

**Abstract.** *The digital age brought along the appearance of a new type of consumer, the online consumer. Taking into consideration the serious security threats of the virtual market, the purpose of this article is to emphasize several significant aspects related to online consumer's rights and interests, with a special interest on the educated online young consumers in Romania. We used desk and field research and carried out an online exploratory, quantitative survey, with the questionnaire as the main instrument, the valid number of the responses being 394 (all less than thirty years old, educated, online consumers from Romania). Related to this sample survey, the study's findings clearly indicate that the level of information regarding their online rights and interests is average towards small, and their confidence in the security protection of the online shopping is situated at a low level of confidence. The relevance of the research for practice is given by the topic under discussion. Our study is valuable due to the used methodology and the updated gathered data regarding Romanian educated online young consumers' perception on their rights and interests.*

**Keywords:** generation Y online consumer, online consumer's rights and interests, Romanian educated online consumers.

## **NOWADAYS ONLINE CONSUMERS' RIGHTS AND INTERESTS. CASE STUDY- THE ROMANIAN EDUCATED ONLINE YOUNG CONSUMER**

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## **1. Introduction**

Nowadays' hectic society spins around the remarkable changes brought along by the informational era both at an individual level and on the market companies operate on. Accordingly, the Internet opened the horizons towards a digital world of information, networking and lack of time and space barriers. Moreover, it triggered the appearance of a "New Economy", new generation- Generation Y and a new consumer- the online consumer.

In this context, the aim of this article is to analyze and provide a better insight on the young, educated online consumers' level of acknowledgment regarding their rights and interest in the online environment, as they are more and more targeted by companies, with a special interest on educated online young consumers' perception on their rights and interests. From this perspective, we have carried out a research at the level of the Romanian educated online young consumers, analyzing on a sampling of 400 respondents their level of awareness regarding their online rights, interests and safety aspects as online shoppers. The study's findings clearly draw attention on the acute need of legal actions that ensure not only rights protection but also a real implementation at the level of online consumers, regarding information access and practice measures. The primary research- the survey- was carried out during May 2010-July 2010, and had as main instrument the questionnaire.

## **2. Issues regarding the online consumer's rights and interests**

The online consumer has gained more and more importance in recent years. The rapid spread of online shopping is clearly seen in statistics, over 875 million consumers shopping online, with a 40% growth in just two years (Achille, 2008). The most purchased products and services include books, clothing, music, films, airline tickets, as well as electronic equipment and groceries (Nielsen Global Online Shopping Report, 2008). Allred et al. (2006) spoke of 3 main categories of online shoppers- socializers, e-shopping lovers, e-value leaders, while Kau et al. (2003) identified 6 other segments- on-off, comparison, traditional, dual, e-laggard and information surfer shopper. However, there is a clear-cut connection between online shopping behavior and acknowledgement of online rights and interests' protection. Accordingly, as studies clearly underlined, the online perceived risk heavily influenced online shopping. It seems that for every three Internet shoppers, there were seven others who were too concerned to shop on the Web (Udo, 2001). 70% of the population sampling from an USA survey indicated that if privacy and security were to be assured on the Web, they would certainly shop online (Udo, 2001). Still in the US, according to Harris Interactive (2001, quoted by Constantinides, 2004), 75% of the Web users were seriously worried about the safety of their personal information, transaction security and misuse of private consumer data. Another research pointed out that the non-purchasers' perception of risk is the primary reason for not shopping online (Andrews & Boyle, 2008). Poulsen (2000, quoted by Smith & Rupp, 2003)

found out that security and privacy were a concern to nearly four out of five current and potential users around the globe. Teo & Yu's (2005) survey highlighted that consumers' willingness to buy online was negatively associated with their perceived transaction cost, namely uncertainty, dependability of online stores and buying frequency. Cho (2004, quoted by Allred et al., 2006) emphasized that risk perception increased the likelihood of aborting an e-shopping transaction.

Forsythe and Shi (2003) identified four main risks involving the online shopper- financial, product performance, psychological and time/convenience loss. However, it seems that all barriers to web purchasing mostly spin around safety issues. To sum up, according to several worldwide studies, the online threats include: virus attack, spam, click streams, pop-ups identity theft, computer system invasion, card fraud, loss of private information, techno-crooks and scams, online transaction insecurity, customer data abuse, and others.

Consequently, it comes as no surprise that a clear and well-implemented policy on the protection of both rights and interests of the online consumer has become a must on the online hectic market. Transaction security, customer data safety, such as clear ordering, payment, guarantees and refunding procedures, concrete customer policies, good communication and strict security help (Constantinides, 2004) they all represent means to improve consumer confidence in online shopping.

