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## ПОВЕДІНКА МОЛОДИХ СПОЖИВАЧІВ З ВИБРАНИХ ЄВРОПЕЙСЬКИХ КРАЇН НА РИНКУ ЕЛЕКТРОННИХ ПОСЛУГ

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Зміни, які відбуваються в процесі надання послуг, пов'язаних з розвитком інтернет-каналу розподілу, впливають на функціонування ринку електронних послуг, зокрема і на споживання послуг. Використання послуг в Інтернеті можна вважати інноваційним (порівняно з використанням традиційних послуг) та необхідним в епоху постіндустріального суспільства. Сьогодні багато споживачів використовують електронні послуги, особливо молоді споживачі. Презентовано результати досліджень, що стосуються поведінки молодих споживачів на ринку електронних послуг в окремих європейських країнах (Франція, Португалія, Польща, Румунія, Італія, Словаччина). Дослідження було проведено у 2012 році в ННЦ (Національний науковий центр) грант «Е-споживача в Європі – порівняльний аналіз поведінки».

**Ключові слова:** електронні послуги, поведінка споживача, Європа.

## YOUNG CONSUMERS' BEHAVIOURS FROM SELECTED EUROPEAN COUNTRIES ON MARKET OF E-SERVICES

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Changes which occur in the process of providing services, related to the development of Internet channel of distribution influence the functioning of market of e-services, including consumption of services. Using services on the Internet may be considered innovative (compared to using traditional services) and necessary in the era of post-industrial society. Currently, many consumers use e-services, young consumers in particular. This article will be devoted to the presentation of research results concerning behaviours of young consumers on market of e-services in selected European countries (France, Portugal, Poland, Romania, Italy, Slovakia). The research was conducted in 2012 within NCN (National Science Centre) grant 'E-consumer in Europe – a comparative analysis of behaviours'.

**Key words:** e-services, consumer` behaviours, Europe.

**Problem formulation.** The 21st century is the century of information society. Technological progress, and precisely technological (information) revolution causes changes in the functioning of society and economy, it changes the functioning of market of e-services. The development of information society may be treated as the authentic reason of the occurrence of e-consumer.

**Analysis of current research outputs and publications.** The first mentions on information society originate from 1960s of the last century, and evolution of the concept of information society points to the basic factors of its development (development of economy based on knowledge; development and popularizing the use of modern information-communication technologies; permanent, balanced development, in which economic growth, care about natural development and aspiration to maintain social relations should co-occur) [1, p. 17-27 and 2, p. 43-70]. ‘The birth’ of e-consumer is observed in such conditions. E-consumer is a natural person, who demonstrates and satisfies his/her consumption needs via products (goods and services) purchased on the Internet [3, p. 10].

**Article objectives.** Young people constitute a big group of consumers using the Internet and doing shopping there. A contemporary young consumer is characterized by an enormous purchasing power, possessing his/her own financial means and purchasing many goods and services individually. The literature comprises many characteristic features for contemporary people present on the market as consumers and e-consumers. Young e-consumers are [4, p. 175]:

- demanding and careful market observers,
- open to changes, novelties and changing fashion and trends,
- interested in innovative products and services,
- critics and creators of new needs, approaches and behaviours,
- aware of unconventional activities
- individualists, emphasizing their autonomy and attempting to evade stereotypes and standards.

Are young European e-consumers similar? How do they buy? Are they active purchasers of e-services? The objective of this article is to present selected elements of purchasing behaviours of young European consumers on the market of e-services. The results of direct research concerning a comparative analysis of e-consumers` behaviours in Europe will be presented to prove this objective. The subjects of the study were: e-banking, e-education, e-culture, e-tourism and e-insurances.

**Presentation of main materials.** E-services is a form of providing services via the Internet, containing, in particular, presentation of service, service order, payment for service and using service via the Internet, with reservation that in case of selected services their use (consumption) will take place in the real environment (non-virtual). Due to their specificity the following types of e-services offered on the market may be distinguished [5, p. 17-18]:

- services provided traditionally and online (each element of the process of providing a given service may occur traditionally and on the Internet);
- services provided only online (all elements of the process of providing a given service – presentation of service, service order, payment for service, using service – take place on the Internet);
- services sold online, but provided traditionally (presentation of service, service order and payment for service takes place on the Internet, and using services in the real world).

