data collected through primary quantitative research, statistical analyses have been carried out in order to decide whether to accept or reject the proposed hypotheses.

*H1: In the purchase stage, the impact of social media is equally present.*

Hypothesis H1 is accepted.

Descriptive statistical analysis has been used to analyse all four social media platforms aggregately. It has confirmed that social media are present in the phase prior to becoming aware of the need and that they are important in the phase of product selection. In other words, it has been confirmed that the respondents' impression about the product they intend to buy is created with the help of social media. In conclusion, descriptive statistical analysis has confirmed the importance of each platform (separately) in this phase.

*H2: Social media and traditional media have an equally significant impact when shopping online.*

Hypothesis H2 is accepted.

The results obtained through descriptive statistical analysis indicate that the impact of social media on the choice of products and/or services is not more significant than the impact of traditional media.

*H3: I frequently share my experience and impressions about the purchased or used product with my friends on the social media.*

Hypothesis H3 is accepted.

Descriptive statistical analysis for all four observed platforms together has confirmed this hypothesis, which indicates that after making a purchase decision and buying a product, the respondents share their experience and impression about the product with their virtual friends.

## **5.1. Limitations of the research**

In order for the conclusions of the research to be used efficiently, one must mention its limitations. They can be classified into several categories. The first limitation of this research is reflected in the fact that the survey focused on only four social media platforms, in spite of the fact there are other platforms that influence consumer purchase choice. It is likely that the results would have been different had the survey included other social media platforms. Furthermore, the social media platforms this survey looked at differ in type. For instance, Facebook is a social network; Instagram is an application for sharing images taken by mobile phones (iPhone, Android, Windows Phone); a website is an HTML document for presentation of text and links which is accessible via a web address (URL), while YouTube is a content sharing site. Each platform type has a different structure and standards of behaviour, and offers different types of content, which further complicates their comparison and the drawing of conclusions. Moreover, products and services make up only a small part of content published on Facebook, Instagram, and YouTube, while the product website is controlled by the product and/or service provider. As social media

appear to be in contemporary society, and as such, social media research is only in the foreseeable future, this research opens up several possible issues and topics for future discussions. Future research should explore the role of other social media platforms that were not the subject of this research when selecting products. There is also the question of the role of social media in the phase of post-secondary behavior that was not the subject of quantitative research. In addition to this, it would be better to establish a link between positive or negatively intoned content with the intent of selecting products that are in this paper only in the quotes.

## 6. CONCLUSION

The consumers of the digital age are extremely demanding. Their desires are specific, largely due to the abundance of information available on the Internet, which provides, among other things, a convenient way to find the desired product and/or service that best suits the consumers' needs and financial circumstances, and also provides them with an authentic experience. The decision to purchase a product and/or service depends in part on motivation, attitudes and beliefs of the consumer, the level of satisfaction with previous online purchases, and the possibility of returning the purchased product or service. Today's consumers are vocal and want to be heard. On social networks and blogs, they exchange both positive and negative experiences with their friends, and review the purchased products and/or services. Contemporary shopping and consumption patterns are becoming omnipresent. In this environment, the Internet and social media have become a powerful technology that millions of consumers are turning to each day in search of information, contacts, deals, and purchases. Given that social media are a vehicle to present an additional dimension of the purchased product and to promote one's own value, different social media blogs and websites catering for specific consumer interests, as well as general content social media websites such as Facebook, Twitter, and YouTube have become quite popular because they allow consumers to record everything that happens to them in real life. The use of social media and its impact on online shopping have been steadily increasing. The conducted research proves that some platforms are extremely important in the information search phase when selecting the product, but the research has also confirmed the importance of the published UGC versus FGC when selecting the product. The research has confirmed the unfathomable role of social media in product selection and highlighted their importance in the individual stages of the selection process.

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## POTROŠAČ DIGITALNOG DOBA

***Sažetak***

*Digitalna prisutnost uvukla se u sve pore društvenog i poslovnog života, kako kompanija, tako i potrošača i pridonijela promijenjenim obrascima ponašanja suvremenih potrošača. Društveno umrežavanje, nasuprot ostalome, u potpunosti je promijenilo način komunikacije i povezivanja modernog društva. U skladu s tim, potrošači digitalnog doba postali su sve aktivniji, zahtjevniji i informiraniji o proizvodima koji kupuju, postali su društveno umreženi u svijetu u kojem se informacija o proizvodu brzo širi, ali su i postali društveno neaktivni. Povezivanje i stvaranje društvenih veza s potrošačima predstavlja važan čimbenik u procesu razvijanja online marketinga i odnosa s potrošačima jer omogućava prilagodavanje i personalizaciju odnosa. Društveni mediji počeli su oblikovati stavove i ponašanja potrošača, prerasli su osnovnu ulogu prenošenja i prosljeđivanja informacija i oblikuju konceptualni model ponašanja potrošača digitalnog doba, kako bi se opisali i analizirali različiti koraci koje potrošači prolaze kada donose odluku o odabiru proizvoda. Model odabira proizvoda u digitalnom svijetu započinje puno prije stvarne kupnje i nastavlja se nakon kupnje. U sklopu rada provest će se istraživanje kako bi se utvrdio utjecaj društvenih medija na proces donošenja odluke o odabiru proizvoda.*

***Ključne riječi: društvene mreže, potrošači, ponašanje potrošača, digitalna generacija, online marketing.***

***JEL klasifikacija: D12, L86, M31, M37.***