

FORECASTING CONSUMERS' STANDPOINTS ON THE EUROPEAN E-COMMERCE

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Abstract. *The European Union has settled facilitating transactions within a single market as a primary aim. Consumers' rights and protecting their safety are priorities for the European Union, alleging a partnership between member states and citizens. National legal systems represent the first problem in applying European rules because contract laws are different in many aspects, as many authors posit. The interest of this paper is finding out if consumers consider themselves well-informed, and which are the main channels used with a view to feeling comfortable and to trusting European market dynamics. Consumers' opinions about the efficiency of online communication have a double impact on the social spectrum: being adaptive or being repellent. Hereby, the research questions are: 1) Is consumers' communication endeavoring the European spirit?; 2) Has online communication diluted barriers in Europeans' perceptions about a common market?; 3) Has online communication system delineated economic transactions?. Our approach is from a social-cognitive perspective, acknowledging the importance of behavioral communication in economic boundaries. The environment in which consumers work or spend spare time determines and influences their acts, attitudes and social behavior. In order to understand how consumers' look at the European Union's interest in being more open to citizens and to how their social behavior in the online area can mark the way consumers react to European goods, we resorted to a qualitative research, with in-depth interviews. Investigating the bond between consumers' trust and consumers' acts in acquiring European services brings into light the fact that communication remains unavoidable and compulsory for gaining citizens' credential regardless of the frame of reference.*

Keywords: *consumer; European legislation; online communication; e-commerce.*

Introduction

Our permanently changing society is based on consumption and, for this reason, it is necessary to thoroughly study the habits and lifestyle of consumers. Consumers are continuously seeking information and desire to be consistently informed about products and the purchase alternatives (Dinu, Marchevski, Dobrescu & Petrescu, 2010). Even if the European legislator makes effort in creating a unique enactment in the commercial field, the interpretation of laws remains an unfinished discussion (Loos, 2016). Cross-border trade depends on the retailers' preparation to deliver the

products to other member states and their willingness to engage with citizens who have a different culture and expectations. Here, the emergence of litigations is a negative aspect for the consumer's confidence in online acquiring (Macsim, 2012).

The correlations that consumers make with their past experience or with their product knowledge are essential for understanding the true meaning of information. According to De Mooij and Hofstede (2011), the flow of communication can set itself up as an obstacle in buying or, on the contrary, it may encourage acquisitions. Studying online searches reveals citizens' intentions turning into actions in the near future (Goel et al., 2010) whereas the online interaction between consumers and producers induces a new idea of consumption and of business administration.

In this vein, admitting the importance of adhering to a more cohesive Europe in terms of legislation and spirit, the present paper aims to deliver Europeans' expectations about e-commerce and online communication regarding commercial relations. Bearing this in mind, the paper is structured in three parts: the theoretical part covers two main directions (e-commerce and consumer behavior), the second part presents the methodology which was used to scrutinize the citizens' points of view and the last part is merely empirical, describing the findings emerged from 12 in-depth interviews with young citizens, who use online services for ordering products. The research questions are: 1) Is consumers' communication endeavoring the European spirit?; 2) Has online communication diluted barriers in Europeans' perceptions about a common market?; 3) Has online communication system delineated economic transactions?

Our work had as a foundation the assumption that e-commerce and European rules for protecting consumers are incentives for feeling secure on the European market and for endeavoring the European spirit and enhancing a feeling of belongingness to the European whole.

Literature review

Consumer's protection in the European environment

The terms and conditions imposed by the EU concerning contracts mark surveillance of European transactions, conducting activities through specialized organizations for ensuring respect of general rules (Binding & Purnhagen, 2011). The law on consumer protection contains issues concerning contracts, product liability, price indication, claims and guarantees, compensation and the right to be informed about the offered services and acquired products (Ene, 2012). In the EU, the consumer protection sector has gained weight in the European framework. If consumers' complaints were made public, it would be easier to establish revisions of national legislation in order to entirely conform to the European laws about consumers and common market.