At the level of the EU, in 2000, the E-Commerce Directive was adopted so as to set up an Internal Market framework for electronic commerce, providing legal certainty for business and consumers alike. Moreover, it establishes harmonized rules on issues such as the transparency and information requirements for online service providers, commercial communications, electronic contracts and limitations of liability of intermediary service providers (European Commission 2008a). In addition to this, in 2007, the European Commission launched the eYouGuide, a new online tool for giving practical advice on the "digital rights" consumers have under EU law. The guide clearly points out the main rights of online European consumers (European Commission, 2010c). The eYouGuide was rapidly followed by the Digital Agenda, Europe's strategy for "a flourishing digital economy by 2020", launched in March 2010 (European Commission, 2010a). Outlining policies and actions, it focuses on seven important goals: Digital Single Market, Interoperability and Standards, Trust and Security, Very Fast Internet Research and innovation, Enhancing e-skills and ICT for Social Challenges (European Commission, 2010b). In addition to this, the challenges and opportunities for the information society will be largely discussed the Digital Agenda Summit, in September 2010, focusing on the key initiatives of the EU 2020 strategy (Financial Times Conferences, 2010).

### **3. The online consumer in Romania**

Romania is still at the beginning when it comes to online consumer right protection as well as online commerce. Despite the high number of Internet users- 7,786,700 in June 2010, and a growth of a staggering 873.3 percentages from 2000-

2010, these numbers only account for 35% of the population, which is actually a clearly low figure as compared to other European countries where Internet penetration reaches even 94.8%-Norway (Internet World Stats, 2010).

Moreover, only 7% of Romanian population has purchased an item online in 2007, according to the Special Eurobarometer “Consumer protection in the internal market” (European Commission, 2008b). While Norway and Sweden have percentages as high as 68% and 66%, Romania is followed only by Bulgaria with 4% online purchasing (European Commission, 2008a). It comes as a surprise, if we take into consideration the constant evolution of e-shops. Accordingly, if in 1997 the first e-commerce shop appeared –CyberShop.ro, targeting music CD sales, and in 2000 there were only three online shops on the virtual market, in 2008 their number had already grown to 2215 (Radu et al., 2008).

Another report (named E-commerce in the Countries of Central and Eastern Europe) points out that online consumers account for 29% of Romanian Internet users, mainly using e-purchasing for photo equipment (35%) computer games (32%), travel services (32%), electronics (32%), books, CDs/DVDs or film (28%) and train, bus or plain tickets (24%) (Gemius, 2007). According to the same report, cash payment at delivery is preferred to bank transfers, due to the high risk and lack of security associated with online shopping. In addition to this, the most important segment of online consumers is placed at the level of Y Generation, 62% aged 15-29 years old. Moreover, as demographics show the online shopper is educated, 34% having graduated from high school, 34% from University while 10% have a post-university degree (Gemius, 2007). These figures are in correspondence with European results which emphasize the fact that “younger respondents (and linked to this students) and those who stayed the longest in full time education tend to make far greater use of the Internet to purchase goods or services” (European Commission, 2008).

It is said that the arrival of the information society brought along not only a new consumer but also the appearance of a new generation, Generation Y (1980-2000), the first generation of digital natives. Following Baby-Boomers and Generation X, Generation Y, also called the Millennials, Google or @ Generation, they best represents the future prevailing consumer of the 21<sup>st</sup> century, permanently updated, connected and informed, with a high power of selection, control and involvement in the process of product and service creation (Racolta-Paina & Luca, 2010). Moreover, this new generation is “highly-educated, wants to take responsibility over their own decisions, have the power of mobility and they have discovered the world of infinite communities” (Pelau & Zegreanu, 2010, p. 102). The constant interaction with the virtual world enhanced their knowledge and skills in dealing with the latest technological improvements, making them operate at full potential the updated gadgets. Statistics show that in general, any 21 years old youngster has already sent an impressive number of 250,000 e-mails and text messages, also spending 3,500 hours socializing online (Curus, 2008).

