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DEVELOPMENT OF B2C E-COMMERCE  
IN CZECH REPUBLIC AFTER 1990

*The aim of this paper is to analyze the development of B2C e-commerce market in Czech Republic after 1990 with the focus on the role of discount portals and e-learning. Another contribution of this paper is the clarification of the theory regarding the concepts of e-business and e-commerce.*

*Keywords: e-business; B2C e-commerce; discount portals; e-learning.*

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РОЗВИТОК СЕКТОРУ В2С В ЕЛЕКТРОННОЇ КОМЕРЦІЇ  
ЧЕСЬКОЇ РЕСПУБЛІКИ ПІСЛЯ 1990 РОКУ

*У статті проаналізовано динаміку розвитку сегменту В2С ринку електронної комерції в Чеській Республіці починаючи з 1990 року. Особливу увагу приділено порталам-дискаунтерам та моделі онлайн-навчання. Запропоновано авторську інтерпретацію відмінностей між концепціями «електронний бізнес» та «електронна комерція».*

*Ключові слова: електронний бізнес; електронна торгівля В2С; портали-дискаунтери; онлайн-навчання.*

*Рис. 3. Табл 3. Літ. 39.*

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РАЗВИТИЕ СЕКТОРА В2С В ЭЛЕКТРОННОЙ КОММЕРЦИИ  
ЧЕШСКОЙ РЕСПУБЛИКИ ПОСЛЕ 1990 ГОДА

*В статье проанализирована динамика развития сегмента В2С рынка электронной коммерции в Чешской Республике начиная с 1990 года. Особое внимание уделено порталам-дискаунтерам и модели онлайн-обучения. Предложена авторская интерпретация различий концепций «электронный бизнес» и «электронная коммерция».*

*Ключевые слова: электронный бизнес; электронная торговля В2С; порталы-дискаунтеры; онлайн-обучение.*

**Introduction.** As Huizingh (2000) claimed, there was only unofficial evidence that the Internet was an effective tool for commercial purposes at the beginning of 21st century. Since that time, web sites have been widely commercially deployed (Liu and Arnett, 2000; Robbins and Stylianou, 2003) and it is clear today, that Huizingh's claim was correct. The consolidation of the World Wide Web as an everyday technology has allowed the emergence of a new competitive environment where firms can develop or extend their business processes to deal with customers from all around the world (Castro-Schez et al., 2010). Rapid growth of networking systems stimulated fast development of information and communication technologies (ICT). Their growing use all over the world, including Czech Republic, in the last two decades has led to the emergence and development of electronic business (e-business), electronic commerce (e-commerce) and electronic shops (e-shops). The aim of this paper is to analyze the development of B2C e-commerce in Czech Republic since 1990. Closer attention is paid to 4 important topics: the state of B2C e-commerce in Czech Republic; electronic shops which serve as a means of interaction between sellers and

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consumers; discount portals which represent a new phenomenon at the Internet B2C market, and e-learning as a possible new trend in B2C e-commerce. It is also important to redefine the concepts of e-business and e-commerce and set a theoretical framework.

**Theoretical framework.** Electronic commerce is a part of electronic business, which represents hierarchically the highest level of business activity carried out by ICT means. According to the ISO/IEC 15944-7:2009 of the International Organization for Standardization, e-business is "business transaction, involving the making of commitments, in a defined collaboration space, among persons using their IT systems, according to Open-edi standards". E-business can be conducted on both for-profit and not-for-profit basis. The key distinguishing aspect of e-business is that it involves commitment(s) of any kind among persons in support of a mutually agreed goal, involving their IT systems, and doing so through the use of EDI (electronic data interchange) by using a variety of communication networks including the Internet. E-business includes various application areas such as e-commerce, e-administration, e-logistics, e-government, e-medicine, e-learning etc. (ISO, 2009). According to (Kalakota and Robinson, 2001), e-business comprises all applications and processes to service a business transaction. If we look at the issue of e-business from a wider perspective, Chaffey (2009) defines it as "transformation of key business processes through the use of Internet technologies".

