

GENERATION Y PERCEPTION AND SATISFACTION IN ONLINE PURCHASING PROCESS

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ABSTRACT

Given current trends, the Y generation is the most potent part of the market because of its strength in the form of economic and technological knowledge. The purpose of the research is to understand and determine Generation Y's behavior in the online purchasing process, i.e. how they absorb information during the purchasing process. For the purposes of this study, a survey was conducted by surveying respondents - members of Generation Y. The study aimed to examine the preferences and attitudes of members of Generation Y and determine which characteristics are essential when choosing a product or service—making a decision when buying. The research results indicate that, in order for a business entity to be as successful as possible, it is crucial to identify and determine the purchasing patterns of Generation Y. This generation is self-aware and individualistic. Marketing messages aimed towards it, therefore, require efficiency, self-realization, and innovation in advertising, as the observed generation is technologically more advanced compared to previous generations. Although the paper conducted a primary study on members of Generation Y, it is necessary to point out that this generation includes a population in the span of over 20 years. Some individuals from this population are a part of consumer society, while certain individuals are just entering their crucial consumer period. Research results indicated that the members of Generation Y want different and innovative products, i.e. products that stand out from the usual products on the market and that are partly personalized. It is necessary to state how they search for information about products via the Internet, social networks, and mobile applications, which are their primary source of information, so they differ from other segments in terms of technological competencies.

KEY WORDS: generation y, consumer behavior, marketing research

1. INTRODUCTION

Modern marketing focuses on the individual who, through the purchase process, enables business entities to track information to quickly improve products and marketing realization. Each generation group has specific characteristics based on which it is possible to customize a marketing campaign. Today, more and more marketing experts focus on members of Generation Y, because members of this group of consumers are beginning to realize their economic potential and enter a crucial consumer period. This generation covers 25% of the total population and will play an essential role in the next ten years.

A particular challenge is the fact of seemingly intragenerational opposition, given that its older members are already proven in business life and, for the most part, married, and the younger ones are only entering the market as adults (Jurin, 2016, p. 33). This generation has some unique characteristics compared to previous generations. It is necessary to emphasize their propensity for materialism, but not the existence of brand loyalty. Generation Y is also characterized by compassion for social inequalities as well as a higher degree of tolerance. What highlights this generation is that they are focused on researching products and services before consuming them. Consequently, classic marketing methods in attracting and retaining Generation Y members are not effective as they check the origin of the product, research the raw material of the product, and are willing to pay more for the product if they assess that it is made according to individually set standards. The paper focuses on researching the purchasing decision-making process and considering

theoretical assumptions related to the study of techniques and tools for researching consumer/customer satisfaction. The objectives of the paper are to identify the importance of meeting consumer/customer needs, identify new consumer trends based on the consideration to analyze the needs of Generation Y, and analyze the process of deciding to purchase something for a member of Generation Y.

2. CHARACTERISTICS OF THE GENERATION Y

Creating successful marketing campaigns focuses on the modern consumer. To do this, it is necessary to know the structure of consumers and their habits based on specific variables. When considering the context of socio-demographic factors, we should be aware of the differences and norms between generations, from the Baby-boomers, through Generation X, Generation Y and the new upcoming Generation Z (Roblek, Stok & Mesko, 2016, p. 378).

The author of the paper focuses on representatives of Generation Y or Millennials. Although different ranking systems define the range of Generation Y in different ways, the author used the classification stating that members of this generation were born between 1980 and 2000 (Bencsik, Horváth-Csiks & Juhász, 2016, p. 92; Zemke, Raines & Filipczak, 2000, p. 60) for the paper.

