

CUSTOMER ATTITUDES TOWARDS E-COMMERCE: CASE OF BOSNIA AND HERZEGOVINA

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ABSTRACT

With the rise of globalisation and development of information technology, e-commerce, as an alternative buying and selling space to offline stores, gained on its importance. The e-commerce prevalence affected the way business is done by organisations, but also the consumer behaviours and their perceived value of retail space. E-commerce has been on the rise in most industries, especially followed by the recent Covid-19 pandemic. The rising trend of digital shopping behaviour in terms of the increase in online payment methods, number of mobile transactions etc. has been also evident. The on-going growth of e-commerce on a global level may be argued as evidence of people's acceptance of e-commerce. Nevertheless, some studies have found significant differences in the level of acceptance between the developed and developing countries, since the latter fall behind in terms of the digital transformation. Various theories of e-commerce acceptance have been formulated in literature to appoint to factors that drive the e-commerce acceptance. Furthermore, the user's trust in terms of the online security, variety of products available online, the competitiveness of prices or the time saved compared to offline stores have shown to be some of the general factors influencing the e-commerce acceptance both from buyers' and sellers' point of view.

This paper presents the findings of research conducted in cooperation with the E-Commerce Association Bosnia and Herzegovina in 2023 on a sample of 1,317 respondents who made purchases online. The findings of the research confirm some of the findings carried out in countries around the world, but there are also certain specificities that are reflected in the preference for the way of making purchases, the method of payment, the method of delivery, the selection of sellers, etc.

KEYWORDS: e-commerce, e-commerce acceptance, Bosnia and Herzegovina

1. INTRODUCTION

1.1. E-COMMERCE DEVELOPMENT

In the past 20 years, e-commerce developed rapidly into alternative marketplace to offline stores, mainly as a result of the continuous growth of the Internet and information technology [Haryanti and Subriadi, 2020; Bai and Li, 2022]. As the technology and connectivity became more accessible to individuals and businesses during the early 1990s, and the World Wide Web was created, the e-commerce activities expanded among businesses, individuals, and industries [Chu et al., 2007]. Nevertheless, not until the early 2000's did the e-commerce develop to its full potential, with significant improvements in its instruments and technology which solved the prior issues preventing it from achieving the worldwide popularity it has today [Yoo and Yang, 2018]. The e-commerce prevalence transformed the way business is done by organisations, but also the consumer behaviours and their perceived value of retail space [Jain et al., 2021; Liu et al., 2022]. In the broader context, the recent rate of the technological change is so significant that the e-commerce has also created shifts in the world economy, influencing different areas of industry [Jain and Arya, 2021]. Gregory et al. [2017] argue that the e-commerce, as one of the biggest technological developments in the last two decades has revolutionised the businesses on a global scale bringing in numerous benefits, such as: easier access to new markets, more efficient supply chains, expanded customer base, better customer services, lower costs, and increased profits. E-commerce has been on the rise in most industries, especially followed by the recent Covid-19 pandemic, which produced a notable number of first-time online shoppers across the world which are expected to continue developing their new shopping habits [Beckers et al., 2021; Statista, 2023]. The rising trend of digital shopping behaviour in terms of the increase in online payment methods, number of mobile transactions etc. has been also evident. In 2021, the worldwide retail e-commerce sales were worth approximately 5.2 trillion U.S. dollars, while in 2022 they grew up to 5.7 trillion U.S. dollars [Statista, 2023]. According to the Eurostat data, the online shopping trend continues to grow in the European Union as well, with a twenty percent increase in the number of e-buyers from 2012 until 2022 [Eurostat, 2023]. Furthermore, Europe seems to be the area with the most rapid growth when it comes to cross-border e-commerce markets [Cheba et al., 2021; Reis and Machado, 2020].