There is a number of definitions of e-commerce currently available in literature. According to the OECD's comprehensive definition, e-commerce transactions are "the sale or purchase of goods or services conducted over computer networks by methods specifically designed for the purpose of receiving or placing of orders; payment and delivery are not considered. Transactions can occur between enterprises, households, individuals, governments and other organisations. The definition includes orders made through web pages, extranet or EDI and excludes orders by telephone calls, fax or manually typed e-mail" (OECD, 2013). Treese and Stewart's (1998) definition says that e-commerce is "the use of the global Internet for purchase and sale of goods and services, including services and support after the sale". Zwass (1996) defines e-commerce as "the sharing of business information, maintaining business relationships, and conducting business transactions by means of telecommunications networks". As can be concluded from the previous definition by Zwass or from the definition given by Kalakota and Whinston (1997), some authors do not limit their coverage just to Internet based means. On the other hand, some authors (Kauffman, Walden, 2001) emphasize that when speaking of e-commerce, it is the Internet that is used as a medium which enables end-to-end business transactions. In search of B2C definition of e-commerce, Ho, Kauffman and Liang's (2006) definition seems to be the best fitting one – "B2C electronic commerce is the use by business and consumers of the global Internet for the sale and purchase of goods and services, including business services and support after the sale to consumers". In this definition, the Internet as a medium for e-commerce is stressed.

Electronic commerce generally refers to the use of the Internet to conduct commercial activities of various kinds or to any business that is transacted electronically, whether a transaction occurs between two business partners, or between a business and its customers (Kowtha and Choon, 2001). This definition allows the inclusion of

the abovementioned *business-to-consumer* (B2C), but also to *business-to-business* (B2B) or *business-to-government* (B2G) transactions. Electronic communication itself does not have to be exclusive at all stages of transaction – also the transaction where some parts of communication are not realized electronically are regarded as electronic business, for instance when getting information, telephone communication can be used.

E-commerce has significantly influenced business relations between sellers and consumers (B2C sector). In these relations, the abovementioned parties interact by means of web portals, also known as electronic shops (e-shops), which offer services focusing on product presentation and order execution.

**Advantages and limitations of B2C e-commerce.** The Internet has radically changed business environment because it offers sellers and buyers a powerful communication channel and makes it possible for the two parties to come together in a e-marketplace (Huang et al., 2010). B2C e-commerce has become widespread as people have recognized its convenience and its ability to offer a quick response to requests, and as more products or services become available.

One of many advantages resulting from e-commerce is a direct contact with customers. The number of intermediaries is reduced and companies can achieve higher profits while charging lower prices (Laudon and Laudon, 2013). The Internet offers more information to consumers and also lower prices and quick search. Consumers has almost an unlimited option of product selection. ICT also enables personalization, for instance, customization for individual preferences. ICT also represents a more convenient way of shopping which can be done in comfort at home. A shopper can save time and gather needed information at home from many e-shops more quickly than visiting stores in person (Huang et al., 2010; Mokhtarian, 2004; Brynjolfsson and Smith, 2000).

Business entities also benefit from the use of e-shops. The Internet can save time, administrative tasks and labor costs (there is considerably less employees and sales area in comparison with a retail store). The seller can also quickly respond to consumers' demands and shorten delivery time. Tvrdikova (2008) adds that from the seller's point of view, e-commerce can reduce a number of administrative errors by more than 50%. Mutual communication is valuable for both sides; the buyer can access lots of information about a particular product and the seller can obtain data for their marketing research (Chromy, 2013). When shopping online, the buyer leaves an electronic record of their shopping behaviour that can be further analyzed by the seller. Lots of potential buyers can be addressed globally which is both an advantage and a disadvantage connected with an easy switch to a competitor. This imminent threat leads to the increased care for customers.

Business activities carried out online have been part of B2C for almost 20 years. Still, there are some weak spots that can limit further development of Internet sales. These limitations are mostly a result of current technological options and a state and development of business environment. Low real incomes of population represent another factor limiting further development of Internet sales. It affects electronic business in two ways; first, households do not have enough finances to buy products and second, they do have finances to buy products, but not enough to buy a computer and pay for Internet access (Chromy, 2013).