There are various names for this generation, the Internet Generation, Echo Boomers, the Boomlet, Nexters, Generation Y, the Nintendo Generation, the Digital Generation, and, in Canada, the Sunshine Generation (Raines, 2002, p. 2). In the majority of cases, Generation Y is known in literature as the Millennials or the Digital generation, its members belonging to the younger age structure dealing with various business activities in the contemporary workplace. The members of the aforementioned generation experienced significant socio-demographic changes which marked their childhood, such as the fall of the Iron curtain and the dissolution of the Soviet Union (Murphy, 2007). They grew up in a multicultural surrounding, experiencing cultural and racial differences in schools, on television, and via the Internet. Their group-based generational difference affected their openness for different and new cultures, tastes i.e. national cuisines, as well as their desire to travel abroad (Benckendorff et al., 2010, p. 8 - 12). They are prone to spending, but only on things they really want. They are advocates of the so-called sharing service model i.e. renting and sharing (sharing economy). For Millennials, ownership has lost its attraction. The care and upkeep needed to own something are becoming an increasing barrier, while access and sharing have emerged as the "now" trends (Arthursson, 2016; Bernardi, 2018, p. 44). The members of Generation Y grew up with more technological advantages than any generation prior to them and never experienced life without technological advances such as mobile devices, microwave ovens, the Internet etc. The majority of Millennials are always available digitally through the usage of cell phones, email, and social media, which have become a part of daily life for them. Their mindset has become internationally oriented as a result of all of these forms of connection, and they have perfected multitasking skills (Jerome et al., 2014, p. 2). It is precisely the existence and implementation of multimedia in the life of this generation that is considered to be key in the development of their strategic, motor, and spatial skills. The views on life and attitudes of the observed generation are shaped by coexistence with technology, where technology complements their daily lives through global connectivity and belonging to specific communities they access online. Coexistence with technology has made it possible to create a sense of belonging to the whole world and connect with peers from different parts of the world, including essentially obtaining information in real-time from any part of the world. It is precisely for this reason that the members of the aforementioned generation are searching for a working environment which allows creativity and freedom of thought and are interested in jobs which will fit their private lives. They aim for success and measure it in terms of what they've learned and the abilities they've acquired as a result of each encounter. Generation Y is notorious for taking longer to secure jobs and commit to long-term partnerships. Despite the fact that Generation Y takes longer to enter the professional sector than previous generations, they are more likely to get graduate degrees as a result of their high value for education (Spiro, 2006, p. 17). Lammiman, Syrett, Križevan and Srića (2005) especially highlight that no generation prior to this one was under such influence by the media, the governments, and politics from the earliest age and, precisely due to this, they recognize when they are being manipulated and do not tolerate insincerity. They demand continuous feedback, not just an annual one.

Because they are typically guided and supervised by Veterans and Baby-boomers, who are not accustomed to always giving guidance and feedback, we can conclude that Millennials are always looking for new information and excitement, so finding a way to motivate, attract, and retain them is necessary.

3. CONSUMER SATISFACTION IN ONLINE PURCHASING PROCESS

According to the Global Digital Report (We Are Social, 2020), based on data from 2020, there were more than 4.5 billion people who use the internet, while social media users have passed the 3.8 billion mark. Undoubtedly, the Internet has become a mass medium in terms of the number of users and their engagement, with technological possibilities of narrow segmentation, personalized approach, and exact metrics, which ultimately enables understanding of users and consumers and better response to their particular wishes and needs. Given the importance of Generation Y, it represents a significant and exciting segment for marketing professionals, especially for understanding and targeting them online. Hrvatin and Mandić (2018, p. 20-21) state that numerous studies have been conducted on Generation Y, their behavior concerning specific products, and other generations. What has been observed during research, and what separates Generation Y from previous generations, is the connection between Generation Y and technology from their earliest age. Thus, only using electronic devices with the latest applications is the most normal phenomenon for members of Generation Y. The same authors point out that members of Generation Y grow up in conditions where technology, especially the Internet, is entertainment and information. Members of Generation Y pay special attention to mobile devices that they use to express their personalities and individuality.

Previous researchers found that the nature of online shopping, which uses the internet, has transformed and revolutionized the process of purchasing and selling products/services (Prasad, Garg & Prasad, 2019; Biloš, Ružić & Radulović, 2019; Rahman, 2015; Ordun 2015). In terms of generations, previous research indicated that Generations X and Y purchase online more than Baby Boomers (Dhanapal et al., 2015, p. 125).

Precisely because members of Generation Y choose businesses that make a difference, and which significantly contribute to creating a better world, the degree of satisfaction of these consumers will depend on meeting specific consumer/customer needs, perceived product quality, product price, product expectations, personal experience. Satisfaction and perception are connected with consumer behavior that mostly determined needs, desires, and expectations. Business practice, employee satisfaction, and elements of products and services are responsible for creating a product that will be fully adapted to the needs, desires, and expectations of consumers. It is precisely the complete satisfaction of the consumer's need which is the guarantee of repurchase. All those who are aware of this are achieving successful results today.