Depending on the type of service (provided online or sold online), the possibilities of using certain activities on the Internet differ. Presentation, purchase/order, payment and using services in full option on the Internet may take place in case of e-banking and e-education services. In a selected scope without using the services on the Internet (using takes place in the real world) – e-insurances and e-tourism services. Depending on the kind of e-culture services, their part may be used fully or consumed on the Internet, the other part, however, may be consumed only in the real world (e.g. purchase of concert tickets on the Internet) – table 1.

Buying/using e-services is popular among European consumers, however its scope and frequency of their buying/using is different in particular countries. The most popular e-service among tested consumers from selected European countries is e-tourism. E-tourism services are used by almost 60% of Italians, almost half of French and Portuguese and every third Pole, Romanian and Slovak. E-culture services are used/purchased by almost half of tested Slovaks, Italians and Poles, by every third Portuguese, every fourth Romanian and only every seventh French. Big differences occur in case of purchasing/using e-banking services. More than half of tested Poles uses them, over 40% of Italians and Portuguese, every third Slovak

and only every sixth French and Romanian. E-education services are the most popular among tested Italians – 40% of them uses them, but the least among French – only every tenth. The least tested e-consumers use/purchase services within e-insurances. The services, which e-consumers use more frequently on the Internet than traditionally, comprise e-banking (among Poles) and e-tourism (among Italians) – table 2.

Table 1

**Elements of the process of providing e-services via the Internet**

Specification	Possibilities of carrying out activities via the Internet			
	service presentation	service purchase/order	payment for service	using service
e-banking	yes	yes	yes	yes
e-education	yes	yes	yes	yes
e-culture	yes	yes	yes	in selected scope
e-tourism	yes	yes	yes	no
e-insurances	yes	yes	yes	no

Source: own report

Table 2

**Purchasing/using services by e-consumers from selected European countries (in %)**

Specification		France	Italy	Poland	Portugal	Romania	Slovakia
e-banking	on the Internet	14,8	43,6	51,4	42,0	16,4	33,4
	traditionally	44,1	44,0	47,3	51,4	60,8	60,8
	in general	48,6	15,8	21,6	24,5	31,7	22,0
e-education	on the Internet	10,1	40,8	38,3	23,1	25,5	36,3
	traditionally	61,8	41,7	63,4	70,6	74,8	71,5
	in general	35,1	20,8	24,1	19,9	13,6	15,3
e-culture	on the Internet	13,8	47,1	47,3	32,9	22,2	51,7
	traditionally	65,9	53,8	77,0	61,1	63,5	68,9
	in general	30,3	9,6	14,2	26,5	26,3	10,8
e-tourism	on the Internet	44,5	57,0	33,2	46,2	33,8	33,7
	traditionally	53,1	35,1	64,1	52,4	61,8	53,5
	in general	22,4	13,6	24,7	24,8	23,2	29,0
e-insurances	on the Internet	6,9	38,8	9,8	21,4	11,5	20,6
	traditionally	49,1	39,3	44,9	55,4	56,8	44,6
	in general	47,8	24,0	50,0	33,0	38,5	47,0

Source: own research.

The determinants of deciding about purchase/using services on the Internet have an important influence on the scope of consumer` demands. The most significant factors, according to the subjects, are: possibility of purchase, using e-services 24 hours a day, lower price of offered services on the Internet, possibility of comparing offers of different service providers and saving time. The possibility of purchase/using e-services 24 hours a day encourages to buy by almost half of Italians, Poles, Portuguese and Slovaks, almost every fourth Romanian and only every fifth French. The lower price of services offered on the Internet, however, determines purchases with every second Italian and Portuguese, over 40% of Slovaks and every third French, Polish and Romanian. The possibility of comparing the offer of different service providers is significant for almost half of tested Italians and almost twice less for the French. Saving time determines using e-services more rarely among the French than among respondents from other countries. However, the scope of service offer is a determinant of purchase/using e-services for

at least every fourth e-consumer. The comfort of doing shopping (lack of necessity of leaving home/work) is important for every third Pole, Portuguese, and Slovak, for every fourth Romanian and every fifth French and Italian. Every fifth French and only about 2% of Italians focus on reasonable shopping. The fact that shopping/using services on the Internet is fashionable did not influence the use of services by respondents (the French focus on this more frequently than the subjects from other countries) – table 3.