Legal issues are a persisting weakness of e-business. An example of this is represented by a problematic way of identity verification of a contracting party. It is often difficult to prove negotiated terms when accepted merchandise does not meet required specification and also data privacy protection is not sufficient (Suchanek, 2012). This leads to the conclusion, that development of Internet shops is being hindered by the fear resulting from dishonesty of a contracting party, personal data abuse and insufficient law enforceability. Another weak spot might be a concern about possible complications in case of damaged or non-functional merchandise when making a claim under a warranty.

**Factors influencing the choice of an e-shop.** All above mentioned factors influence consumer decision whether to order a particular product in a retail store or in an e-shop. But what influences a consumer when selecting a specific e-shop?

Aside of price, the evaluation of user experience is an important factor influencing the selection of an e-shop. Overall evaluation comprises mainly the evaluation of communication between an e-shop and a customer, delivery time, resolving complaints and overall customer satisfaction with e-shopping. If a potential customer wants to see warnings or recommendations of other customers, he or she can visit a price comparison websites where, in addition to prices comparison, one can check perceptions and experience of customers who have already made a purchase at a selected e-shop. In Czech Republic, heureka.cz is an example of such a price comparison website.

Design, functionality and the scope of information presented on a web portal are another factors associated with e-shop choice. If e-shop does not get consumer's attraction, the consumer will not include it in the next round of decisioning. As in a brick-and-mortar store, consumer buys products and services in a particular shop where he or she feels comfortable and the seller caters to him/her. Simple and clear design built on knowledge of media and customers is very important. The use of services of professionals with extensive experience in a particular field should be essential. A quality search engine allowing customers the most convenient and fastest way to find the desired product is considered to be the most important tool in the Internet shopping. This requires the search engine to be equipped with functions allowing advanced search according to other parameters rather than just the basic ones (Hruza, 2002). The quality of product visualization is another important factor increasing consumer's interest. Transparent information about terms and conditions of a purchase stated on a web portal should be a necessity. This information is obligatory in developed countries where it is required by law.

**The origin of B2C e-commerce in Czech Republic.** In the world, the first electronic sale via the Internet was made on August 11, 1994 in the USA. The bought item was a music CD which was sold at NetMarket for 12.45 USD (Cikarova, 2014). Table 1 shows that for majority of population, the Internet was basically unavailable to access at that time.

In Czech Republic, the computer network use was restricted to computer science academicians, enthusiasts, and a few people working in computer-related industry until the mid-1990s. Development of the Internet was limited by the absence of adequate communication infrastructure and by the existing law (World Internet Project, 2010). One solution was to use the CESNET (Czech Educational and

Scientific Network), which interconnected all important Czech academic centers and to which the telecommunications law did not apply. In 1994, Czech Republic joined the European TEN-34 project (Trans-European Network Interconnect at 34 Mbit/s), whose goal was the construction of a pan-European network interconnecting universities and research centers. After 1995, the situation steadily improved leading to the establishment of the first Internet shops. In 1997, commercial clients remained at the original CESNET network, whereas non-commercial traffic was assigned to TEN-34. In 2005, the Electronic Communications Act significantly simplified the process of entering and pursuing electronic communication business (World Internet Project, 2010).

*Table 1. Internet users (per 100 people)*

Country Name	1990	1993	1995	2000	2005	2010	2013
European Union	0.1	0.4	1.6	20.6	51.0	70.6	75.5
Czech Republic	0.0	0.6	1.5	9.8	35.3	68.8	74.1
Germany	0.1	0.5	1.8	30.2	68.7	82.0	84.0
United Kingdom	0.1	0.5	1.9	26.8	70.0	85.0	89.8
United States	0.8	2.3	9.2	43.1	68.0	71.7	84.2

Source: World Bank Indicators, 2014.

The use of the Internet for the purposes of e-business and e-commerce in Czech Republic went through several phases (Suchanek, 2012). In the first phase, Internet was used only as a means of communication (emails). Almost simultaneously static websites of companies providing information about the supply of goods and services began to emerge. In the next phase, new functions enabling online purchase of products were added. This phase was important to supporting online business activities, because it made ordering of products via the web interface possible. In the last phase of the development, interconnection of web sites with information systems of companies was established. This phase set up a foundation for automated and integrated systems.