Several drivers that may have facilitated the e-commerce development are discussed in literature. Cheba et al. (2021) argue that the information technology infrastructure, both in terms of the mobile and internet access impacted the development of e-commerce greatly, especially its use in the cities. Additionally, other external influences shaped the e-commerce development, among which the following: improved e-commerce infrastructure for the export markets, improved payment gateway systems, increased demand for e-commerce, improved transportation systems, improved government policies, improved analytics tools, expansion of social media, and the enhanced users' trust in the e-commerce market [Cheba et al., 2021; Gajda, 2020; Gregory et al., 2017; Jain et al. 2021; Sfenrianto et al., 2019]. Some authors argue that the gross domestic product also has a notable impact on the e-commerce market development [Cheba et al., 2021; Li et al., 2018]. In this context, it is important to mention social commerce, which developed together with the rapid expansion of social media, enhancing the users' trust and satisfaction with e-commerce. Prior to making buying decisions, users tend to actively rely on social commerce, due to numerous benefits social commerce offers for them, including: enhanced information search, possibility to read and write reviews, engage, save time while e-shopping, improved understanding of their needs from the seller's point of view etc. [Attar et al., 2020; Lin et al., 2019]. The advancements in mobile technology have

also significantly affected the online shopping behaviour and users' habits [Li et al., 2020; Cristofaro, 2019]. Wagner, Schramm – Klein and Steinmann (2020) argue that the trend of multichannel online shopping, including computers, smartphones, tablets, and smart TV's is affecting the online retailing in a way that it's becoming more versatile, complex and demanding in terms of the understanding of users' needs.

The on-going growth of e-commerce on a global level may be argued as evidence of people's acceptance of e-commerce [Haryanti & Subriadi, 2020]. Nevertheless, there are still several factors that can be argued as barriers to the expansion of e-commerce market, especially in the developing countries. However, these vary among individual markets. These factors include the following: lack of legislation and regulation related to e-commerce, insufficient support of financial institutions for the e-commerce infrastructure, lack of private and public sector collaboration, as well as the consumers' reluctance to switch from traditional to online markets [Cheba et al., 2021; Hamed et al., 2008; Jain et al., 2021]. Yang et al. [2008] argue that one of the key barriers to e-commerce acceptance in past has been the lack of users' trust. Various theories of e-commerce adoption and acceptance have been formulated in literature to appoint to factors that drive the e-commerce acceptance. Hernandez et al. [2008] argue that the underlying motivations for the first-time shoppers and experienced shoppers vary based on the level of their experience. Some earlier studies suggest that buyers turn to e-commerce in order to save time and money [Punj, 2012; Haryanti & Subriadi, 2020]. However, as the prevalence of e-commerce expanded, other numerous factors influencing users' acceptance of e-commerce have been discussed by researchers, such as: enhanced flexibility in shopping, access to information about products and sellers, ease of access to complementary goods and suppliers, transparency related to users' experiences and reviews, enhanced online security, competitive prices etc. [Jain et al., 2021; Haryanti and Subriadi, 2020; Hernandez et al., 2008]. Furthermore, demographic variables such as: age, language, occupation, household size, origin of birth, marital status etc. have also shown to be influencing the variances in users' e-commerce behaviour [Nasser & Elliot, 2011].

The aim and intention of this research was to determine the needs, habits, and attitudes of e-commerce users in Bosnia and Herzegovina. The need to conduct this research is reflected in the lack of official data on the development of e-commerce in Bosnia and Herzegovina, as well as limited number of studies that can provide a deeper insight into the needs and expectations of customers in Bosnia and Herzegovina.

1.2. E-COMMERCE DEVELOPMENT IN BOSNIA AND HERZEGOVINA

Even though the ongoing growth of e-commerce in recent years is evident, the literature shows that there are differences between developed and developing countries [Cheba et al., 2021; Činjarević et al., 2021]. Compared to the research on e-commerce size and trends in the European Union and other developed countries, the research, and relevant statistical data for BiH is scarce [Jaganjac, Obhodaš and Jerković, 2020]. Nevertheless, according to UNCTAD B2C E-commerce Index 2020, Bosnia and Herzegovina has been placed amongst the top ten countries in transition when it comes to e-commerce acceptance [UNCTAD, 2020]. Based on the data provided by Statista [2022], Bosnia and Herzegovina takes only a small portion of the global e-commerce trade, with a predicted e-commerce revenue of \$424.6 million by the end of 2023 and annual growth rate of 10.75 percent [Statista, 2022]. Furthermore, as indicated in the European E-commerce Report 2022, although the Western Europe has a significant precedence compared to the rest of the continent when it comes to e-commerce turnover, in

2021, Eastern Europe, with Bosnia and Herzegovina included showed higher growth in B2C e-commerce markets [Amsterdam University of Applied Sciences, 2022].