Measuring consumer satisfaction is crucial for modern businesses. Consumer satisfaction measures are critical measures of quality, noting that today the measurement of satisfaction, i.e. monitoring consumer satisfaction, is universal in many businesses. In current conditions where the struggle for every consumer is exceptionally aggressive, it is essential to emphasize the focus on the consumer grows from accepting the company and implementing the marketing concept. It is important to emphasize that the success of any business depends mostly on the consumer and his readiness to accept and pay for something. Consumer demands must be continuously monitored and measured in order for the business entity to continually have an advantage over the competition through product and market development (Brown, Foxall & Goldsmith, 2007, p. 5-7). We can conclude that the value for the consumer is, in essence, what the customer expects from the company and, as such, is a forward-looking statement regardless of the time of use of the product or service. It should be emphasized that customer satisfaction indicates to the business entity that it should direct marketing techniques towards certain target segments.

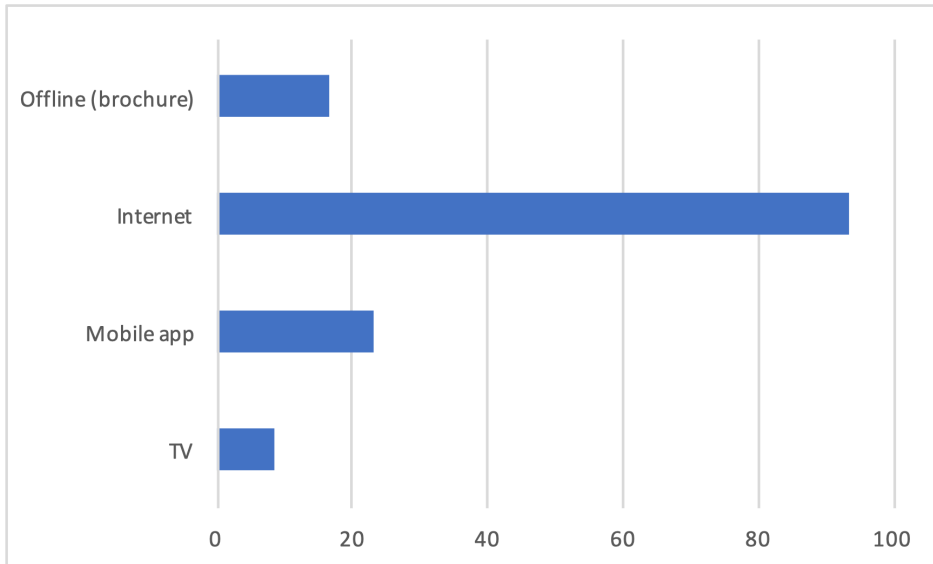
4. RESEARCH OF THE PURCHASE BEHAVIOR PROCESS OF GENERATION Y

Following the paper's needs, an analysis was conducted to determine the decision-making process when buying for members of Generation Y. The purpose of the research is to understand and determine the behavior of Generation Y in the purchasing process. The paper encompasses the research performed with an online questionnaire developed through the Google platform, which was also used to process the results. The questionnaire aimed to examine the preferences of Generation Y members and determine what characteristics are essential to them when choosing a particular product or service. The questions were aimed at analyzing the decision-making process when buying for Generation Y members. The questionnaire was based on the satisfaction and perception in online shopping, and it was created so that there would be answers to the questions and statements related to the intentions of shopping so far and in the future. The last part of the questionnaire was about the socio-demographic characteristics of the examinees. The majority of the questions were closed, using a five-point Likert scale, where 1 indicated the lowest and 5 the highest level of satisfaction. The questionnaire was distributed online through social networks from March to July 2019. The total sample of respondents who answered the questions is 108, of which 47.2% were female and 52.8% male. Respondents offered their answers anonymously.

The majority of study participants were between 24 to 30 years of age (71.3% of research participants). 13.9% of them were less than 24 years old. 7.4% of study participants were 36 to 41 years of age, as well as those between the ages of 31 and

35. The research included the question from which sources the respondents mostly research products in the pre-purchase phase. Participants were able to give multiple answers. Mostly via the Internet, stated 93.5% of them. 23.1% of participants search for information through mobile applications and 16.7% of participants collect information through leaflets and catalogs. Only 8.3% of participants seek information through traditional channels such as television (Figure 1).

