

# Gender and Age as factors of Croatian Online Consumers

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## Abstract

The aim of this paper is to investigate the purchasing behavior of Croatian consumers via the Internet. Digital commerce influences consumer behavior and greatly changes its decision-making process, and the last pandemic of Covid-19 additionally accelerated the acceptance of the digital online consumers' intentions and habits. Companies that have online stores can build relationships with online customers and can treat their customers in the way they want and nurture the seller-buyer relationship as in the case of physical stores. E-commerce is one of the fastest-growing branches of the economy in Croatia, and all indicators suggest that this trend will continue. Therefore, it is of great importance to examine certain aspects of consumer behavior and habits during online shopping in the Republic of Croatia, which will be discussed in more detail in this paper.

The paper seeks to investigate the online shopping habits among people with different age. The tasks aim to determine whether women use online shopping more than men and whether people over the age of 35 use online shopping less often compared to the younger population. The tasks are intended to prove whether Croatian customers show greater insecurity towards online shopping with increasing chronological age, for women and men.

According to the obtained results, there is a difference in habits of online shopping based on the age of the respondents, and the chronological age is related to education, but also doubts about the safety of online shopping. The results obtained contrast with the results of previous research which found that more literate and technologically aware older people are more motivated to use online stores. Also, in previous research, it was found that women buy more online, which is not confirmed by this research. However, the results suggest that respondents show an equal preference for online shopping concerning gender

*Keywords:* Consumer decision making process, online consumer behaviour, digital consumer behaviour, digital consumer intentions and digital consumer habits

*JEL Classification:* D1, M13, M3, D15.

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## 1. Introduction

The Internet has greatly contributed to the development of trade and trade relations. Consequently, consumer behavior is also changing. Consumers are becoming more demanding by valuing their money more than before, and they want

to get more and better for it. But they kept certain of the same patterns of behavior when making purchasing decisions. Viewed from the perspective of consumer behavior, purchasing is only one of the phases of the overall purchasing behavior of consumers along with the phases related to pre-purchase and post-purchase consumer activities (Decker, Trusov; 2010).

Online stores are currently at their peak in the world of market exchanges in the form of buying and selling. Literally, from the comfort of the home armchair, all products and services are available to customers as well as in physical form. Companies that have online stores have the ability to build relationships with online customers and can treat their customers in the way they want and nurture the seller-buyer relationship as in the case of physical stores.

Since, digital technologies are playing an increasing role in the purchasing decision-making process, and their impact on consumer behavior is growing from year to year, the aim of this paper is to explore the habits of Croatian consumers in online and offline shopping in correlation with the age and gender of Croatian consumers.

#### *Online consumer behavior and habits*

Consumer behavior is a process that refers to the actions of the consumer from the realization of the need to the behavior after consuming the product or service. In an online environment, customer behavior is different from a traditional environment. Certain segments such as information seeking and attitudes about communication technologies can have an impact on online customer behavior. Repurchase and post-purchase behavior online may also differ from a traditional store. Good access to information and strong competition on the Internet can change consumer behavior (Dahl; 2013).

Today, consumers have access to a growing selection of products and services. Accordingly, the way consumers are informed about products and services is changing. The market is growing, and large companies should adapt to consumers in terms of information and availability of information and products they offer, and not vice versa. Therefore, the experts who must follow trends and implement strategies to meet the desires and needs of consumers in a modern and dynamic environment, and thus generate revenue for companies that place their product or service on the market (Rogers, Cosgrove; 2020).

Consumer behavior covers many aspects: it is learning about processes where an individual or group selects, buys, and uses a product, service, idea or experience to meet their own desires and needs (Farah, Ramadan, Harb; 2019). Consumer behavior can be described as a dynamic interaction of cognition and environmental factors, resulting in behavior and the exchange of aspects of consumer life (Bhatti, Latif, Latif; 2015). Consumer behavior is the process of obtaining and consuming products,

services and ideas from a consumer unit (Poslovni FM; 2020). It also includes after-sales processes that include valuation and post-purchase behavior (Vujčić; 2020.) Some consumers feel more than satisfied after the purchase, some get exactly what they expected, and some remain dissatisfied. Consumer behavior is a process so that we can divide it into three phases, namely the buying phase, the consumption phase, and the disposal phase (Bennett, Kassarian; 1972). Internet consumers differ significantly from traditional consumers in the way they shop, as well as in their reactions to certain marketing activities.