The quality of Internet connection represented by baud rate, volume of transmitted data, etc. is a significant factor of Internet sales' development. Almost every Czech household with Internet access currently has a high-speed connection available. Broadband Internet connection is quite common and widely available in Czech Republic. In 2007, only 28% of Czech households had this type of connection at their disposal. And in 2014, this number increased to 76% (Eurostat, 2014). Despite successful developments in this area, however, in Czech Republic, broadband penetration is still below the EU average, where this indicator reached 78% in 2014 (Figure 1).

**The situation at the B2C market in Czech Republic.** The customer base of online shops was small at the time of the emergence of e-commerce. This was caused by a relatively low number of Internet users, ignorance about the Internet environment, relatively small quantity of goods for sale and mistrust of population in this type of shopping. During further development of Czech economy and society, the Internet has become a "working tool" and a common source of information for a growing part of population. This new perception has also changed the relationship to online stores in a positive sense. Continuously growing trend shows the percentage of Internet users who seek information online about goods and services (Figure 2). In 2011,

Czech Republic caught up with the European Union level of this indicator and since 2012 it even overtakes the average value of the EU.

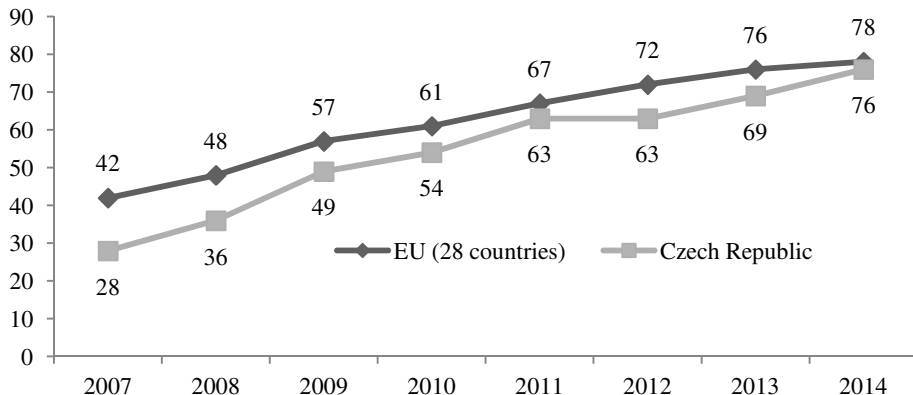


Figure 1. Household Internet connection type: broadband (percentage of all households having at least one member in the age group 16–74 years) (Eurostat, 2014)

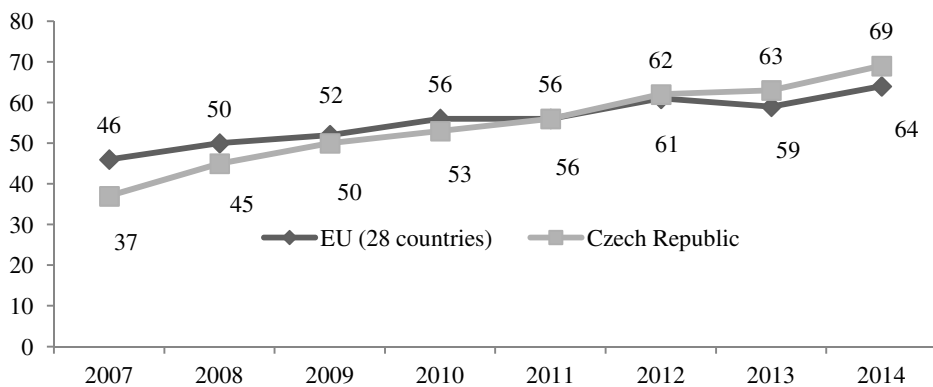
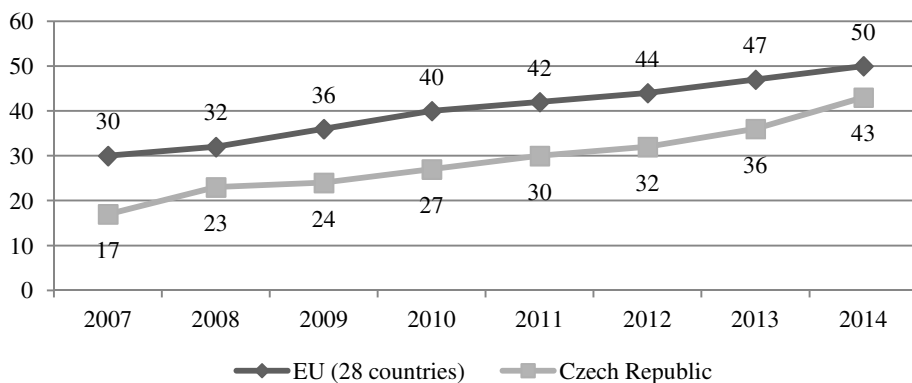