The basic source of information in case of most e-services for e-consumers from selected European countries are Internet websites of service providers. Every 2/3 of Poles and almost every second respondent from the remaining European countries use Internet websites of service providers while searching for information about services within e-banking. Advertising on the Internet is a source of information about e-banking for every third studied Italian and Portuguese, for every fourth Pole, Romanian and Slovak and for every seventh French. Almost every third Pole, Portuguese, Romanian and Slovak and twice less French and Italians search for information via Internet forums. However, almost 40% of Portuguese and only every tenth Pole search for information in e-services(via resellers). Price comparers of services is a source of information for almost every third French, every tenth Italian and Pole and only for about 2% of Romanians (table 4).

Table 3

**Determinants of purchase/using e-services by e-consumers  
from selected European countries (in%)**

Specification	France 	Italy 	Poland 	Portugal 	Romania 	Slovakia 
Possibility of purchase/using 24 hours a day	21,9	54,5	45,6	53,7	28,4	48,1
Lower price of offered services	31,9	53,1	35,1	48,1	32,5	42,1
Possibility of comparing offer of many service providers	22,4	49,0	40,6	33,3	39,1	37,0
Saving time	19,5	37,2	42,3	39,5	37,3	36,1
Wide offer of services – big choice	29,5	23,4	23,0	26,5	34,3	33,3
Comfort of purchase (lack of necessity to leave home/work)	18,6	18,6	32,2	30,2	25,4	31,5
Offer containing detailed information about services	21,0	20,0	19,2	13,0	24,9	20,8
Doing reasonable shopping, not making impulsive decisions	20,5	2,1	19,2	14,8	9,5	15,3
Shopping/using services on the Internet is fashionable	7,1	1,4	2,9	1,9	4,1	3,2

Source: own research.

Almost half of subjects from Poland, Portugal, Romania and Slovakia, almost every third French and every fourth Italian use Internet websites of service providers to search for information concerning services within e-education. Internet advertising is a source of information about e-education for every third Italian, every fourth Pole, Portuguese, Romanian and Slovak and for every ninth French. Information related to e-education on Internet forums is searched by twice more tested Poles than by French, Italians and Slovaks. However, twice less Poles and Slovaks than French and Portuguese search for information about education in e-services. Over 40% of French and only almost 5% of Romanians use price comparers in this case.

Internet websites of service providers are also the most popular source of information about services within e-culture. The French also willingly use information in e-services and price comparers. However, Italians, Portuguese and Slovaks, apart from Internet websites of service providers, mainly use information deriving from advertising on the Internet and e-services. Internet advertising and Internet forums are additionally important for Poles and Romanians.

Every third tested Italian and over 40% of subjects from other European countries search for information about e-tourism on Internet websites of service providers. Every third subject from Poland, Portugal and Slovakia, every fourth from Italy and Romania and only every seventh from France uses information from Internet advertising. On the other hand, twice more French than Poles search for information in e-services. Similarly in case of Internet forums, where information about e-tourism is

searched by twice less Italians than Poles and Romanians. Price comparers are definitely more popular source of information among the French than among subjects from other countries.

Almost half of subjects seeks information about services within e-insurances on Internet websites of service providers. Almost three times less French people than Italians use information from Internet advertising. The similar case is with Internet forums. They are used by twice less Italians than Polish, Portuguese and Romanians, while searching for information about e-insurances. E-services constitute an important source of information for every third French and Portuguese and only for every ninth Polish. Mainly the French use price comparers in the process of finding information, as it is in case of other services.