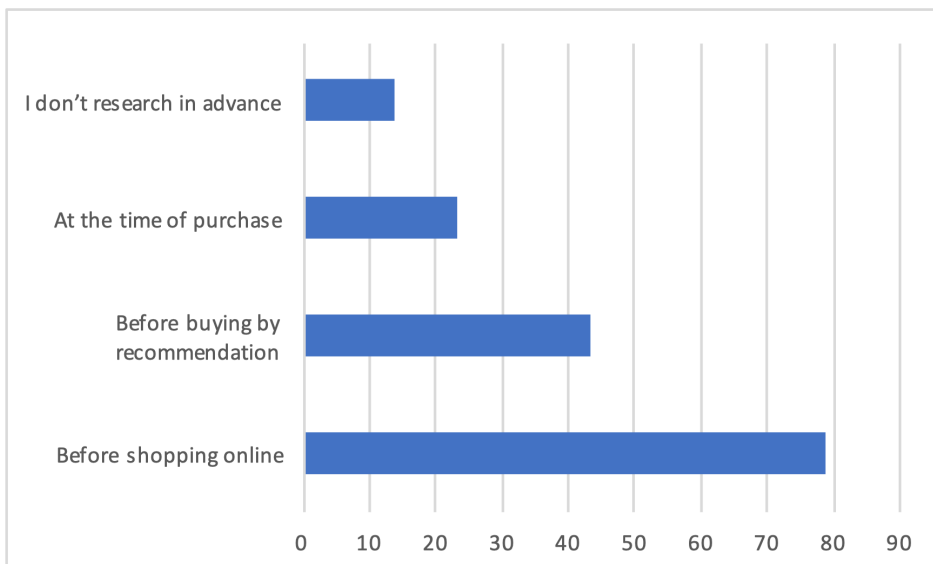
Figure 1. The main sources of product information in the pre-purchase phase



Source: Created by author

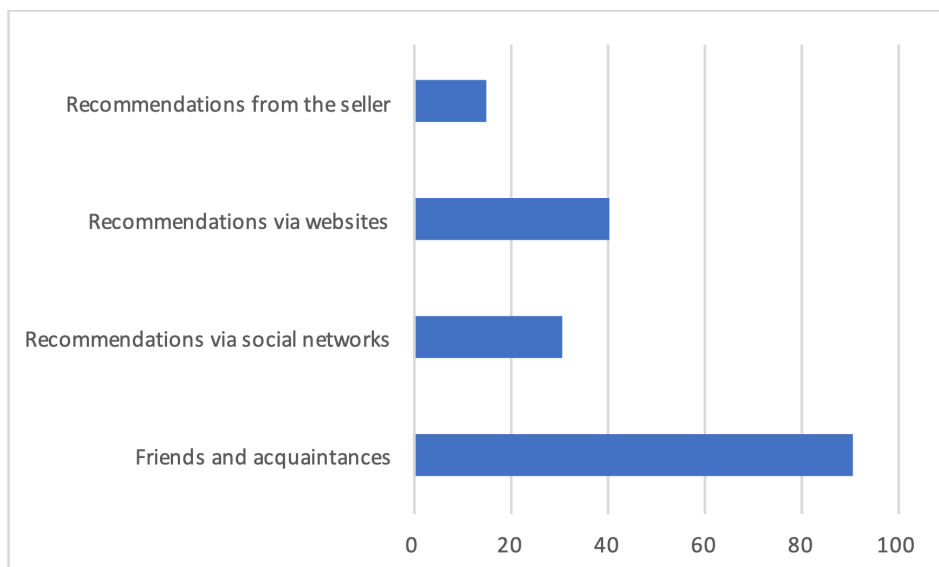
When asked about the time when they research the purchase of products, 78.7% of survey participants stated they are informed or they research products online before buying. 43.5% of participants are informed before purchasing through a recommendation. 23.1% of survey participants are informed at the time of purchase. A smaller part of the participants, 13.9%, do not research the products they buy in advance (Figure 2).

Figure 2. Product information time



Source: Created by author

When asked about who they ask for recommendations when buying products, 90.7% of survey participants answered that they seek recommendations from friends and acquaintances. 40.7% of participants seek recommendations through websites and 30.6% through social networks. Only 14.8% take into account the seller's recommendations. The assumption is that Generation Y does not believe in the credibility of the information imposed on them by the media but trusts other people's experiences. Some research suggests that Generation Y members show exceptional resilience to traditional marketing channels (Figure 3).