Bosnia and Herzegovina (hereinafter: BiH) is a country situated in Southeast Europe, e.g. the west part of the Balkan Peninsula, and based on the consensus from 2013 counts 3.531.159 citizens, and 1.155.736 households [Agency for Statistics of Bosnia and Herzegovina, 2023]. According to the UNDP [2023], the process of digital transformation of BiH is in progress, but its full potential still has not been reached. Today, many successful domestic e-commerce websites operate in BiH, including Olx.ba, Ekupi.ba and others [Jaganjac, Obhodaš & Jerković, 2020]. International e-commerce websites such as Ebay.com, Aliexpress.com are also available for BiH customers, while the e-commerce pioneer, Amazon.com still has not opened its doors to BiH [Ebay, 2023; Aliexpress, 2023; Amazon, 2023]. Even though many international e-commerce websites are available for BiH, the research shows that the majority of BiH citizens prefer to buy from online domestic sellers [Amsterdam University of Applied Sciences, 2022; Mastercard, 2022]. The data provided in the European E-commerce Report 2022 indicates that up to 70 percent of BiH online shoppers buy from national sellers [Amsterdam University of Applied Sciences, 2022]. The research conducted by the company Mastercard confirms this pattern, while it also indicates that social commerce should not be neglected when it comes to BiH e-commerce users, since 15 percent of Mastercard users in BiH use social networks such as Facebook or Instagram for online shopping [Mastercard, 2022].

According to the research conducted by Peštek, Resić and Nožica [2011], 45 percent of research respondents in 2011 engaged in online transactions, mostly related to online sales and purchases, or e-banking. The factors such as simplicity or timesaving were mainly stated in favour of online shopping. On the contrary, 55 percent of the study respondents did not engage in online transactions due to concerns related to payment security, data privacy, website interface, lack of personal contact with seller, uncertainty related to the inability to check the product's characteristics prior to delivery, or poor access to information. Similar results were found by Selimović and Peštek [2014] in their study on consumer behaviour in online group buying in BiH. The authors argue that only a small portion of Internet users engaged in online group buying and online buying in general, mainly due to concerns related to trust in terms of money and product safety. Other reasons included a small number of Internet users in general, and complications in the payment process, since many credit/debit cards weren't authorised for online purchases. As Peštek, Resić and Nožica [2011] argue, it seems that trust was a mayor issue for online shoppers in BiH a decade ago, and in fact was an eliminating factor when it came to online transactions.

Nevertheless, based on the data from the European E-commerce Report 2022, by 2021, the Internet usage rate grew to 79 percent, while the number of e-shoppers increased to 40 percent of the BiH population [Amsterdam University of Applied Sciences, 2022]. According to the latest data, provided by the Agency for Statistics of Bosnia and Herzegovina, the Internet connections in BiH through the fixed network counted to 876.845 in the first quarter of 2023, which is an increase of more than 8 percent compared to the first quarter of 2022 [Agency for Statistics of Bosnia and Herzegovina, 2023]. In the report published by company Mastercard in 2022, the data shows that up to 40 percent of Mastercard users perform transactions at least once a week, while 23 percent of users carry out transactions for the purpose of online shopping [Mastercard, 2023]. In addition, according to the data provided in the European E-commerce Report 2022, in 2021, 52 percent of online shoppers in BiH made at least one to two purchases, 34 percent three to five purchases, while 14 percent six and more [Amsterdam University of Applied Sciences, 2022]. Based on the evident changes in the behaviour of BiH online users in

a range of 9 years, we may argue that the online shoppers in BiH have not just gained more confidence in online payment services, but also tend to engage in online shopping more frequently than before.

Another interesting data provided by the Agency for Statistics of Bosnia and Herzegovina is that the number of mobile phone users in the first quarter of 2023 was 3.589.802, which is in comparison to the number of citizens registered in the consensus from 2013 higher by 1.6% [Agency for Statistics of Bosnia and Herzegovina, 2023]. Moreover, combined with the report from 2021 conducted by the company Visa, stating that up to 26 percent of BiH citizens carry out payments using their mobile phones, we can see the growing pattern not just in the number of Internet users, but also in the number of active mobile users, additionally indicating the increase in the e-commerce trend in BiH as well [Visa, 2021].