Table 4

**Sources of information about e-services used by e-consumers  
from selected European countries (in %)**

Specification	France 	Italy 	Poland 	Portugal 	Romania 	Slovakia 
<b>e-banking</b>						
Internet websites of service providers	49,4	46,3	65,1	47,4	55,5	52,0
Internet advertising	16,9	34,1	26,1	30,3	26,7	24,5
Internet forums	16,3	14,6	32,6	32,2	30,9	29,6
Information in e-services	27,5	17,1	10,1	38,2	16,2	24,5
Price comparers of services	30,3	9,8	11,9	-	2,1	18,9
<b>e-education</b>						
Internet websites of service providers	39,2	29,7	45,6	53,1	50,5	52,7
Internet advertising	12,5	36,5	25,5	27,9	26,0	28,5
Information in e-services	38,1	23,0	16,7	38,1	21,5	18,8
Internet forums	17,0	20,3	40,2	28,6	29,5	20,4
Price comparers of services	41,5	6,8	15,2	-	3,0	18,3
<b>e-culture</b>						
Internet websites of service providers	45,6	34,1	44,2	45,3	43,2	46,8
Internet advertising	15,4	28,2	36,3	37,7	28,1	37,6
Information in e-services	40,1	24,7	18,1	37,1	21,4	28,8
Internet forums	20,3	17,6	36,3	29,6	32,8	24,9
Price comparers of services	37,4	9,4	13,0	-	4,7	9,3
<b>e-tourism</b>						
Internet websites of service providers	45,6	34,1	44,2	45,3	43,2	46,8
Internet advertising	15,4	28,2	36,3	37,7	28,1	37,6
Information in e-services	40,1	24,7	18,1	37,1	21,4	28,8
Internet forums	20,3	17,6	36,3	29,6	32,8	24,9
Price comparers of services	37,4	9,4	13,0	-	4,7	9,3
<b>e-insurances</b>						
Internet websites of service providers	46,0	38,2	47,5	51,0	43,2	51,4
Internet advertising	11,9	38,2	33,8	30,5	32,8	33,9
Internet forums	21,0	13,2	28,1	27,2	31,7	21,5
Information in e-services	32,4	19,7	11,9	33,8	15,8	18,1
Price comparers of services	34,7	15,8	15,0	-	8,2	16,4

Source: own research.

The scope of using e-services by consumers from selected European countries proves that they are active purchasers on the market of e-services. Is it compatible with expenses in e-services? The level of expenses depends on the kind of e-services. The tested Slovaks spend the most on average nominally – about €104 annually, and the least Romanians – about €46 annually. Half of Romanians using services within e-banking does not spend annually more on them than €22 (among Poles half of them spends not more than €19 annually). Very big differences occur in case of expenses on services within e-education. The Portuguese spend on this purpose about €1546 annually on average, while the Italians only about €23. Half of the Portuguese spends at least €1000 annually on e-education, while half of Poles not more than

€24 annually. In case of services within e-culture the highest annual expenses on this purpose were observed among the Portuguese – about €185 (whereby half of them does not spend more than €55 per year). The tested Poles spend on e-culture on average annually four times less than the Portuguese. In turn, half of the French spends on e-culture at least €150 annually. The most money on average annually is spent on services within e-tourism by the Portuguese – about €574, and the least by Poles – about €219. Over half of Italians spends on this purpose at least €350 (and most frequently the amount is €500 annually). The Portuguese spend the most on average annually on services within e-insurances – about €548 and it is almost six times more than Romanians and Slovaks (respectively €89 and €84). Half of Italians spends on this purpose at least €600 annually, and half of Slovaks almost twelve times less than Italians – not more than €50 annually (table 5).