Figure 3. Whose recommendations are important to you when making a purchase decision?

Source: Created by author

The research aimed to determine the attitudes towards online shopping, as the Internet proved to be a platform that members of Generation Y mostly use to obtain information in the pre-purchase phase, but also the purchase itself and the medium for buying products in general. These data were analyzed through calculations of means (arithmetic mean, median, mode), and measures of dispersion (standard deviation, coefficient of variation).

Statement 1. "It is fun to shop online," as the first statement, has an average score of 3.65 and an average deviation from the arithmetic mean of 1.01. The most common view (mode) was the one under number 3 (neither agree nor disagree). The coefficient of variation is 27.62% and it is a relatively weak variability. According to the average score, the respondents' views most often vary between answers 3 (neither agree nor disagree) and 4 (agree).

Statement 2. "It is safer for me to shop in a physical store," records an average of 3.54 with a deviation from the arithmetic mean of 1.22. The most common response to this statement is "I completely agree" (under number 5). The coefficient of variation is 34.45%, and it is a moderate variability. It can be concluded that views vary between "neither agree nor disagree" and "agree."

Statement 3. "The Internet provides a good way to find and collect product feedback" has an average score of 4.24. The most common answer is "I agree" (answer number 4). The coefficient of variation is 18.20% and it is a relatively weak variability. Through the average, it is evident that the view of the majority of respondents "agrees" with the statement.

Statement 4. "I am afraid to pay with credit cards when shopping online", scores an average of 2.54. The most common answer to this statement is 1 (I disagree completely). This is a relatively stable variability because the coefficient of variation is 52.37%. The average rating shows that the vast majority do not agree with this statement and are not afraid of card payments when shopping online.

Statement 5. "Online shopping is not limited in time which is important to me" scores an average of 3.65, which means that most answers are in the range between answers 3 and 4. A mode is 4, which leads to the conclusion that answer 4, "I agree," is the most common answer.

Statement 6. "Some websites are interesting and encouraging to browse" has an average score of 3.77 and, like the previous statement, the answer 4 has slightly higher numbers as the most common answer. It can be concluded that the majority of respondents agree with this statement.

Statement 7. "Products can be easily and quickly compared via the Internet" has an average score of 4.25 with an average deviation from the arithmetic mean of 0.77. For the most part, respondents agree or completely agree with this statement. This is a relatively weak variability because the coefficient of variation is 18.23%.

Statement 8. "The role of the seller and direct contact in physical trade is important to me," records an average score of 2.64 with a standard deviation (average deviation from the arithmetic mean) of 1.27. The mode is 2, which means that the respondents usually do not agree with this statement. The answers vary, so the coefficient of variation is 48.17%, which

is the upper limit of moderate variability. Given the average, it can be concluded that the salesperson's role is not overly important to the respondents. The results are presented in Table 1.

Table 1. Respondents' attitudes regarding online shopping

Statement	N	Average	Median	Mode	Minimum	Maximum	Standard deviation	Coefficient of variation
It is fun to shop online	108	3,65	4	3	1	5	1,01	27,62%
It is safer for me to shop in a physical store	108	3,54	4	5	1	5	1,22	34,45%
The Internet provides a good way to find and collect product feedback	108	4,24	4	4	1	5	0,77	18,20%
I am afraid to pay with credit cards when shopping online	108	2,54	3	1	1	5	1,33	52,37%
Online shopping is not limited in time which is important to me	108	3,65	4	4	1	5	1,10	30,29%
Some websites are interesting and encouraging to browse	108	3,77	4	4	1	5	0,91	24,23%
Products can be easily and quickly compared via the Internet	108	4,25	4	4	1	5	0,77	18,23%
The role of the seller and direct contact in physical trade is important to me	108	2,64	2	2	1	5	1,27	48,17%

Source: Created by author

We can conclude that members of Generation Y take into consideration the recommendations of friends and acquaintances when evaluating products, consider them reliable, and often decide to buy based on the given recommendations or reviews. By providing information and using the strategies and tools of Internet resources, a business organization can attract the Generation Y market segment, collect data through technology and applications, and establish an effective incentive program that will enable enterprises to become identifiable and achieve competitive advantage (Kelić, Štimac & Bršćić, 2017, p. 239). They are encouraged to buy online by a greater choice and availability of products, ease and convenience of use, as well as saving time and effort.