In Romania, these youngsters have a heavy influence on Internet evolution, with their remarkable interests in new media. With a social life moving online, they

are highly dependent on cell phones and Internet, from where they keep an updated pace with all new information (Leo Youth 2007, Leo Youth 2008). 46% of Internet users from Romania are part of this Generation Y (Webness Internet Marketing, 2009), and companies struggle on a daily basis to meet their shifting demands. Consequently, they adapted their marketing strategies and developed advertising campaigns clearly focused on Generation Y, for example Vodafone commercials or Wireless introduction in coffee houses from Cluj-Napoca (Racolta-Paina & Luca, 2010). Taking into account the profile of the Romanian Internet users in 2010, studies reveal that they dominate by far other segments, with a 38% 20-29 years old as compared to 30-34 (14%) and 40-49 (14%) (Traffic, 2010). According to the same source, the great majority has graduated from University (34%) or has post-graduate studies (15%).

Taking into account consumer protection regulations, Romania is still behind as compared to other countries. If at EU's level there are a great many directives which highlight the protection of the online consumer, in Romania only works the Law of Electronic Commerce - 365/2002, with modifications brought along in 2006, however subject to many interpretations. Online consumer rights can be also found in the Law 51/2003 concerning juridical aspects of long-distance contracts, and the Law 506/2004 regarding personal data and personal life protection in the domain of electronic communications (Legile Internetului, 2010). In addition to this, it can be mentioned that online consumer education is taught at school, as part of the National Curriculum, more specifically optional classes with the form master. Still, attention has been drawn towards the development of a solid infrastructure fulfilling the need for special professional trainings and trainers, didactic materials and other structural problems (E-cons, 2008).

All in all, even though the virtual market has gradually gained importance in Romania, and, as previously mentioned, youngsters are more and more present online, little research actually enhances the perspective on the online consumer profile in Romania. Internet shopping is still in an incipient form, due to the relatively small number of actively involved online consumers and an high level of uncertainty - 58% Romanian online shoppers avoid performing financial transactions online, (European Commission, 2008) Therefore, Romania has yet to catch up with European legislation regarding the rights and interests of the e-shopper, as well as increase the security procedures and online trust.

#### **4. The case of Y Generation's rights and interests, Romania**

Our research aimed to analyze on closer inspection the Romanian online consumers' perception of their rights and interests. The sampling accounted for 400 respondents, all less than thirty years old and therefore part of Generation Y, clearly more and more targeted by companies. Our intention was to measure the level of awareness regarding the online rights, interests and safety aspects of the online young

shopper, graduating from or students at Cluj-Napoca universities, one of the most important cities in Romania and an internationally acknowledged university center.

The main arguments for choosing this target segment consisted of the high level of online involvement and virtual presence of these youngsters, as well as their specific traits that outline them as the first generation of digital natives. We had also taken in account the profile of the online consumer in Romania, predominantly of this generation, as already mentioned in the previous chapter. The respondents come from a wide range of cities in Romania, and consequently the results can be considered relevant at the level of many young (up to thirty years old), educated persons in Romania, however without the possibility of a statistical testing.

The identified problem was heavily influenced by nowadays' remarkable shifts triggered by the informational age and the appearance of the techno-savvy Generation. Therefore, the main objectives of our study were as follows:

1. an analysis of the main online activities carried out by the educated Romanian Millennials;
2. a description of the most significant online acquisition habits and encountered problems of shopping online of the young educated Romanian consumers;
3. an analysis of their level of consumer awareness regarding online rights and security aspects;
4. an examination of the relation and influences of the young educated Romanian consumers' security and protection on online shopping;

The research was carried out at the level of young, educated online consumers so the hypotheses were defined at a theoretical level, due to the subject novelty, as well as lack of previous, more extended research. Therefore, the main premise was defined as follows: the young educated online consumers, graduates from or students at Cluj-Napoca universities, know little of their online rights and interest, and consequently are predominantly less active as concerning online shopping, due to the high level of uncertainty and lack of information.

### 4.1 Used methodology

From the point of view of used methodology our research was primary, quantitative and exploratory, with the scope of pointing out the main coordinates of the investigated issue. In fact, we conducted a quantitative survey at the level of young (all of them less than thirty years old) and educated (all are university graduates or students at Cluj-Napoca universities, Romania) segment in Romania, who are using the Internet on a daily basis.

The data was gathered through a questionnaire which had been pre-tested and then revised. The questionnaire was collected online, and hosted by SurveyGizmo-<http://www.surveygizmo.com>, in May 2010-July 2010. At the end, we received completed questionnaires from 405 respondents, all corresponding to our targeted population (youngsters, under thirty years old, graduates or students). However, due to

lack of attention or other specific errors, such as partial responses, 12 questionnaires were invalidated, and consequently there are 393 valid responses.

Data analysis was carried out with the help of two computer programs SPSS 11.0 and Microsoft Office Excel 2003.