Table 5

**Annual expenses on e-services by e-consumers from selected European countries – selected indicators (in €)**

Specification	France 	Italy 	Poland 	Portugal 	Romania 	Slovakia 
<b>e-banking</b>						
Average amount	102,99	68,86	62,78	55,56	46,57	104,01
Median	100,00	20,00	19,00	35,00	22,00	100,00
Dominant	100,00	20,00	24,00	10,00	22,00	100,00
<b>e-education</b>						
Average amount	125,39	23,33	56,27	1546,52	75,15	151,72
Median	120,00	30,00	24,00	1000,00	33,00	65,00
Dominant	150,00	30,00	24,00	1000,00	22,00	100,00
<b>e-culture</b>						
Average amount	136,67	61,20	46,13	185,17	64,83	87,16
Median	150,00	50,00	24,00	55,00	22,00	50,00
Dominant	150,00	30,00	24,00	100,00	22,00	100,00
<b>e-tourism</b>						
Average amount	259,29	400,49	219,09	573,93	299,59	549,85
Median	245,00	350,00	121,68	300,00	219,00	150,00
Dominant	300,00	500,00	120,00	100,00	220,00	100,00
<b>e-insurances</b>						
Average amount	118,93	408,00	105,52	547,86	89,44	83,77
Median	100,00	600,00	73,87	300,00	66,00	50,00
Dominant	100,00	600,00	25,00	300,00	66,00	20,00

Source: own research.

**Conclusions and perspectives for further research.** Summing up we may state that e-consumers from selected European countries are active and aware purchasers on the market of e-services. The analysis of research results concerning only a selected group of e-services proves that e-consumers are highly interested in them. Knowing a place of purchase of services points to the commencement of the process of transfer from purchasing behaviours to purchasing e-behaviours (more frequent buying on the Internet than in stationary places). Obviously it concerns only presently selected e-services (e-banking among Poles and e-tourism among Italians). Determinants of selection of services, including possibility of purchase/ using 24 hours a day and a lower price than in case of using/buying services traditionally point to a big potential of development of the market of e-services. Lower price and comfort of purchase/using services online will encourage comfortable and price-sensitive consumers to such a form of purchase/using services. The development of e-services` market, including expenses on services will be progressing together with the development of electronic commerce. We may suppose that together with the increase of accessibility of services on the Internet expenses on services (bought traditionally and online) will be growing (and more quickly than goods of permanent use). The increase of purchase of online services will be related not only with the lower price on the Internet, but also with the comfort of doing such shopping. In the area of

purchasing behaviours on the market of e-services there occurs a phenomenon of convergence of e-consumers` behaviours (which is a symptomatic phenomenon for post-modernist consumption). E-consumers from different countries show similarities in purchasing/using e-services, therefore we may treat them as a homogenous segment of consumers.

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## **КОРИСТУВАЦЬКИЙ КОНТЕНТ – ПЕРЕВАГА ЧИ ЗАГРОЗА З ПОГЛЯДУ ПОБУДОВИ ІМІДЖУ БРЕНДУ**

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**Зростаюча популярність соціальних послуг і мобільного Інтернету вплинула на інформаційний обмін – люди мають можливість обмінюватися контентом у реальному часі з необмеженою кількістю користувачів Інтернету. Це має свої наслідки у маркетингових комунікаціях. Споживачі діляться своїми думками стосовно продуктів, брендів і послуг, завантажують інформацію щодо новинок, викладають картинки і фільми за короткий час. Описані теоретичні аспекти користувацького контенту і прикладів його позитивного та негативного впливів на маркетингові комунікації.**

**Ключові слова:** користувацький контент, створений користувачами контент, КК, інтернет-маркетинг.

## **USER-GENERATED CONTENT – AN OPPORTUNITY OR A THREAT IN TERMS OF BUILDING BRAND IMAGE**

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**Growing popularity of social services and mobile internet influenced information exchange – people have a possibility of sharing content in a real time with unlimited number of internet users. It has its consequences for marketing communication. The consumers share their opinions concerning products, brands and services, upload information about novelties, spread pictures and movies within short time. The theoretical aspects of user-generated content and examples of its positive and negative influence on marketing communication will be described in this article.**

**Key words:** user-generated content, user-created content, UGC, e-marketing.

**Problem formulation.** From the beginning of internet era and its growing popularity round the world, scientists and marketers were consistent that it brings huge possibilities for companies to develop