Jaganjac, Obhodaš & Jerković (2020) argue that there is no precise data on the e-commerce trade in BiH, and that it is only possible to find the aggregate data on trade in BiH. Nonetheless, based on of the data for five most popular e-commerce platforms in BiH for the period 2015-2018, the authors argue that these companies achieved a 45 percent growth in sales revenue in 2018 compared to 2015, and that at the level of e-commerce industry, BiH achieved strong growth in the aforementioned period. Although the rate of e-commerce growth in BiH is much smaller compared to global level, it is stable, and it will continue growing in the future. During the Covid-19 pandemic, Olx.ba, one of the most visited BiH domestic e-commerce platforms, published an internal analysis report which, compared to 2020, indicates a 36 percent increase in the number of listed items for sale in 2021, as well as the 89 percent increase in the number of deliveries, which shows a growing e-commerce trend during this period [Olx, 2021].

2. METHODOLOGY

The research was conducted in December 2023 in cooperation with the E-commerce Association in Bosnia and Herzegovina.

The survey was developed by the author based on relevant studies, and previously conducted research. The survey was distributed online, and 1.317 valid answers have been collected, through respondents who had experience with online shopping.

The sample is dominated by female respondents (81.8%), which also represents one of the limitations of the research. About 58.3% of respondents are aged 26-35 (30.2%) and 36-45 (28.1%), and 18.5% of respondents are aged 18-25. Approximately 6.9% of respondents are over 55 years old. Furthermore, 65.7% of respondents live in a marriage or partnership, 52.8% of respondents have university education, and 61.5% of respondents are employed.

3. RESEARCH FINDINGS

Some of the important research findings are presented below.

The research showed that 60.7% of respondents have antivirus software installed, while 48.3% of respondents have at least one subscription to video and audio streaming services. Furthermore, 78.3% of them use the Internet or mobile banking, and 69.6% of respondents have

at least one credit or debit card that they use to pay online. Also, 21.4% of respondents have a separate bank account or card that they use exclusively for online payments.

It is interesting that approximately 28.8% of respondents had inconveniences during online shopping, 13.6% during online payment and 31.2% during delivery of ordered goods. About 7.1% had a problem with stolen or misused personal data.

Online shopping is mostly done via mobile phone (78.1%), laptop or desktop computer (20.7%) or tablet (1.2%).

When talking about the place of shopping, these are the findings:

- Websites in BiH (63.6%),
- Websites abroad (19.7%),
- Social media in BiH (15.1%) and,
- Social media abroad (1.6%).

It is also important to note that social commerce has fairly high representation in total online purchases.

As many as 35.2% of the respondents have not made purchases abroad so far. About 22.7% of respondents who bought online from abroad bought in countries of the region (Croatia, Serbia, Montenegro, Albania, and North Macedonia), 21.3% in EU countries, 10.7% in Asian countries, 4.3% in North American countries, 3.7% in other European countries, 1.4% in Central and South American countries, 0.5% in Australia, and 0.1% in Africa.

About 49.6% of respondents do not use online payment systems at all, while about 32.2% use PayPal, 8.8% Google Pay, 2.7% Apple Pay, 2.5% Payoneer and 1.4% Ali Pay and Amazon Pay. Other services include Stipe, Venmo and Square.

Table 1 shows the products that are most often bought online. There is a difference between men and women, where men mostly buy clothes (11.2%), consumer electronics (9.6%), computer equipment (8.1%), shoes (8.0%) and household items (7.8%), and women clothing (19.1%), footwear (10.7%), household items (10.4%), and cosmetics and body care products (7.4%).

Table 1. Products and services purchased online, N=1.317

Products and services purchased online	%
Clothes	17.5
Footwear	10.1
Household items	9.9
Cosmetics and body care	6.4
Baby equipment	4.9
Books	4.6
Jewellery	4.5
Consumer electronics	4.3
Sports and fitness equipment	3.7
Tickets	3.7
Toys	3.5
Computer equipment	3.5
Travels	3.4

Food and drink	2.8
Watches	2.7
Products and services related to health and wellness	2.7
Furniture and decor	2.6
Digital and media services and subscriptions	2.3
Machines and tools	2.3
Medicines	2.1
Software	1.1
Music	0.6
Movies	0.6
Other	0.1
Hobby equipment	0.0
Total	100.0

Source: Authors

The preferred delivery method for online purchases in Bosnia and Herzegovina is delivery to the address via express mail (79.9%), regular mail (12.1%), home delivery by the manufacturer/seller (6.3%), and collection in the store or warehouse of the manufacturer/seller (1.7%). Delivery from abroad is done through express mail (68.4%) and regular mail (31.4%).