The sampling was non-probabilistic and random, and quota sampling was used to divide the targeted population (all of them between 18 and 30 years old) in two sub-groups according to age: 18-24 and 25-30 years old. We choose these two sub-groups because we considered that the age of 24 years old as relevant regarding the respondents' status (most of them being already graduates) and therefore they have developed new dimensions regarding their online rights and interests as well as their confidence in security protection when it comes to online shopping.

From the beginning, the structure of the questionnaire included sixteen questions, and two filter questions. After the pre-testing, two questions had to be rephrased. The questionnaire structure took in consideration several important factors regarding consumers' behavior namely:

1. Directly seen influence- demographic variable (age, gender, education, occupation)
2. Behavioral variables (brand loyalty, product usage rate, level of awareness regarding online security aspects, as well as rights and interests)
3. Deducted influences- value, attitude, motivation, lifestyle, usage patterns.

The methodological drawbacks are represented by the fact that the findings cannot be extrapolated at the level of the internet population overall. Therefore, the sample used is proper for an exploratory, causal research, while results are truly valuable for future predictions and studies in this domain.

#### **4.2 Main results and conclusions**

Taking into consideration the demographic factor, the structure of the sampling was as follows:

- according to gender, 73.8% of the population is female and 26.2% male
- according to age, 64.6% youngsters are between 18-24 years old and 35.4% population sampling between 25-30 years old
- according to the level of education, 29% have graduated from high school, 30.3% from master, 39.7 from university, while 1% have PhD studies
- mainly the social and humanist studies were chosen as the education domain- 47.1%, followed by science studies- 21.4%, technical studies- 12%, arts- 3.1%, medicine- 2.3%, and others-14%.

For the forthcoming part of the paper, we will analyze the main findings of the population sampling, by taking into consideration the four objectives previously defined.

**A. The first objective of our study: the analysis of the main online activities carried out by the educated Romanian Millennials**

From the perspective of the main reasons for using the Web, the findings show the following:

- 73.3% respondents check their e-mail on a regular basis.
- Work related activities online are divided mainly between a very large extent usage (31%) and large extent (29.3%), emphasizing the importance of the Internet in the work field.
- Writing projects for school or looking up university courses are also common Internet occupations, due to the education level, with 70% respondents currently using the web for these activities.
- The virtual environment is also used as an important information browser, with more than 80% using it from average to a very large extent.
- Socializing is mainly preferred by youngsters aged 18-24, with 73.6% respondents choosing the variants from average to a very large extent.
- The Internet is also used as entertainment and merely spending time for fun with over 70% respondents ticking the variants from average to a very high extent.
- Online information browsing regarding services and goods is largely used, with the following percentages: 31.3% average, 22.1% large extent and 11.5% very large extent.
- The Internet is more rarely used as a means of online purchasing, (30.2% respondents choosing the variants from average to a very large extend). Those 19.3% respondents who choose the variant average were mainly men (30% of them choosing this variant) and the age segment 25-30 (30%).
- E-banking is scarcely used, 56% of the respondents choosing very small extent. Still, 23% of the segment 25-30 years old averagely make use of this service, while 13% and 9% of them from a large to a very large extent.

The Internet also plays an important role when it comes to both online or offline purchasing, accordingly:

- For private goods of a short term usage 53.9% respondents use the Internet as an information source, 27.2% for comparison, 5.6% for communicating with the supplier, 7.9% buy online, paying cash while 4.1% buy online with online payment as well.
- For private goods of a long term usage percentages grow, namely 53.9% respondents use the Internet as an information source, 52.7 % for comparison, 16.5% for communicating with the supplier, 15.5% buy online, paying cash while 10.7% buy online with online payment.
- If for other goods such as clothing and footwear the Internet is mainly used for information (45.3%) and prices comparison (28.5%) and less



for buying, for services (tourist, cultural) 62.3% find information online, 44% compare prices, 24.9% communicate with the service supplier, 17.4% buy online and pay online, and 6.6% buy online and pay at delivery.

- DVD-s and books are 54.5% information, 32.1% price comparison, 10.9% communicate 23.2% buy online, pay cash, and 15.5% buy online pay online.

Thus, regarding the first objective of our study, taking into account the above mentioned information at the level of our sampling, it can be stated that:

- The Internet is first of all used for communication (through e-mail – 73.3% of the respondents), for carrying out faculty projects (70% of the respondents), as well as a means of browsing for general information (80% of the respondents);
- Socializing (73.6% of the respondents between 18-24 years old), entertainment (70% of the respondents) and goods and service information browsing (33.6% of the respondents), are also to be included among the Internet usage reasons;
- Online purchasing (69.8% of the respondents choosing the variants from small to very small extent) and e-banking (56% of the respondents choosing very small extent) are Internet activities more rarely mentioned by the respondents.
- The Internet is primarily used as a means of information (companies' websites, forums, blogs), as well as comparing prices and communicating with the vendor, for all the mentioned types of goods and services.

