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## Perceived purchase risk as a barrier in "young adults" online shopping

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Problemy Zarządzania, Finansów i Marketingu 33, 101-115

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2014

Artykuł został opracowany do udostępnienia w internecie przez Muzeum Historii Polski w ramach prac podejmowanych na rzecz zapewnienia otwartego, powszechnego i trwałego dostępu do polskiego dorobku naukowego i kulturalnego. Artykuł jest umieszczony w kolekcji cyfrowej [bazhum.muzhp.pl](http://bazhum.muzhp.pl), gromadzącej zawartość polskich czasopism humanistycznych i społecznych.

Tekst jest udostępniony do wykorzystania w ramach dozwolonego użytku.

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## PERCEIVED PURCHASE RISK AS A BARRIER IN “YOUNG ADULTS” ONLINE SHOPPING

### Summary

The purpose of the paper is presenting and analyzing an important aspect of e-consumer behavior – the perception of risk as a barrier in online shopping of young adults. The perception of the risk was evaluated in both qualitative and quantitative researches that were conducted in 2012 as a part of research project ‘Buying behavior of “young adults” on the Internet’. The research result shows that “young adults” perceive internet shopping as rather safe. The more detailed analysis indicates that for “young adults” risk seems not to be a significant barrier in making online purchases.

**Keywords:** online purchase risk, young adults, internet shopping, consumer behavior

### Introduction

The study of e-consumer behavior is gaining in importance due to the proliferation of online shopping<sup>2</sup>. The purpose of the paper is presenting and analyzing an important aspect of e-consumer behavior – the perception of risk as a barrier in online shopping of “young adults”. The perception of the risk was evaluated in

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<sup>2</sup> Ch. Dennis, B. Merrilees, Ch. Jayawardhena, L. Tiu Wright, *E-consumer behavior*, „European Journal of Marketing”, t. 43, nr 9/10, 2009, s. 1123.

both qualitative and quantitative researches that were conducted in 2012 as a part of research project 'Buying behavior of "young adults" on the Internet'<sup>3</sup>.

The choice of the young adult as a target group is the result of segmenting the market, seeking important target segments for companies. The age of a customer is an important criterion for customer segmentation. While the age changes, the customer behavior, their needs and ways of receiving marketing companies change as well. Considering the age, an important market segment is constituted by "young adults" – persons between 18–29 years. This group is significantly different than the youngest persons and older ones<sup>4</sup>. What is more, they are the first generation of Poles who grew up after 1989. Thus it is a group who has always lived their conscious life in market economy conditions. One can argue that next generations may have similar behavior due to similar conditions of growing up<sup>5</sup>. Therefore understanding this group can make a stable basis for adjusting marketing actions for future customer's needs and preferences. In other words, "young adults" soon become major part of the market and, what is more, the marketing strategies prepared for them may actually work for new generations as well.

### **E-consumer behavior and purchase risk perception – literature overview**

The basic model argues that functional considerations influence attitudes to an e-retailer, which in turn influence intentions to shop with the e-retailer and then finally actual e-retail activity, including shopping and continued loyalty behavior<sup>6</sup>. Consumer-oriented research has examined following factors influencing e-consumer behavior<sup>7</sup>:

- psychological characteristics,
- demographics,
- perceptions of risks and benefits,
- shopping motivation,
- shopping orientation.

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<sup>3</sup> Project is co-financed by National Science Center, State funded research no. NN112390840 'Buying behavior of "young adults" on the Internet', Agreement nr 3908/B/H03/2011/40.

<sup>4</sup> I. Ostrowska, *Model kształtowania lojalności konsumentów w stosunku do marki*, Wydawnictwo Naukowe Uniwersytetu Szczecińskiego, Szczecin 2010, s. 220–22.

<sup>5</sup> I. Ostrowska, *Poziom i możliwości kształtowania lojalności segmentu „młodych dorosłych” w stosunku do marki usługodawcy (badania własne)*, w: *Zarządzanie produktem. Kreowanie marki*, red. J. Kall, B. Sojkin, Zeszyty Naukowe Uniwersytetu Ekonomicznego nr 154, Poznań 2010, s. 90–91.

<sup>6</sup> Ch. Dennis, B. Merrilees, Ch. Jayawardhena, L. Tiu Wright, *E-consumer behavior...*, s. 1122.

<sup>7</sup> *Ibidem*.

The buying process is a multistage process, during which the concretization of the purchase decision is made. It most often consists of five successive stages<sup>8</sup>, which are traditionally comprised of the following steps: awareness of the need, search for information, evaluation of alternatives to choose from, the decision to purchase (purchase) and feelings after purchase<sup>9</sup>. Internet penetrates and creates each stage of such understood buying process. Development of the internet has changed to a large extent the way consumers do shopping. Currently, this process is extended and far less predictable. Consumers are less loyal to a brand but are increasingly willing to share your experiences and opinions with other potential clients<sup>10</sup>.