The preferred payment method is cash upon the delivery (69.7%), card payment (23.6%), services such as PayPal (4.8%), bank payment (1.2%) and money transfer such as Western Union (0.7%).

In Table 2 the factors for making a purchase decision are presented. It is evident that the dominant reasons are a positive experience with the manufacturer/seller in a traditional/offline store (21.2%), recommendations from friends and family (19.8%) and recommendations, positive ratings, or reviews from other customers (18.6%).

Table 2. Factors for making a purchase decision, N=1.317

Factors for making a purchase decision	%
Positive experience with manufacturer/retailer in traditional/offline store	21.2
Recommendations from friends and family	19.8
Recommendations, positive ratings, or reviews from other customers	18.6
Information from the website of the manufacturer/trader	9.9
Information from manufacturer/retailer profiles on social media	7.0
E-mail or newsletters to which I am subscribed	2.5
Searches on web browsers (Google, Bing, Yahoo, etc.)	5.8
Advertisements on social media	4.1
Use of search engines/price aggregators	2.3
Internet and social media forums and groups	7.1
Google ads on websites, media portals, etc	1.6
Total	100.0

Source: Authors

Table 3 shows the attitudes of the customers, which were rated from 1 (absolutely disagree) to 5 (absolutely agree). It is evident that the findings are consistent with the findings from the previous table.

Table 3. Customer Attitudes About Online Shopping, N=1.317

Statement	N	Mean	Median	Mod	Std.dev.
I prefer manufacturers/retailers who have positive ratings and comments from other customers	1285	4.10	5.00	5	1.174
I prefer platforms/manufacturers/retailers that provide the option to return/exchange products	1290	4.08	5.00	5	1.188
I prefer platforms/manufacturers/retailers that provide product warranties	1285	4.07	5.00	5	1.199
I prefer platforms/manufacturers/retailers that I have bought from before	1279	4.07	5.00	5	1.191
I prefer manufacturers/merchants who have safety certificates	1285	3.90	4.00	5	1.229
I prefer offers in which the price of delivery is included in the price of the goods	1280	3.79	4.00	5	1.289
I prefer platforms/manufacturers/retailers that provide the possibility of tracking the delivery (tracking code)	1277	3.77	4.00	5	1.254
Before making a purchase from a certain manufacturer/retailer, I always do additional research on their reliability and history of operation/performance	1284	3.75	4.00	5	1.275
When shopping online, the delivery price is particularly important to me	1284	3.75	4.00	5	1.270
I am ready to wait longer for delivery if the price of the product is favourable	1281	3.75	4.00	5	1.311
I worry about my online privacy	1277	3.74	4.00	5	1.346
I prefer platforms/manufacturers/retailers that provide customer support (call centre, e-mail, chat, etc.)	1281	3.74	4.00	5	1.296
When shopping online, I always compare several alternative offers/products	1284	3.72	4.00	5	1.263
When shopping online, I always compare several alternative suppliers	1280	3.71	4.00	5	1.285
I believe that I have enough knowledge on how to safely use the Internet	1279	3.69	4.00	5	1.246
I don't like sharing my information online	1286	3.62	4.00	5	1.359
When shopping online, I prefer manufacturers/retailers from BiH because that way I avoid customs procedures	1280	3.62	4.00	5	1.335
I prefer to buy products online from reputable/known retailers	1275	3.61	4.00	5	1.340
I worry about the possible theft of personal data when I make an online payment	1285	3.60	4.00	5	1.363
I prefer manufacturers/merchants who have lower prices than other providers	1281	3.56	4.00	5	1.326
I worry about possible identity theft when I make an online payment	1283	3.55	4.00	5	1.379
Delivery time is especially important to me when shopping online	1279	3.54	4.00	5	1.259
I prefer manufacturers/retailers that offer the possibility of joining loyalty programs	1277	3.53	4.00	5	1.294
I prefer to buy products from reputable/well known manufacturers online	1283	3.48	4.00	5	1.339
I am afraid that the product I ordered will be different from what was promised	1280	3.45	3.00	5	1.303
I avoid fewer known manufacturers/sellers when shopping online	1282	3.37	3.00	5	1.394
I prefer to gather information about the product in the store and do the shopping online	1283	3.32	3.00	5	1.430
I don't like to type in data during online payments	1275	3.30	3.00	5	1.387
I prefer to gather information about the product online and do the shopping in a traditional store	1279	3.11	3.00	3	1.361
I prefer traditional shopping over online shopping	1278	3.00	3.00	3	1.367
If I see an interesting online offer, I will buy it immediately	1280	2.72	3.00	3	1.375

I am bothered by the additional checks with a token after entering the card (3D secure)	1277	2.70	3.00	1	1.408
I am not familiar with the methods of using the cards for online payments	1273	2.13	1.00	1	1.392

Source: Authors

Table 4 shows the success factors of the web platform for electronic commerce, which were rated from 1 (absolutely disagree) to 5 (absolutely agree). It is evident that the most important thing for a customer is to be delivered what was described and within the promised time.