To complete this information, we found out that regarding the daily average Internet usage, the respondents mentioned their online presence 2-5 hours per day (48.9%) or more than 5 hours/day (40.7%). It should be highlighted that the segment 25-30 years old spends on average more than 5 hours/day online (54%), while the vast majority of respondents aged 18-24 2-4 hours/day (56%).

Therefore, we can consider that the respondents of our sampling are still at the beginning regarding online acquisitions and e-banking services. However, from the perspective of the vendors present online, but not necessarily through e-commerce, the figures are impressive, as 64.9% respondents stated that they use the Internet as a goods and/or services information browsing.

**B. The second objective of our study: the description of the most significant online acquisition habits and encountered problems of shopping online of the young educated Romanian consumers**

Taking into account online goods and services acquisition during 2009 - May 2010, 64.6% of the interviewees stated that they have acquired at least one item online in this period. Of a highest importance is the acquisition and booking of plane tickets,

which points the fact that the respondents are mainly oriented towards service buying online, rather than goods.

We are clearly surprised by the high percentage (64.6%) of online young educated shoppers (part of our sampling), which have carried out at least one purchase of goods and/or services during 2009- May 2010. The explanation of this high number is given by youngsters' mobility, an incredible large segment of respondents buying or booking online plane tickets.

From the total number of the sampling (393), the respondents have mostly purchased and booked online airplane tickets (31.8% at least once in 6 months), followed by books (6.9% of the interrogates persons buying online at least once a month, while 22.9% at least once in 6 months), clothing, footwear and other accessories (11.5% at least once in 6 months), electronics (19.8% at least once in 6 months) and event tickets (14.5% at least once in 6 months, while 5.6% at least once a month). Rarely do the respondents buy online more than once a month.

Taking into consideration these results, it should be underlined that:

- Books, event and plane tickets have been chosen by the respondents as the object of their online purchasing for the interval "at least once a month".
- Moreover, again airplane tickets, books, event tickets as well as electronics have been mentioned as online acquisitions for the interval "at least once in 6 months".

Consequently, for libraries and other books vendors, just as for event planners, event ticket sellers, electronics vendors and plane ticket vendors there is a market in Romania with a clearly high potential. Accordingly the increased online activity is especially perceived at the level of 25-30 years old age group, when it comes to electronics (35% of this category buying at least once in 6 months), books (31%-bought books at least once in 6 months and 11% once a month), plane tickets (50% acquiring/booking tickets at least once in 6 months and 5% at least once a month) and event tickets (22% at least once in 6 months and 4% at least once a month). Taking into consideration the level of education, there are not notable differences between the segments. However it should be emphasized that the sampling consists of individuals with superior studies (students, Master, PhD).

Only 74 respondents from the total number of sampling (393) – 18.82% from the sample - have given an accurate description of the problems and issues they have encountered when they shopped online. Accordingly, they complained about long term product delivery (40.5%), misfit products (44.9%) - torn, broken, unsealed, stained, of a doubtful quality, or not the same as presented- as well as hidden or supplementary costs, both for services such as airplane tickets and goods (14.2% of the respondents have mentioned this issue). Additionally, 34 respondents (8.65%) mentioned the fact that they were truly satisfied with the online means of purchasing. Therefore, just a small number of respondents accurately described a situation in which they have been dissatisfied with the online acquisitions. The undesired cases of long term product delivery and misfit products, which respondents have come across

with while shopping online, have as explanation either the lack of professionalism of the online suppliers or lack of real competition on the market, fact that makes the sellers "afford" this type of client approach.

When it comes to the main behavioral attitudes and reactions to a problem related to online purchasing, we received answers only from 153 respondents (38.93% from the sample). The mentioned reactions of these 153 respondents are as follows:

- 34.6% tried to communicate with the vendor to eliminate the cause of dissatisfaction;
- 38.5% talked to their friends;
- 9.1% wrote comments on blogs, websites and forums;
- 35.94% have not taken any action;

The results point out the fact that although only 18.82% respondents have accurately described a situation of dissatisfaction regarding online shopping, but 38.93% respondents mentioned their reactions when they have come across which such a case. Data collected clearly indicates a certain "passivity" of the Romanian young, educated online consumers of our sampling, 35.94% of the respondents that have mentioned their reactions, said that they have not taken action in any way, while 38.5% only talked to friends. On the other hand, there are Romanian young educated online consumers who chose to express their dissatisfaction and talked to the seller/vendor so that a solution should be found. It must also be highlighted that in Romania's case comments on blogs, websites and forums have yet to represent a means of expressing opinions, only 9.1% from the indicated sampling choosing this variant.