Buying products online is under greater consumer control, one collects and seeks information about products or services on various websites before making a purchase decision, while in physical stores the seller can suggest a product and influence the purchase. Therefore, online consumer behavior differs due to the influence of modern communication technologies, especially mobile technologies. The four influences on consumer behavior that can be highlighted are (Decker, Trusov; 2010): the internal opinions and attitudes of consumers that are the result of psychological and sociological influence, the external influences on the consumer that are the result of marketing activity and are explained from the perspective of marketing and economics, the external environmental circumstances such as ethical issues, sustainable development issues, globalization issues, etc., and the consumer changes in perception, attention, beliefs, and behavior because of information and communication technology, especially mobile technology.

There are several factors that affect online shopping. According to the results of the research, consumers with more experience of using the Internet have a greater tendency to search for information on the page, while the structure of the page has no influence on consumer attitudes about the page (Bhatti, Latif, Latif; 2015). The effectiveness of information content has a positive impact on further site search and interaction with the site (Frambach et. al.; 2007). The entertainment aspects of the site have a positive impact on content exploration and interaction. Internet commerce differs from physical commerce in several ways that influence customer decision making. The four elements that distinguish online commerce: 1) customers do not intend to buy a product online but buy a product that is exclusively available online; 2) consumers cannot use their senses when buying a product to make a purchase decision, 3) the ability of consumers to gather information and compare products offered on the Internet depends on the capabilities, skills and experience of information and communication technologies and 4) attitudes towards technology and reliability in such technology has a great influence on the purchase decision.

Studying consumer behavior and influencing their shopping habits is also important because retailers can understand in this way what influences consumer habits and purchasing decisions. Understanding consumer behavior when shopping is a key secret to reaching and engaging potential customers and guiding them to make decisions about buying certain products (Chi-yue, Kwan, Peng, Peng; 2014). With

the development and growth of the popularity of shopping on the Internet, consumers have certainly accelerated part of the daily activities they must realize related to the purchase of certain products, but they still must go to a real classic store in physical terms.

Whether they want to make a purchase of a certain fashion item or more of them, for certain products, the best option is still shopping in classic stores, understanding this as part of cultural habits as well as social events. When studying consumer buying habits, one starts from five basic principles (Chiang, Dholakia; 2003);

The consumer is sovereign. It cannot be manipulated, its behavior is always goal-oriented, so the products, services accepted or rejected based on their compliance with consumer objectives.

Behavioral motives can be identified. Consumer behavior is a process in which there are many variables, behavioral motives that have a greater or lesser impact on the calling or negative outcome of purchasing behavior.

Behavior can be influenced. Although the consumer is sovereign, his behavior can be influenced by directing and adapting elements of the marketing mix to consumer needs. Success will be achieved if needs exist or if they are latent and the manufacturer launches them with a product that consumers consciously or subconsciously need.

Consumer impacts should be socially acceptable. Since the needs and motives of consumers are real, their satisfaction with appropriate products or services is a benefit for the consumer as well as for society.

Consumer behavior is a dynamic process. Individuals or groups are in constant social interaction with society, so their behavior is subject to change. So, one and the same marketing strategy cannot be applied in different sub-cultural environments, products, markets, and industries, and is also subject to change at different time intervals. Consumer behavior is also influenced by new trends in human behavior in general, technological inventions and the like.