The EU is interested in bonding with its citizens and this can be achieved only through promoting EU ideas, services, and commercial space. Consumers' education is linked to the control of financial situations whereas the acts of consuming products and services denote the type of consume and satisfaction of personal needs (Dinu et al., 2010). Consumer's protection is founded on two directions: national authorities must control consumers' behavior in an adequate way, and at the same time, consumers have to be

encouraged to defend their rights and to put pressure on providers when needed (Dinu et al., 2010, p.721).

The harmonizing legislation is noteworthy when discussing trading in the EU (Howells, 2006; Loos, 2016). The national laws of the member states can be driven in the same direction without entailing uniformity (Howells, 2006). The legislation of the EU tries to protect consumers from behaviors and practices which are considered aggressive to business. Accurate rules bring gains for traders and an open area of information for customers, who will already know what to expect from an online contract, no matter the company he buys from. In this manner, a barrier of transnational commerce is driven away (Macsim, 2012).

The EU strives to make citizens aware of non-loyal practices in the selling area and to adopt a negative behavior towards these unwanted practices (Nicula, Onețiu, & Todoran, 2015). E-commerce privacy is one of the most important rights for consumers. Commercial activity implies the utilization of electronic means and, in the EU, the personal property contains personal data, being protected by European legislation and, from this standpoint, the EU has advanced legislation for protecting e-commerce, insisting on privacy protection (Guo, 2012).

The main problem with online contracts is that they are not written; they are tacit agreements and, from this perspective, the validity of these contracts is put into question. The system of digital signatures ensures the completion of covenants (Guo, 2012). The problems that can intervene between a European consumer and a trader from the EU can be solved outside the court system taking into account contractual obligations of the involved parts, through the procedures of an ADR (alternative dispute resolution) entity, a third party which has the power to mediate consumer cases (Loos, 2016).

The right of withdrawal is specific only to consumers, who can denounce an already performed online contract, without motivating the decision of withdrawal. The consumer does not have an equal position on the market in comparison with the economic power of the trader, so European directives try to protect consumers and to encourage e-commerce and the empowerment distribution (Macsim, 2012).

An author who has studied ways of embedding conflicts between traders and consumers is Loos (2016), who endorses the study of consumers' behavior in treating alternative dispute resolution (ADR) information, stressing that the ordinary consumer does not invest time in reading pre-contractual obligations or rights and that he becomes interested only when he has a dispute with the provider or trader. The European legislator has focused on cross-border situations and has contributed to the development of ADR procedures. The appeal to this procedure is voluntary, neither the consumer, nor the trader is obliged to resort to this non-judicial manner to resolve a dispute.

The harmonization of rules in the commercial area is a political issue more than a legal one; respecting the same set of rules may cause problems at the time of its appliance. The process of implementation is the most burdensome trial; National Courts are responsible for interpreting and assuming the establishment of European laws' appliance (Howells, 2006). Referring, for instance, to the European Court of Justice, its

duty is to interpret European rules, without deviating from the right course of the regulation. From 13th of June 2014, the European Directive number 2011/83/EC has replaced other Directives concerning distanced contracts and contracts negotiated away from business premises (European Commission, 2016).

Online trade fosters cross-border relations between consumers and traders, the comparison between the number of complaints and the number of online orders indicating the existent problems and the transparency of commercial tools (Kuneva, 2009). Digital internal market has a potential which has not been yet entirely approached (Macsim, 2012). Domestic e-commerce is more developed than cross-border e-commerce, due to the fact that consumers feel more secure knowing that the provider has its headquarters or at least an agency in their country (Macsim, 2012). Furthermore, citizens have to pay additional costs when buying from abroad.

The authorities have the power to impose regulations within the market area and can promote competition and ensure consumers' fundamental rights. Some of the most important issues are getting informed, educated, protecting interests, free choice and representation of consumers (Nicula et al., 2015). In order to reach an improved activity in the field of consumer protection, the government has to invest more in providing quality training and other forms of higher education: courses, masters, specialized sessions, programs of qualification and so on (Dinu et al., 2010). Consumers' trust can be gained also through the implication of independent organizations which are assigned by the EU, for making claims in the name of the rightful consumers (Binding & Purnhagen, 2011).

The legal environment for consumers is a task that must be very well established because gaining confidence is an important goal for sellers and producers. Consumers not only buy goods and use services, but they need to be secure from a legal standpoint, a fact which gives them confidence in buying and that offers protective measures after buying (Guo, 2012; Howells, 2006).