### **C. The third objective of our study: the analysis of young educated Romanian consumers' level of awareness regarding online rights and security aspects**

Taking into consideration the level of knowledge and awareness regarding online consumer rights, with regard to the following statements, the results are the following:

- (1) *All websites dot.eu respect the online consumer rights and interests legislation.*
  - 68.2% of the questioned persons are unaware of this information, while 25.7% have heard about it but do not know any details.
- (2) *The websites "https", have the "s" as a guarantee for security.*
  - 60.3% of the respondents do not know about it, while only 20.4% have heard and know further information regarding to this statement.
- (3) *Delivery sent for online goods is maximum 30 days after purchase.*
  - 48.9% are unaware of this right, and 31% heard about it, but are not further informed.
- (4) *Dissatisfied consumers can return the product purchased online within 10 day-term.*
  - 34.1% of the respondents do not know this right and only 26.2% know more details.

*(5) The vendor is responsible in front of the consumer for any inconvenience at product delivery.*

- 31% are fully aware of the implications of this right while 40.2% have heard of it, but do not know any details.

*(6) Online consumers have the right to clear information about product characteristics, prices (cost, hidden taxes, and payment deadline) and conditions before making any online purchase of services or goods.*

- 60.6% of the respondents know that this is one of their fundamental rights but 10.4% do not know the information.

*(7) Personal data and any information regarding online payment are under European legislation protection.*

- 31.3% of the respondents are fully aware of this right, while 47.1% have no further knowledge on the subject.

*(8) The online consumer is protected against rogue vendors, unfair contractual terms and commercial practices.*

- 35.9% of the respondents have no information regarding this right, and 44.3% just heard about it.

These figures raise awareness on the low level of information regarding the online consumers' rights. They actually know just one of their fundamental rights as online consumers (statement 6). Websites' addresses with their significations are the most little known facts regarding online protection.

Having in mind the online security aspects of the young educated Romanian consumers, the main results are the following (see Fig. 1a and Fig. 1b):

- More than 50% of the respondents are worried very much (24.9%) and much (26.2%) about spam.
- Viruses represent a most important concern, with 60.6% respondents ticking the variant a very much and 22.4% much.
- The attack on the protection and privacy of personal data is another Internet perceived threats, for more than 89.1% respondents (66.7% very much and 22.4% much), while identity theft is clearly a problem for 82% of the interrogated persons.
- Online security transactions are a worrying issue for 77.9% respondents, and online payment methods such as e-banking preoccupy 47.3% of the respondents from much to very much.
- Lack of clear regulations at the level of the online consumer is seen as sources of concern from much to very much for 71.8% of respondents, while 63.1% of the respondents do not trust online suppliers.

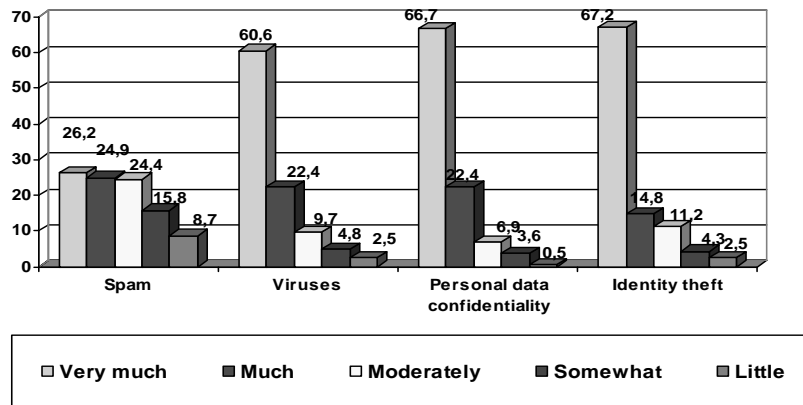


Figure 1a. The assessment of respondents according to the level of concern regarding online threats (percentage)