Figure 2. Internet use: finding information about goods and services (percentage of individuals in the age group of 16–74 years) (Eurostat, 2014)

According to the results of the statistical survey conducted in Czech Republic in 2014 within the World Internet Project (Lupac et al., 2014), 70% of the users compare prices of goods and services on the Internet at last once a month.

A growing number of users that search for information about goods and services online is reflected in a growing number of users who buy goods and services in the Internet. This indicator shows a long-term constant growth both in the EU and Czech Republic.

In 2003, only 3.4% of the population in the Czech Republic aged 16 and over shopped online (CSO, 2014). In 2014, 43% of the population aged 16–74 reported that it has bought goods and services online in the last 12 months. In 2014, in the EU this number was 50% already (Eurostat, 2014). Figure 3 shows that Czech Republic is gradually catching up with the EU in this indicator.



**Figure 3. Internet purchases by individuals. Last online purchase: in the 12 months (percentage of individuals in the age group 16–74 years)** (Eurostat, 2014)

The results of the statistical survey by the World Internet Project indicate that 35% of the Internet users make at least one purchase per month.

In terms of the age structure on the Internet, the largest group buying online consists of people aged 25–34 years. In 2014, 63% of this group population reported making at least one purchase online in the last 12 months. Women on maternity leave present a very lucrative group for online shops. From the total number of all women in this group, almost 65% reported making at least one purchase online in the last 12 months. Students belong to another highly profitable group with almost 63% of them buying at least one item online in the last 12 months (CSU, 2014).

It is obvious that age structure of online shoppers will be changing over time. Demographic trends, increasing computer literacy of older population and higher upper age limit of shoppers can be expected. All of the mentioned will further develop consumer potential of online shopping in Czech Republic.

Among Czech consumers, the most popular items to be bought online are clothes and shoes, tickets to cultural and sport events, cosmetics, health devices, electronics, books and magazines. Other popular items are bus tickets, flight tickets, accommodation services (Tables 2 and 3). Czech e-commerce area is specific, unlike other countries, for a big sale of holiday tours (ShopSys, 2010).

**Discount portals – a new phenomenon at the Internet B2C market.** The turnover of online shops in Czech Republic since 2010 has been significantly supported by the emergence and growth of number of discount portals which became the new model for B2C e-commerce. This way of doing business appeared in Czech Republic in spring 2010 and it became an example of how a particular local B2C e-commerce model not known before can relatively quickly develop. Discount portals represent a concept of bulk shopping in a specific form of e-shop. The first discount portal in Czech Republic was Slevomat.cz, which began its activities on 12.4.2010 and it focused on offering various services in Prague. In the following months there was a rapid increase in the number of discount portals. At the beginning, services like hair-dressing, restaurants or holiday stays were the #1 in their asles (Marketing & Media, 2013).