Bringing "consumer-trader" relation to the forefront of the approach, the problem with Romanian consumers is the lack of information concerning their main interests as citizens, especially when producers or traders overrun consumers' rights (Albu & Nedelea, 2006). Consumers' rights at the EU level enhance the trust of Europeans in their own system and represent an advent for leaving behind economic and cultural factors differentiating European citizens. Communicating laws and means of redress to European citizens by specialized institutions overcomes actual barriers in communication, through different forms such as organizing public campaigns (Rogers, 2015).

Universities are perceived as "key players" for assuming educational programs and have the potential to direct people for touching a satisfactory degree of knowledge, in compliance with EU regulations (Dinu et al., 2010, p.732). In this vein, Koch-Mehrin (2009) supported the educational systems for shaping good consumers, asserting however that the European consumer policy has to be valuable in treating different issues, but not too detailed because a lot of citizens have accused European institutions of too much bureaucracy.

Producers approve to enlarge their area of activity in online services with cross-border orders once the EU legislator assesses common rules for all member states for being sure that they do not encounter legal difficulties in solving eventual problems with the acquirers (Macsim, 2012). The knowledge of the legal ground where producers or traders have activities is one of the most important cells in producers' extended businesses.

Antecedents of consumers' behavior

Companies provide customers with information about their products on their official websites and this entails an information flow and a way to promote themselves through forums, chat rooms, personal blogs and other social sites (Reed et al., 2001). The communication endeavors are part of sharing knowledge about the technical and economic aspects of consumers' area (Dinu et al., 2010). The capacity brought about by the online environment for allowing people to be content-creators reveals a more optimistic bond among customers and between customers and traders (Crişan & Zbucea, 2015; Novak et al., 2000).

The type of message, the medium, and the frequency of advertising are key marks for touching a level of attention which is indicative of persuading clients (Johnson, Pham & Johar, 2007). In this light, Novak, Hoffman, and Yung (2000) described the online flow as engendering a state of mind which makes the individual deeply involved in the online activity. The greater the flow, the more the exploratory behavior grows. Furthermore, searching more information about a product in the online medium is more connected to skills and control (Novak et al., 2000) and less to a well-formed searching attitude of the consumer.

The adoption and diffusion of information are strictly related to the degree of interest towards certain goods; the individualism is responsible for being more receptive or having an avoidance behavior (De Mooij & Hofstede, 2011, p.189). In this context, already formed behaviors are modified by means of new communication technologies, disclosing new ways of working and bonding (Reed et al., 2012). The quality of gathered information is strongly related to the sources' relevance for a certain field. The provided information comes from internal and external sources: knowledge, experience, and interpersonal communications or public communications (Milner & Rosenstreich, 2013).

Searches, conducted online by individuals, represent a predictor for their future collective behavior: economic, political or cultural interests reveal themselves through the objects that are searched online by users (Goel et al., 2010). Affiliations and affinities are also determined through the number of entrances to study promotions, locations, parties, real estate prices and so on (Goel et al., 2010). Online search systems estimate people's needs and interests and all together, have the ability to delineate traders' and producers' expectations. Citizens' expectations and buying experiences are correlated with the main outcome derived from the quality of communication, of the product and pricing structure (Isabella, Pozzani, Chen & Gomes, 2012). The state of relaxation that characterizes the consumer in a certain moment is an influential factor on modifying his judgments and not thinking of the consequences of buying, in the long run (Johnson et al., 2007).

Prior assertions posit that more knowledge about customers amounts to a better marketing strategy and better interaction with consumers (Novak et al., 2000). Communicating synchronously with customers through online forums or e-messenger enhances the power of adapting to clients' needs and understanding of improvements that are to be made in order to succeed in business.

Focusing on choosing services, Sharma (2014) contended that the process of making decisions defines the buying behavior. Usually, people are led by beliefs when they make a decision to buy a product. Even though, cognitive dissonance interferes when the same person has "conflicting beliefs" (Sharma, 2014, p.833) which create a gap between initial beliefs and adopted behaviors.