Table 4. Web platform success factors, N=1.317

Statement	Mean	Median	Mod	Std.dev
I received exactly what was described	4.37	5.00	5	1.026
The product was delivered when promised	4.36	5.00	5	1.019
The site provides enough information about the product	4.32	5.00	5	1.027
The site has an easy and secure payment system	4.31	5.00	5	1.040
I can find what interests me on the site	4.31	5.00	5	1.006
The site has a good reputation	4.28	5.00	5	1.057
The site provides an easy search option	4.28	5.00	5	1.039
The site provides up-to-date product information	4.27	5.00	5	1.056
The site provides product information that is easy to understand	4.26	5.00	5	1.069
The site processes the order quickly	4.26	5.00	5	1.053
The site has good shipping rates	4.26	5.00	5	1.063
The site provides relevant product information	4.25	5.00	5	1.071
The site only asks me for the necessary information to complete the transaction	4.22	5.00	5	1.114
The page loads quickly	4.21	5.00	5	1.063
The site clearly states how my information will be used	4.20	5.00	5	1.112
The site provides consistent product information	4.19	5.00	5	1.073
The privacy policy is clearly stated	4.19	5.00	5	1.106
The site also provides customer support	4.19	5.00	5	1.077
The site has detailed security information	4.18	5.00	5	1.108
The site has more favourable prices than the traditional store	4.16	5.00	5	1.129
The site is easy to navigate	4.15	5.00	5	1.099
The site has security certificates	4.15	5.00	5	1.120
The products are well packed	4.15	5.00	5	1.087
The site has a wide scope/range of products	4.10	5.00	5	1.112
The site supports the provision of recommendations and reviews	4.05	4.00	5	1.127
The site is pleasantly designed	4.03	4.00	5	1.119
The site also has additional offers/promotions	3.99	4.00	5	1.160
The site is mobile-friendly	3.98	4.00	5	1.187
The site has the possibility to compare products/prices	3.91	4.00	5	1.184
The site provides identity confirmation through a one-time password via SMS	3.90	4.00	5	1.216
The site provides identity verification through a one-time password via push message or PIN	3.85	4.00	5	1.236
The site has a simple and short domain name	3.75	4.00	5	1.276
The site provides identity verification through a one-time password through the mToken/mbanking application	3.74	4.00	5	1.271

4. CONCLUSION

The results presented in this paper confirm some of the major findings in the literature. It is evident that the customers from BiH are becoming more and more accepting of the Internet technologies and e-commerce, which is supported by the finding that 78.3% of the research respondents use the Internet or mobile banking, and up to 69.6% of respondents have at least one credit or debit card dedicated for online shopping. In addition, the influence of mobile technologies on e-commerce is confirmed in the case of BiH e-customers as well, since the findings show that up to 78.1% of respondents used mobile phones for online shopping. The trend of social commerce has been also confirmed with a 16.7% share assigned to social media when it comes to the place of shopping of the research respondents. Nevertheless, the lack of trust still remains an issue for BiH e-customers in certain aspects, especially when it comes to online payments. In fact, 21.4% of respondents have a separate bank account or card that they use exclusively for online payments, indicating a slight distrust and concern for money safety. Additionally, up to 49.6% of respondents do not use online payment systems at all, while as many as 69.7% of respondents prefer cash upon the delivery as a payment method. Furthermore, the findings also confirmed that BiH e-customers show a modest aversion towards engaging in e-shopping with e-sellers from abroad, since as many as 35.2% of the respondents have not made purchases abroad so far. Finally, it is evident that customers value the trustworthiness of the seller and the positive experience in terms of the promised vs. delivered value amongst all. The research limitation is reflected in a fact that the sample was dominated by female respondents (81.8%), so it would be interesting to include more responses from male respondents in the future studies.

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