Table 2. Purchase of goods on the Internet

	Individuals who stated that they ordered/purchased goods online in the following categories in last the 12 months*											
	Clothing, shoes, fashion accessories, sports equipment		Food, cosmetics and health devices, medication		Electronics, including computers		Household equipment, including electric appliances		Books, newspapers, magazines, movies, music		Toys, board games	
	% <sup>1)</sup>	% <sup>2)</sup>	% <sup>1)</sup>	% <sup>2)</sup>	% <sup>1)</sup>	% <sup>2)</sup>	% <sup>1)</sup>	% <sup>2)</sup>	% <sup>1)</sup>	% <sup>2)</sup>	% <sup>1)</sup>	% <sup>2)</sup>
<b>16+</b>	<b>22.1</b>	<b>56.4</b>	<b>12.8</b>	<b>32.5</b>	<b>11.5</b>	<b>29.2</b>	<b>9.0</b>	<b>22.8</b>	<b>6.2</b>	<b>15.8</b>	<b>5.0</b>	<b>12.8</b>
Employment status												
Employed	27.5	54.6	16.2	32.3	15.6	31.0	13.2	26.2	7.3	14.6	5.6	11.1
Unemployed	19.5	56.1	8.8	25.4	8.3	23.9	7.0	20.1	3.8	10.9	6.9	20.0
Women on ML	51.1	79.1	35.8	55.4	6.2	9.6	15.5	24.0	4.8	7.5	37.2	57.5
Students	43.4	69.5	17.3	27.7	21.3	34.1	1.0	1.6	18.4	29.4	0.3	0.5
Retired	2.3	27.9	2.2	26.8	1.9	22.8	3.0	36.5	1.2	14.4	1.2	14.8

<sup>1)</sup> The value is the percentage of the total number of individuals in a given socio-demographic group.

<sup>2)</sup> The value is the percentage of the total number of shoppers on the Internet.

\* The individuals could choose more categories of goods purchased/ordered on the Internet.

Source: CSU, 2014.

Table 3. Purchase of services on the Internet

	Individuals who stated that they ordered/purchased service online in the following categories in the last 12 months*													
	Tickets for cultural of sport events		Fight bus or train tickets		Accommodation		Other travel services (holiday tours, car rental)		Fitness, wellness, gastronomy		Foto services		Telecommunication services	
	% <sup>1)</sup>	% <sup>2)</sup>	% <sup>1)</sup>	% <sup>2)</sup>	% <sup>1)</sup>	% <sup>2)</sup>	% <sup>1)</sup>	% <sup>2)</sup>	% <sup>1)</sup>	% <sup>2)</sup>	% <sup>1)</sup>	% <sup>2)</sup>	% <sup>1)</sup>	% <sup>2)</sup>
<b>16+</b>	<b>13.6</b>	<b>34.7</b>	<b>7.0</b>	<b>17.7</b>	<b>6.8</b>	<b>17.4</b>	<b>5.4</b>	<b>13.7</b>	<b>4.7</b>	<b>12.0</b>	<b>2.8</b>	<b>7.2</b>	<b>2.8</b>	<b>7.2</b>
Employment status														
Employed	17.5	34.9	9.1	18.0	10.2	20.3	8.2	16.4	6.0	11.9	3.9	7.7	4.0	7.9
Unemployed	8.9	25.8	2.0	5.7	7.8	7.8	2.2	6.3	1.7	4.9	1.6	4.6	2.2	6.3
Women on ML	15.7	24.2	6.6	10.2	7.3	11.3	5.8	8.9	7.7	11.9	7.9	12.2	4.4	6.8
Students	29.4	47.1	16.9	27.1	7.5	12.0	2.4	3.9	11.3	18.1	3.6	5.8	2.9	4.7
Retired	2.0	24.4	1.0	12.1	0.9	10.4	1.4	16.9	0.5	6.3	0.2	2.9	0.3	3.4

<sup>1)</sup> The value is the percentage of the total number of individuals in a given socio-demographic group.

<sup>2)</sup> The value is the percentage of the total number of shoppers on the Internet.

\* The individuals could choose more categories of services purchased/ordered on the Internet.

Source: CSU, 2014.



At the end of 2010 there were already 108 discount portals in Czech Republic, one year later the number grew to 350. The market became oversaturated and Czech Republic was the country with the most discount portals per capita in the entire world (E15.cz, 2013). Several most successful leaders seized Czech market in the following years and dozens of less successful portals ceased to exist. At the end of 2012, the number of those portals fell to 98, at the end of 2013 there were only 55 of them and at the end of 2014 only 40 discount portals existed (Suchanek, 2014).