#### *Croatian online behavior and habits*

In comparison with other EU countries, Croatia lags in terms of Internet use and online sales. The main reason for the fact that the consumers are reluctant to buy online is the inability to review products in detail compared to buying in physical stores. As a reason, a research conducted by EQUESTRI (2020), has shown that respondents are concerned in terms of whether they will receive exactly the same product they ordered and in case they do not like it, whether they will be able to return it. Respondents also did not have a positive attitude about payment security and security of personal information. Croats are increasingly using digital channels to buy services and products. The use of digital commerce has gradually gained in popularity in the world since the Dotcom boom (Poslovni FM; 2020). Between 1995 and 2000,

the number of Internet users grew from 16 million to 361 million, which means that new shopping habits and the importance of safe internet use for shopping began to emerge. According to available data, in 2000 only 200,000 Internet users were registered in Croatia (Jones; 2020). Of the total population of Croatia, this amounted to only 4.6%, while at the end of 2019 the percentage of Internet users increased to 90.9% (Poslovni FM; 2020). With the increase in the number of internet users, online shopping is beginning to displace the classic, especially due to the many advantages of presenting goods and services and a very creative and, often, very aggressive approach to the customer.

A 2017 survey found that 8% of Croatians shop at least once a week online, 27% once or twice a month, and 34% once or twice every 3 months. When shopping online, 44% of customers pay for goods and services with M-banking, and 71% make SMS payments. These customers most often buy clothes online (61%), electronic products (47%) and household products (32%). Given the growing trend of online shopping, it would be worth having an insight into customer demographics, the frequency of purchasing different products, the importance of touching products before buying and the reasons for offline or online shopping preferences (Gašperov; 2020).

Despite the ongoing Covid economic crisis, Croatia has shown signs of recovery, which has affected the state of online sales. According to Vujcic (2020), on 4,400 internet users in Croatia, 21.1% of internet users in Croatia buy online regularly, 48.3% of internet users buy online very often, 21.9% of Croatian internet users made their last online purchase last month. Only 8.7% of Internet users have no experience in online shopping. Another research is showing that 12% of internet users in Croatia have no experience with online shopping (Vukasović; 2020). According to him, 70% of users prefer to go to a physical store where they can see the product before buying, and almost 44% do not want to share their personal information online. A similar proportion of consumers are concerned about credit card misuse, while 37% do not trust the security of online shopping. That is why the preference for physical stores and distrust on the Internet is the main obstacle to online shopping in Croatia.

Pre-purchase product and service research, which surveyed 6,150 users, using information from the web to decide what to buy online is more popular in Croatia than the European average. Almost 90% of users research a product or service before buying through various channels (Poslovni FM; 2020). The dominant source of information is still search engines like Google, which is used by 61% of respondents. However, in recent years, internal search engines within online stores (Amazon, Ebay, Aliexpress) are increasingly used to compare different products, and almost 50% of respondents compare products online before buying and 26% of them compare different prices online before deciding to buy something (Fabry; 2020). The survey also found that 22% of customers shop exclusively in domestic online stores, while 33% make some (less than half) purchases in foreign online stores. Quite a large share, almost one in five respondents, make more than 90% of their purchases in foreign

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online stores (Kesić; 2006). Online shoppers in Southeast Europe (including Croatia) prefer PayPal as a means of payment, covering about 33% of transactions, 28% of online purchases are paid in cash or cash on delivery, while 16% are made using credit cards (Fabry; 2020).

## 2. Methodology

For the purpose of this research, the collection of primary data within the empirical research was conducted using an online questionnaire on a sample of 130 respondents. Among the sample, the majority were females (62%) followed by males (38%) and in regard to age, the majority were aged between 25-34 (52,8%), followed by those aged 35-46 (22,2%), 18-24 aged (11,1%), 47-60 (8,3%) and 60+(5,6%). An online questionnaire of 64 items was used, which, along with demographic data, provided information on online and offline shopping preferences regarding the method of purchasing goods, frequency of purchasing goods from Croatian online stores, opinion about product prices when buying, the importance of touching and choosing a product, assessing the ease of returning the product, comparing the quality of service, convenience and information when buying. These data referred to eight categories of products or services: food and non-alcoholic beverages, clothing and footwear, furniture, health, communication and applications, recreation and culture, education, restaurants and hotels.