Milner and Rosenstreich (2013) insisted on the idea that events with the capacity to change consumer's lifestyle or conduct represent instigators of the process of decision-making. The buying behavior involves four types of behaviors: limited decision making, extensive decision, programmed behavior and impulse behavior (Sharma, 2014, p.836).

Concentrating on behavior, Cachon and Swinney (2009) highlighted that intrinsic characteristics of consumers are notable for the decision-making process (buying or not). The firm can deploy an evaluation in the selling season, not only after its completion, in order to know what prices to establish and what strategy to embrace for augmenting their profit and for gaining more customers. The interesting point in no-purchase is the feedback of the potential consumer and the reasons that made him renounce to buying a product. Cognitive dissonance is to be expanded to the status of non-buying and not to remain to the stadium of examining failure after buying a product which does not correspond to expectations (Milner & Rosenstreich, 2013). The dimension of purchase is affected by consumers' congruence perceptions, the bond between a company and a consumer being enhanced by the preferences that the consumer has for certain brands (Sen & Bhattacharya, 2001, p.238). Sharma (2014) considered that the psychological tension created between divergent beliefs is left aside by bringing to a close inconsistency, through choosing the most supported belief.

Lately, the most studied consumer's behavior is the strategic behavior, which has a double impact: on the company and on consumers. The explanation relies on the manners according to which the company tries to contain this behavior and the way consumers react to the company's changes, actions derived from trade operations (Aflaki, Feldman & Swinney, 2015). As stressed by De Mooij and Hofstede (2011), every culture has its own configuration, and certainty in covering a market domain relies on producer's position towards citizens, who are potential buyers. This can be managed only by understanding people's variations (De Mooij & Hofstede, 2011) that make them decide how to act and in what context.

Consumers' orders are often related to the possibility that they have to collect information about products and, at the same time, to the availability of a product when they are not able to order something that is not found on the market (Kaufmann, Ali Khan Panni & Orphanidou, 2012).

The social background influences consumer's decision purchase and aspects as information comprehension, resources, and individual predispositions are

fundamental to be acknowledged by the trader in order to offer specialized attention to the potential buyer (Bray, 2008; Isabella et al., 2012; Milner & Rosenstreich, 2013; Zbucheá, 2013). Other parties' recommendation is, among additional internal and external factors, one of the elements of the purchase process, leading to an extensive examination of the product; every buyer processes information in a different way (Huang, Lurie & Mitra, 2009).

Behavioral processes are a mirror of individual's attributes and mind processes. The social context can't be separated from the individual, so a person is integrated finally in a societal ground which denotes collectivistic models (De Mooij & Hofstede, 2011; Reed et al., 2012). The mentioned authors sustain that the same brand receives different labels by citizens who are part of different cultures. The challenge for a company is to study people and to be prepared to fulfill their needs as for gaining national market arenas and, eventually, European and international markets.

Methodology

The study seeks to generate detailed and in-depth descriptions of participants' experiences, being grounded in a qualitative approach based on phenomenological interviews. The interviewees' observations, perceptions, and understandings were investigated by employing a semi-structured in-depth interview. This option catalyzed the opportunity to discuss some topics in a more detailed manner and the descriptions were further explored through 'probes'. We considered individual interviews more valuable to provide detailed information about the meaning of the situations and of social contexts to each participant in the setting. Twelve online consumers (aged between 20 and 32) of online products were selected using a snowball sampling.

The interviews comprised 13 main questions (supported by additional clarifications) and were conducted during April and May 2016. Questions were posed in a relaxed manner so that the interview appeared more like a discussion. The purpose of the interview was explained to the respondents and they were encouraged to cooperate. Still, they were not given too much detail that would have biased their responses.

The structure of the interview followed Seidman's (1998) three-phase qualitative interview: focused life history (the respondents' experiences were put in context, by asking them to provide as much information as possible about themselves, concentrated on the topic of the study); details of experience (concrete details of their present experience in the research topic area); reflection on the meaning (reflection on the meaning of their experience, how they make intellectual and emotional connections with the experiences that are the subject of the research topic). The answers to the interviews were categorized by carrying out a thematic analysis as a systematic way of identifying all the main concepts which arose in the interviews and of developing them into common themes.