Although the number of discount portals has been declining since August 2011, their sales have been growing for the entire period of their existence. In 2010, the total turnover of Czech discount portals was estimated to be 0.33 bln CZK, in 2011, it was estimated to be between 1.8–2 bln CZK and in 2013 the estimation was 3.3 bln CZK. The total turnover in 2014 is estimated to be 3.5 bln CZK (ihned.cz, 2014). Staggering sales increase in the last 4 years indicates an emergence of a new phenomenon in Czech B2C e-commerce.

Unlike conventional e-shops, the first place in terms of sales volume belongs to holiday tours which represent 50% of the discount portals' total sales, the second place belongs to merchandise with 16% and the third place belongs to fashion with 9.5%. In terms of orders, fashion gets the largest share of all orders (49.5%), followed by merchandise (16.9%) and holiday tours (9.2%) (ihned.cz, 2014).

High competition between discount portals leads to higher professionalism, tightening the rules for cooperation with suppliers in finding the ways to acquire and retain customers. Loyalty clubs providing special benefits was the prevailing trend at the discount portals' market in 2013. Focus on regions and small cities is becoming a new trend these days. This effort should result in a higher number of offers in the field of gastronomy and beauty salons in 2015.

**E-learning as a new trend in B2C e-commerce.** The ideal product for the Internet is intangible and it is something that can be personalized. "A product is a bundle of benefits that satisfies needs of organizations or consumers and for which the customers are willing to exchange money or other items of value" (Strauss and Frost, 2012). According to Horton (2006), e-learning is "the use of information and computer technologies to create learning experience". That being said, e-learning is an ideal product for B2C e-commerce.

Docebo (2014) said that e-learning market will show fast and significant growth over the next three years. In 2011, the worldwide market for self-paced e-learning reached 35.6 bln USD and by the end of 2016 the revenues are expected to reach 51.5 bln USD. While the aggregate growth rate is 7.6%, several world regions appear to have significantly higher growth rates. Eastern Europe has the second highest economic growth of e-learning market in the world. Unfortunately, there is no official data concerning economic growth of e-learning market in Czech Republic. Eger and Egerova (2013) conducted a research predicting e-learning development in Czech Republic. The general e-learning trends, according to the results of the expert surveys, reflect a growing significance of tablets use in education and the growing application of personal learning environment and the growth of video-training. Regarding the trends in corporate e-learning, the survey indicates the growth of education about product use, courses for new ICT systems and technology as popular trends. This pre-

diction is important for e-learning market in the mentioned region. These findings correspond with the research conducted by ASTD (2012).

Currently, the first important market segment of e-learning in Czech Republic is created by organizations that develop and use e-learning for their internal educational programmes. The second important market segment is learning portals that offer services for SMEs and e-learning courses via B2C (Docebo, 2014). Next interesting segment is represented by customer-oriented e-learning courses as one of the current trends in e-learning development (Eger and Petřtyl, 2011).

**Conclusion.** There are favorable conditions for further development of online B2C market in Czech Republic. There is a high percentage of population with access to the Internet now. Broadband Internet connection is quite common and widely available in the Czech Republic. In 2007, only 28% of Czech households had this type of connection at their disposal. In 2014, this number increased to 76%. In 2014, almost three quarters of the population used the Internet to search for information about goods and services. This number is even above the EU-28 average.

In terms of the age structure on the Internet, the largest group buying online consists of people aged 25–34 years. It is obvious that age structure of online shoppers will be changing over time. Demographic trends, increasing computer literacy of older population and higher upper age limit of shoppers can be expected. All of this will further develop consumer potential of online shopping in Czech Republic.

Since 2010, the development of B2C market in Czech Republic has been significantly supported by the emergence and growth of number of discount portals which became the new model in B2C e-commerce. Staggering sales increase in the last 4 years indicates the emergence of a new phenomenon in Czech B2C e-commerce.

An ideal product for online market, e-learning, represents a new trend in B2C e-commerce. E-learning market is expected to grow fast and significantly in the following years. This prediction is based on contemporary trends in corporate e-learning, *inter alia*.

On the other hand, there are still some limitations that hinder the development of online shops. Legal issues are a persisting weakness of e-business; dishonesty of a contracting party, personal data abuse and insufficient law enforceability still discourage people from shopping online.

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