## 3. Results and discussion

The evidence in Table 1, shows that Croatian consumers generally have a positive attitude towards online shopping, as the Internet was used for shopping by 106 respondents out of a total of 130 respondents (81%).

Table 1. Structure of respondents for online purchases (author's own work according to the survey data of the respondents)

Valid	Frequency	Percent	Valid percent	Cumulative percent
Total	130	100	100	
Yes	106	72,6	72,6	72,6
No	24	27,4	27,4	100

Also, as presented in table 2, in the last three years, out of 106 respondents, the largest number of them, 41, bought the product between 5 and 9 times. More than 10 times and between 2 and 4 times 27 of them bought, while 12 respondents bought the product online once.

Table 2. Structure of respondents by frequency on online purchase (author's own work according to the survey data of the respondents)

Valid	Frequency	Percent	Valid percent	Cumulative percent
1	12	8,2	11,2	11,2
2-4	27	18,5	25,2	36,4
5-9	41	28,1	38,3	74,8
10+	26	18,5	25,2	100
TOTAL	106	73,3	100	
Missing System	24	26,7		
TOTAL	130	100		

Yet, according to Table 3., most of the respondents prefer exclusively offline purchase of furniture (73.1%), health-related products (67.6%) and food (55.6%) mainly because of the customer need to test the product. Health-related products are mostly available offline, probably because they offer professional personal consultations with customers. Customers are likely to be informed about other health-related products with pharmacists and doctors offline, so in case of unavailability in pharmacies, they buy them online. The choice of food in large shopping malls, stores and markets is large with the important feature of freshness, so this is probably the reason for the preference of offline shopping with previously adopted habits of personal shopping experience and opportunities to communicate with other customers and retailers. The biggest percentage of the sample, 58.3% of respondents stated that they only order food online from restaurants, 22.2% exclusively buy food online from Croatian stores and 15.7% buy products related to education. The selection of products related to education is significantly larger online, but delivery from Croatian online stores is also well organized. About half of the respondents mostly buy technical products online, but only 29.6% buy from Croatian stores due to greater choice and better prices. Half of the respondents buy clothes mostly online, but only 23.2% buy in Croatian online stores. On the other hand, delivery from Croatian stores is charged for smaller amounts of ordered clothes. Therefore, we can assume that the choice is more important to customers than the cost of delivery. Also, 53.6% of respondents mostly or exclusively buy hobby products online, but less than half of these respondents (22.2%) buy in Croatian online stores, which is justified by the larger selection of products and prices. Products related to education are mostly or exclusively bought online by the respondents (74.1%), of which 40.7% of purchases are related to Croatian stores, which also have well-organized and fast delivery.

Table 3. Share of product purchases online or offline (author's own work according to the survey data of the respondents)

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Products	Exclusively offline	Mainly offline	Equally offline and online	Mainly online	Exclusively online	TOTAL
purchase of furniture	73,1	13,9	9,3	3,7	0	100
purchase of furniture in Croatian stores	69,4	11,1	8,3	8,3	5,6	100
purchase of health-related products	67,6	15,7	3,7	3,7	1,9	100
purchase of health-related products in Croatian stores	75	13	6,5	6,5	0	100
purchase of technique-related products	37	8,3	22,2	22,2	5,6	100
purchase of technique-related products in Croatian stores	48,1	20,4	10,2	10,2	1,9	100
purchase of clothing	34,3	15,7	18,5	18,5	1,9	100
purchase of clothing in Croatian stores	47,2	29,6	7,4	7,4	1,9	100
purchase of food	55,6	25	5,6	5,6	1,9	100
purchase of food in Croatian stores	48,1	7,4	9,3	9,3	22,2	100
purchase of education related products	16,7	9,3	24,1	24,1	15,7	100
purchase of education related products in Croatian stores	34,4	25	11,1	11,1	3,7	100
purchase from restaurants	7,4	0	23,1	23,1	58,3	100
purchase from Croatian restaurants	16,7	9,3	16,7	16,7	16,7	100



In order to do in depth research, the authors investigate whether there are differences in online and offline shopping habits between respondents in relation to age and gender.