An important aspect of online shopping is perception of risk. Purchase risk is an important construct in marketing, particularly in studies of online consumer behavior<sup>11</sup>. Many researchers have also proposed a term trust as an important element of B2C e-commerce<sup>12</sup>, Internet users perceive significant risks and uncertainties in transacting with an unknown seller on a web site<sup>13</sup>. Some authors believe that consumers on the web may fear providing credit card information to any commercial Web provider and those consumers simply do not trust most Web providers enough to engage in exchange relationships involving money<sup>14</sup>. Several studies have produced empirical evidence suggesting that if a consumer is doubtful in their ability to evaluate a product online, or believes the internet is not secure place to purchase, chances are they will not go online to make the purchase<sup>15</sup>. The main problem that can appear is the risk of fraud because the buyer

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<sup>8</sup> L. Rudnicki, *Zachowania konsumentów na rynku*, PWE, Warszawa 2012, s. 46.

<sup>9</sup> Ph. Kotler, G. Armstrong, *Principles of marketing, edition 12*, Pearson Prentice Hall 2008, s. 147.

<sup>10</sup> *Współczesny lejek zakupowy*, <http://4pvocab.wordpress.com/2012/08/13/wspolczesny-lejekzakupowy/> (20.05.2013).

<sup>11</sup> B.L.S. Coker, N.J. Ashill, B. Hope, *Measuring internet product purchase risk*, „European Journal of Marketing”, t. 45, nr 7/8, 2011, s. 1146.

<sup>12</sup> K.M. Chu, B.J.C Yuan: *The effects of perceived interactivity on e-trust and e-consumer behaviors: the application of fuzzy linguistic scale*, „Journal of Electronic Commerce Research”, t. 14, nr 1, 2013, s. 132.

<sup>13</sup> J. Lee, D.H. Park, I. Han, *The different effects of online consumer reviews on consumers' purchase intentions depending on trust in online shopping malls An advertising perspective*, „Internet Research”, t. 21, nr 2, 2011, s. 187.

<sup>14</sup> A.F. Salam, H.R. Rao, C.C. Pegels, *Consumer-perceived risk in e-commerce transactions*, „Communications of the ACM – Mobile computing opportunities and challenges”, t. 46, wyd. 12, December 2003, s. 325.

<sup>15</sup> B.L.S. Coker, N. J. Ashill, B. Hope, *Measuring internet product...*, s. 1147.

cannot control in a direct way the company or the person who sells the products<sup>16</sup>. When consumers are unable to physically inspect or trial a product before purchase, they are more likely to perceive the purchase as risky. Some products are more easily evaluated on the internet than others, depending on the experiential nature of attributes used to reach a judgment of quality. Perceived risk refers to an individual's subjective belief about potentially negative consequences from his/her decision<sup>17</sup>. Therefore it is important to understand the perception of risk as a barrier of "young adults" online shopping.

## Methodology

The research on the 'Buying behavior of "young adults" on the Internet' was conducted in 2012. It comprised, among others, the qualitative and quantitative research. The qualitative research was conducted in the form of FGI<sup>18</sup>, on June 5, 2012 in a specially prepared for focused research room in Szczecin. 8 "young adults" were interviewed. The quantitative research was conducted in a form of CAWI on a sample of 770 "young adults" (18–29 years) during November and December 2012. The sample of "young adults" was determined based on data obtained from Central Statistical Office in Poland, about the current size and characteristics of the population in Poland. The quota sampling was used in the research. It is a method of non-random selection that is often used in marketing research, based on the assumption that the sample is representative for all elements of the population and the structure of the sample in essential respects is the same as the overall population.

The minimum number was calculated from the formula for the volume of the sample with finite population of the assumed 95% confidence level and error of 4%, which amounted to 600 people. Among various questions in the questionnaire, one was particularly intended for measuring the perceived risk. It was stated: "How do you evaluate shopping on the internet concerning the purchase risk?". The possible answers were: definitely safe; rather safe; neither safe nor

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<sup>16</sup> C Pelău, I. Bena, *The risk perception for consumer segments in e-commerce and its implication for the marketing strategy*, „The Amfiteatru Economic Journal”, 12, wyd. 28, 2010, s. 374–375.

<sup>17</sup> I. Kim, *Consumers' rankings of risk-reduction strategies in e-shopping*, „International Journal of Business Research”, t. 10, nr 3, 2010, s. 143.