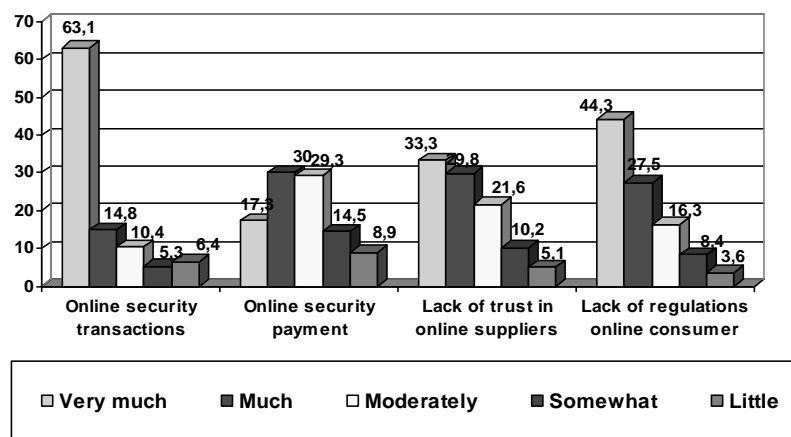


Figure 1b. The assessment of respondents according to the level of concern regarding online threats (percentage) (sequel)

Therefore, at the level of the respondents (see Fig. 1a and Fig. 1.b) the vast majority of the aspects connected to the online security are perceived as utterly worrying, on the last places being spam messages (although, despite the legislation, it is still known to be a current practice in Romania,) and online security payments (only 47.3% choosing the variants very much and much), which comes as a surprise due to wide range frauds at this level.

**D. The fourth objective of our study: the examination of the relation and influences of the young educated Romanian consumers' security and protection on online shopping**

When asked if they would use more frequently the online commerce according to a series of situations, the findings clearly point out that (See Fig. 2):

- Improved personal access to information regarding present online security systems would increase usage of online shopping for 68.9% of the interviewees who have agreed (47.8%) and strongly agreed (21.1%) with this statement.
- Improvement of both online security and online protection would make 78.7% respondents more frequently use or start using online shopping (43.8% agree and 34.9% strongly agree).
- Implementation of the legal regulations concerning online data security would trigger a usage of online shopping for 74.8% of the respondents (40.2% agree and 34.6% strongly agree)
- Better personal information regarding online consumer rights would result in a higher usage of Internet shopping among 79.1% respondents (42.2% agree and 36.9% strongly agree).
- Improvement in the online bank security methods payment would generate in its turn an increase at the level of Internet shopping for 76.8% of the interviewees (35.6% agree and 41.2 strongly agree).

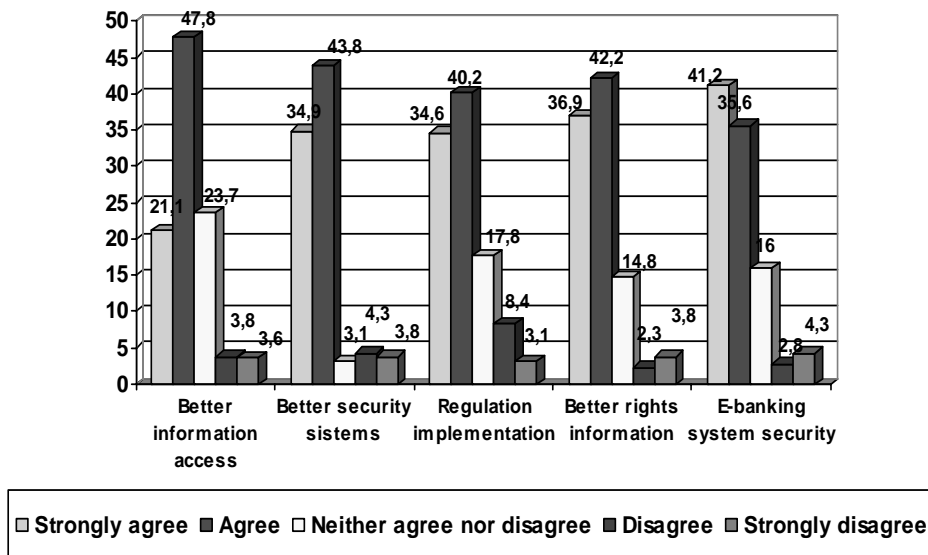


Figure 2. The assessment of respondents regarding the influence of online right improvements on online shopping (percentage)

It should be mentioned that the statements apply both at the level of the online consumers and at the level of the traditional consumer, with results almost identical. For instance, 82% of the respondents shopping online during 2009-2010 would increase their usage of online shopping if better personal information regarding online consumer rights would be provided while 74% of the persons who have not purchased items online would start buying on the virtual market. What is more, it is worth mentioning that at the level of the sampling, the respondents' answers clearly indicate an opening towards using online shopping, but only under the circumstances in which online security and protection are enhanced, are these respondents willing to intensify their online commerce activities.