5. CONCLUSION

The paper identifies selected Generation Y purchase forms that are included in the survey questionnaire. The results of this research can be useful to all companies that want to attract the attention of Generation Y members, as well as those newly established marketing professionals and many others who want to better understand and target Generation Y, express themselves more successfully in technological challenges and reduce possible negative aspects when buying. The contributions of this paper are factors in the form of statements. Those statements indicate the perception and satisfaction in the online purchasing process and they showed that online shopping provides a good way to find and collect product feedback and products can be easily and quickly compared. The scientific contribution of this paper is focused on determining and giving guidelines in understanding a certain generation which purchases products online i.e. how that generation rates certain elements. The findings of this paper aim to portray the influence of certain elements which demand a content and methodological adaptation towards the observed generation, as well as limitations which can potentially lessen the satisfaction of online shopping.

It is necessary to emphasize the limitations in the paper as the generation gap is visible in the respondents, i.e. there is a subgroup belonging to generation Z, which is why it should be noted that the results should not be generalized into the context of other age groups. Also, the sample size in this paper is rather small for predictions, which is one of the paper's limitations. A greater sample size would result in more reliable results. Therefore, it is suggested that research in this area be expanded to examine differences in perceptions between subgroups as well as gender differences. In order to find out about the characteristics of other age groups, research can be conducted to determine the existence of similarities and differences in the purchase patterns of Generation Y and other groups. Members of Generation Y differ in many ways from previous generations. It is a generation that is growing up with a virtual environment that is a part of their everyday lives. In the virtual environment, members of Generation Y join different interest groups, which significantly contribute to their further development. The environment in which Generation Y grows up largely determines their consumer habits as well. Consequently, it is a generation that cannot be approached like its predecessors from a marketing point of view. Generation Y members know how to easily and quickly get timely information about a particular product/service. Equally, members of this generation are paying more and more attention to smaller business entities and social problems, striving to solve them. Taking into account the above, marketing experts must identify the specifics of Generation Y members and, accordingly, develop methods by which they will encourage the purchase of products and services.

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PERCEPCIJA I ZADOVOLJSTVO Y GENERACIJE U PROCESU ONLINE KUPOVINE

SAŽETAK

Uvažavajući aktualne tržišne trendove, možemo zaključiti kako su pripadnici Y generacije trenutno najviše potrošački izloženi zbog svojih ekonomskih i tehnoloških znanja koje posjeduju. Cilj rada je istražiti i razumjeti ponašanje generacije Y u procesu kupovine, odnosno kako apsorbiraju informacije prilikom kupovnog procesa. Za potrebe rada provedeno je istraživanje na uzorku pripadnika Y generacije. Istraživanje se usmjerilo na proučavanje preferencija i stavova ispitanika, pripadnika Y generacije s ciljem uočavanja koje su varijable ključne u korisničkom putovanju prilikom odabira i/ili kupovine proizvoda ili usluge. Rezultati istraživanja ukazali su kako poslovni subjekti moraju pratiti i analizirati obrasce ponašanja generacije Y. Pripadnici promatrane generacije su samosvjesni i individualni te marketinške poruke prema njima trebaju biti učinkovite, ostvarive s dozom inovacije u oglašavanju, budući da je promatrana generacija tehnološki naprednija u odnosu na prethodne generacije. Iako je u radu provedeno primarno istraživanje nužno je istaknuti ograničenja u vidu da ova generacija uključuje populaciju u rasponu od preko 20 godina. Neki pojedinci iz ove populacije dio su potrošačkog društva, dok pojedini tek ulaze u svoje ključno potrošačko razdoblje. Rezultati istraživanja pokazali su da pripadnici generacije Y žele diferencirane i inovativne proizvode, tj. proizvode koji se ističu od uobičajenih proizvoda na tržištu i koji su dijelom personalizirani. Potrebno je navesti kako informacije o proizvodima traže putem Interneta, društvenih mreža i mobilnih aplikacija, koje su im primarni izvor informacija, pa se po tehnološkim kompetencijama dobivanja informacija razlikuju od ostalih potrošačkih segmenata što je obrađeno u radu.

KLJUČNE RIJEČI: generacija Y, ponašanje potrošača, marketinška istraživanja