<sup>18</sup> More on the FGI methods use for young adults: K. Łobacz, L. Gracz, *Methodological problems of immigration research*, in: *Problems of Young Migrants on the European Market*, ed. S. Flejterski, *Europa Regionum*, „Scientific Journal”, t. 15, Szczecin University Press, Szczecin 2012, s. 22–30.

unsafe; rather unsafe; definitely unsafe; I have no opinion. It allowed evaluating the young adults’ perception of risk and its influence on online shopping. Additionally “young adults” were asked about the most important reasons for not making internet purchases.

### Research results

In general, “young adults” perceive online shopping as rather safe, as indicated in figure 1.

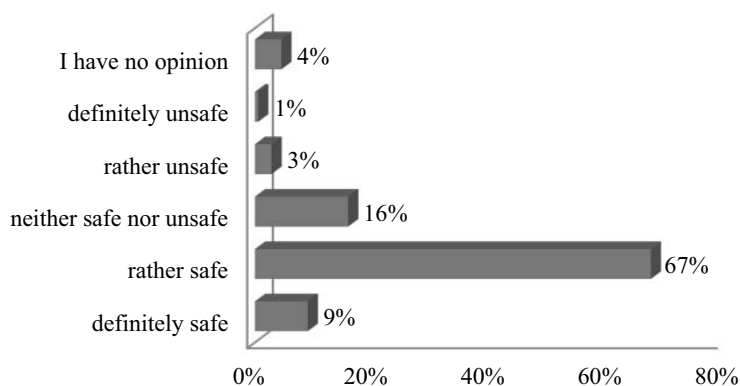


Fig. 1. The perceived safety of online shopping by “young adults“ (18–29 years old)

Source: own elaboration based on research results, N=770.

The majority of respondents (67%) perceive online shopping as rather safe. Less than 1% of respondents (among all 770 researched “young adults” it was 4 people) perceive online shopping as definitely unsafe. There is also a group of undecided, which chose the answer „neither safe nor unsafe”, and I have no opinion. In total, there are 20% of the respondents who are not able to express a strong opinion about the safety of online shopping. It seems that it is quite a large number, which shows the lack of knowledge of the subject among the respondents.

The group of young adults, concerning the demographic aspects, is quite homogenous in terms of perception of online shopping safety. There is no statistically significant difference between the perception of the safety of shopping and gender of young adults, as indicated in table 1. Slight differences – 5 percentage points in the assessment of online purchases as definitely safe (12% of men and

7% of women think internet definitely safe place of purchase), as well as 5 percentage points in the assessment of “neither safe nor unsafe” (13% of men and 18% women believes internet is neither safe nor dangerous place of purchase) are not statistically significant, but may indicate a certain differences – perhaps men are more strongly perceive the Internet as a safe place of purchase, while women are more hesitant.

Table 1

The perceived safety of online shopping by “young adults” (18–29 years old) according to demographic segmentation (in percentage)

Demographic segmentation		Opinion on online shopping safety					
		definitely safe	rather safe	neither safe nor unsafe	rather unsafe	definitely unsafe	I have no opinion
gender	female	7	66	18	3	0	5
	male	12	68	13	3	1	4
age	18–24	9	67	16	3	1	4
	25–29	11	65	18	0	0	5
income	less than 1000 zł	10	63	16	4	1	6
	1001–2000 zł	5	67	20	3	1	4
	2001–3000 zł	10	74	10	4	0	3
	more than 3001 zł	15	64	15	0	1	5
place of living	village	6	70	16	3	0	5
	town up to 99 thousand inhabitants	11	72	11	3	1	3
	town 100–199 thousand inhabitants	6	62	23	3	1	5
	city with more than 2000 thousand inhabitants	11	64	16	3	1	5
occupational status	no job	7	67	17	4	0	5
	own firm	17	66	10	3	3	0
	full time job	18	68	9	0	0	5
	part time job	6	68	18	2	1	5

Source: own elaboration based on research results, N=770.

Concerning the two age segment of “young adults” 18–24 years and 25–29 years, the “young adults” group is very homogenous. The differences in the size of two percentage points are statistically negligible and it can be concluded that the age of “young adults” does not affect the perception of the safety of online shopping.

As for the income segmentation of researched group, there are some statistically significant differences. There is for instance the difference of 10 percentage points in the perception of online shopping by “young adults” with income between 1001–2000 zł (5% of them declare that shopping online is definitely safe) and those with incomes above 3001 zł (15% of them declare that shopping sites are definitely safe). However there is no correlation between income and the perception of the safety of online transactions that could be described as “an increase in income increases or decreases the perception of transaction security”. On an interesting note is that the group with the highest perceived safety of online shopping are people with income 2001–3000 zł, of which as many as 84% believe that online shopping is rather or definitely safe. The least concern for online transactions are those with the highest income, among which only 1% believe that online shopping is rather or definitely dangerous.