The research results show that women use online information when buying technical products, health improvement products and hobby products. They believe that the experience of shopping, but also choices, technical products, health products, food products, products related to education and hobbies, is better online, while for clothing and footwear there is not enough good experience with online. They find no difference in the online and offline price of the product except for technical goods that they consider cheaper online. They do not have the habit of shopping in Croatian online stores. Yet, men show an affinity for buying hobby products and furniture in Croatian online stores.

In regard to age, the aged people above 35 years old mostly buy in stores (offline): furniture, household appliances, household necessities, food, and leisure products, because the shopping experience is important to them, so they can see and touch these products. These are customers who find out online about household furniture and products, products for maintaining or improving health, technical innovations, food products, various educational facilities, and restaurant offerings. They estimate uniform product prices online and offline. When asked about the choice of goods, they state that there is a greater offer of health care products, various technical products, a greater choice of clothing and footwear, a review of restaurant offerings and various educational content (books, courses). If they are dissatisfied with the product, they believe that it is easier to replace it when shopping online, especially products for improving health and household items. On the other hand, younger respondents below 35 years, prefer to buy furniture, food, and leisure items online, but estimate that the replacement of products related to health, clothing, furniture, and appliances is easier to achieve offline.

People who buy products online, in most cases, believe that price is an important factor and that prices are better online, regardless of whether they are Croatian online stores or not. The only place where customers do not point out the price as an important factor is when ordering food, booking hotels / restaurants, and purchasing hardware and software in Croatian online stores, probably because speed is more important to them than price. Without doubt, one can conclude that the Croatian market is increasingly ready for further use of online services, but the offer does not follow the market demand.

#### **4. Conclusion**

This paper contributes to the existing field of knowledge by providing a quantitative investigation of the consumer preferences for online or offline shopping of various products based on age and gender. Based on the obtained research data,

the authors tried to determine the habits and characteristics of customers who prefer to buy one type of product and whether they are the target group of customers of other products and which products do not interest them at all. The results could serve to expand the range of products that customers have not primarily chosen.

In the Republic of Croatia, the literature on digital consumer behavior and habits is not as represented as in other countries, especially in the USA, and the results of such surveys can vary greatly depending on the time of the survey and the geographical location where data were collected. Therefore, the contribution of this paper is reflected in the review of available literature, based on which the initial claims are examined in the Republic of Croatia. Likewise, the provided results contribute to the more in-depth understanding of Croatian consumer behavior and their great interest in online shopping. They generally have a positive attitude towards online shopping, when it comes to ordering ready meals, reservations in restaurants and hotel reservations. However, they most often buy furniture, health, and food products offline. In addition, not only younger, but also the older population "enjoy" in this online buying approach, yet there is a difference in preferences of the buying approach based on the products or services. This is because of the reason that for the older population, the shopping experience is more important; they want to see and touch the products "live".

Without doubt, the Croatian market is increasingly ready for further use of online services, but the offer does not follow the market demand. Whether the supply is worse or the prices in other countries are better is still unclear. Additionally, Croatian online stores do not follow this interest enough, possibly due to non-competition with external online stores or due to lack of capable staff to run the web shop.

## **5. Limitations and further research**

There are a few limitations to this study. The results of this research cannot be generalized because it was done on a convenient sample of a small number of respondents. To obtain reliable results on the habits of Croatian consumers towards online or offline shopping, it would be necessary to conduct a survey on a larger representative sample of respondents. In any case, further research is needed on the habits of Croatian consumers when shopping online.

In addition, the sample included the younger population, mostly students, who gave different insights than those that could be provided by a representative sample that could not be the subject of this research, considering the available resources of researchers. Also, a limitation of the work can be considered a type of survey (survey questionnaire) in which respondents could provide dishonest answers, so future research could go in the direction of qualitative research, such as interviews and / or focus groups.

Certainly, the fact that the research was conducted at a certain point in time can be considered a limitation, which means that some future research could provide different results given that it is a dynamic area such as online shopping, but also insight into possible changes in trends. Future research could include additional or different factors relevant to online shopping, as well as application to different products or services.

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