## **5. Conclusions**

The online shoppers are a present reality, with a steady rise, statistics highlighting their constant evolution and dynamics. In this context, the online consumers part of Y Generation are a true challenge segment for nowadays' online companies. They have distinctive traits, being permanently updated, informed, and a true techno-savvy generation with a higher power of selection, as well as adaptation to online stimuli.

Thus, our study is focused on the Romanian educated online young consumers, a segment in a constant shift, which represents, in our opinion, a highly important target group for a great many companies present online on the Romanian market. Our primary research (survey, with the main instrument the questionnaire), investigated the perception of the Romanian educated online young (all of them less than thirty years old as well as university graduates or students at Cluj-Napoca universities, Romania) consumers regarding their online rights and interests.

Taking into account the main objectives of our study, it can be stated that:

1. The main online activities carried out by the educated Romanian Millennials are:
  - browsing for general information (80% of the respondents),
  - communication (through e-mail – 73.3% of the respondents),
  - socializing (73.6% of the respondents between 18-24 years old),
  - entertainment (70% of the respondents),
  - carrying out faculty projects (70% of the respondents),
  - information (companies' websites, forums, blogs) and comparing prices and communicating with the vendor, for different types of goods and services.

Unfortunately, online purchasing (69.8% of the respondents choosing the variants from small to very small extent) and e-banking (56% of the respondents choosing very small extent) are Internet activities more rarely mentioned by the respondents.

2. The most significant online acquisition habits as well as online securities aspects and encountered problems of the young educated Romanian consumers are:

- the mostly purchased and/or booked goods and/or services are: online airplane tickets (31.8% at least once in 6 months), books (6.9% of the interrogates persons buying online at least once a month, while 22.9% at least once in 6 months), clothing, footwear and other accessories (11.5% at least once in 6 months), electronics (19.8% at least once in 6 months) and event tickets (14.5% at least once in 6 months, while 5.6% at least once a month).
  - related to the problems the respondents have encountered when they shopped online, the encountered situations mentioned are long term product delivery (40.5% of 74 respondents who answered to this topic), misfit products (44.9% 74 respondents who answered to this topic), hidden or supplementary costs, both for services such as airplane tickets and goods (14.2% of 74 respondents who answered to this topic).
  - regarding the main behavioral attitudes and reactions to a problem related to online purchasing, the mentioned reactions of the 153 respondents (38.93% from the sample, who answered to this question) are: 34.6% tried to communicate with the vendor to eliminate the cause of dissatisfaction, 38.5% talked to their friends, 9.1% wrote comments on blogs, websites and forums and 35.94% have not taken any action;
3. The level of the respondents' awareness regarding the online consumers' rights and protection is low. They actually know just one of their fundamental rights as online consumers, "*Online consumers have the right to clear information about product characteristics, prices (cost, hidden taxes, and payment deadline) and conditions before making any online purchase of services or goods*". Websites' addresses with their significations (*The websites "https", have the "s" as a guarantee for security*) are the most little known facts regarding online protection. Having in mind the online security aspects perceived by the respondents, the main four aspects are the attack on the protection and privacy of personal data (66.7% of the respondents are worried very much and 22.4% much), viruses (60.6% of the respondents are worried very much and 22.4% much), identity theft (67.2% of the respondents are worried very much and 14.8% much) and online security transactions (63.1% of the respondents are worried very much and 14.8% much)
4. There is a proportional connection between active online shopping and the level of better personal information regarding online consumer rights and security aspect, (82% of the respondents shopping online during 2009-2010 would increase their usage of online shopping if better personal information regarding online consumer rights would be provided while 74% of the persons who have not purchased items online would start buying on the virtual market).

All in all, the study's findings clearly indicate that the Romanian educated online young consumers' level of information regarding online rights and interests is average towards small, and their confidence in the security protection of the online shopping is situated at a low level of confidence. While change takes place at an incredible high rate, and the Internet plays a fundamental role in everyday activities,



the protection of the online consumer rights and interests has become a must. With companies expanding from one day to another on the virtual market and Generation Y thriving in the digital era, it is clear that ensuring a better online consumer protection and security will trigger a true virtual shopping spree. Talking into account the results of this primary research, our study should represent a solid base for additional research in this domain, as the Romanian online market is just at its beginning and international studies emphasize the need for further and more elaborate investigation on the online consumer behavior.

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