Discussion

The majority of the respondents admit that they trust European brands and that they feel confident in using e-commerce thanks to European protective legislation. Only one respondent (P.C., legal advisor, 26 y.o.) deemed that *"not all traders respect rules imposed by the European Union and I can provide an example from my own experience: I ordered online a dress and when I wanted to return it because it did not fit me, I had problems in receiving my money back, although I respected the legal period of 14 days for withdrawal"*.

Most of the interviewees acknowledge the importance of examining European legislation about the consumer's protection, but even if their mind is set on reading rules and being informed, they invoke two reasons for not acting this way: the lack of proper time for searching online legislation and the national institutions' disinterest in communicating about e-commerce and being receptive to consumers' questions. Out of the 12 interviewees, two gave voice to a separate opinion, assuming a more searchable conduct only if they moved to another European country and with a desire to be more prepared than others in the legislative commerce ground.

When being asked about their attitudes towards informing themselves about rights and obligations that are usually described on traders' sites, all the respondents admit that they have a trustful attitude and that they read this special sections after they are not satisfied with the product and they want to exercise their right of withdrawal – *"It sounds strange that I, as a legal advisor, do not attach importance to the legal section, but my motives are simple: usually, I feel pretty confident of vendors and secondly, I know the European rules regarding consumer protection"*.

As far as the knowledge of consumer information is concerned, almost all our interviewees asserted that consumers' associations seem to be the most informed and willing to share information about ensuring good practices and legislation compliance. They do not perceive national institutions as prepared enough to support consumers' informative area and to solve their problems derived from online orders.

Bringing forward the problem of communicating about e-commerce specificity and of feeling confident and informed as a European consumer, the respondents advanced opposite views, being separated into two groups: 7 out of 12 answered that they do not always feel confident and that they would like a more fact-based approach between public institutions and consumers and, the other part, consisting of 5 respondents declared they feel informed thanks to online communication which provides a lot of useful information, official and informal, as well.

Interviewees have systematically shown, through the given examples, that they appreciate more the European policies about consumers' protection, but, at the same time, they perceive national laws about commerce more useful and easier to interpret. An interesting answer was given by A.L. (economist, 31 y.o.), who stated that *"national laws create stability and uniformity in application and furthermore, for consumers is easier to contact national institutions than the European ones. I doubt European policies are applied sequentially in all member states"*.

Some answers brought evidence that consumers are influenced in their decision-making process on acquisition not only by external factors (social affiliation, work finality or social affinities) but also by internal factors specific to every individual (brand addiction, strategic buying, vacuous ordering, emotional orders).

In the end, discussing consumers' trust in the information procured from traders, almost all the interviewees expressed caution about product's quality and reporting it to price. Regardless of traders' information, consumers make attempts in looking for online forums and other acquaintances' advice before acquiring a product online. They are more secure in their acquisition and they insist, however, that the final decision belongs to them. It is worthy of notice that our interviewees mark the essential of online collaborative and informative dynamics.

Conclusions

Total harmonization of European laws does not guarantee an identical application in all member states because of the different cultures, procedures, judicial systems and environments. The harmonization of EU legislation on consumers' rights puts an end to legal fragmentation and makes e-commerce easier to adopt by consumers as well as by traders (Macsim, 2012).

Consumer's behavior is undoubtedly an influential factor on product's management and on its characteristics (Cachon & Swinney, 2009). The purchasing behavior is different in every country and studies support firms' strategies to foster a safer and more dynamic marketplace. Moreover, the purchasing behavior describes consumers' needs, attitudes, and motives while consumers' choices stand for an intricate process reflecting psychological and environmental factors. Past behavior, individual control, intentions, expectations and normative beliefs are stages that, to a certain degree, inflame consumer's motivations in buying a product or renouncing at the idea of buying it (Bray, 2008). Online communication enhances products' exposure and contributes to a higher level of safe acquisitions thanks to transparency and communication complexity (Isabella et al., 2012, p.670).

Assuming all these facts, as a future direction, we intend to further investigate the national institutions' implication in improving the application of consumers' legislation within the European space and in cultivating a reasonable and solid trust between parties.

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