In the scope of perception of online shopping safety by young adults, depending on where they live, there are only minor differences, which are not statistically significant. The differences in the responses of individual groups do not exceed 10 percentage points.

There are some differences in perception of online purchase risk among “young adults” depending on their occupational status. Those with no jobs (which is nothing wrong in their age as they may still be in education process) and with part time jobs perceive online shopping as definitely safe less often than those with full time job or own company. The difference is 10–12%, which is statistically significant.

The presented results concern all the young adults. However, not all of them actually make purchases on-line, as indicated in figure 2.



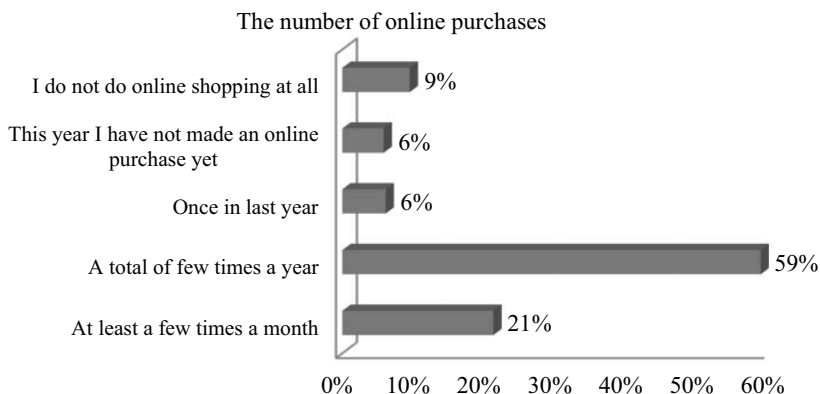


Fig. 2. The purchase activity of “young adults” (18–29 years old) online

Source: own elaboration based on research results, N=770.

Out of researched “young adults” only 9% do not do any purchases online. It means that 91% of them are e-consumers. It is a significant number, much bigger than the average number of Poles doing internet shopping. It has to be taken into account that all the researched “young adults” were internet users, even if they do not have a computer with internet access at home, they use it in school, at friends, etc. As for the whole population of Poland, the report “Społeczeństwo informacyjne w Polsce” (Informational Society in Poland), issued by Central Statistical Office in Poland, indicates that 71% of houses had the access to the internet in 2012<sup>19</sup>. According to the other report, by Gemius<sup>20</sup>, 72% of Polish internet users have done internet purchase at least once. It means that altogether about 51% of Poles bought something from internet at least once, while this number for “young adults” is 91%.

The attitude of “young adults” towards risk in online shopping is related to their frequency of purchasing, as presented in table 2.

<sup>19</sup> Ośrodek Nauki, Techniki, Innowacji i Społeczeństwa Informacyjnego, *Społeczeństwo informacyjne w Polsce. Opracowania sygnałowe*, Główny Urząd Statystyczny, Urząd Statystyczny w Szczecinie, Szczecin 2012, s. 2, [http://www.stat.gov.pl/gus/5840\\_13552\\_PLK\\_HTML.htm](http://www.stat.gov.pl/gus/5840_13552_PLK_HTML.htm) (15.02.2013).

<sup>20</sup> *Gemius raport: „E-commerce w Polsce w oczach internautów 2013”*, s. 32, <https://gemius.com/files/Raport%20e-commerce.pdf> (12.06.2013).

Table 2

The opinion on online shopping safety and the purchase activity of “young adults” (18–29 years old) online (in percentage)

The frequency of online shopping	Opinion on online shopping safety					
	definitely safe	rather safe	neither safe nor unsafe	rather unsafe	definitely unsafe	I have no opinion
At least a few times a month	19	70	12	1	1	0
A total of few times a year	8	77	13	1	0	1
Once in last year	2	56	33	5	0	5
This year I have not made an online purchase yet	0	54	27	7	2	10
I do not do online shopping at all	0	19	28	13	3	34

Source: own elaboration based on research results, N=770.

There can be observed the relationship of perceived risk of online purchases and the frequency of shopping. Among “young adults” who buy at least few times a month, 19% consider shopping on the internet as definitely safe, while 89% of them more safe than dangerous. The opinion of those persons is clearly stated – none of them indicated any option on the risk of internet shopping. On the other hand those who made the rarest purchases much more often indicate answers such as neither safe nor unsafe and I have no opinion. The majority of those, who do not make online purchases at all, have no opinion on risk in the internet shopping. What is more, only 3% of them indicate internet shopping as definitely unsafe.

All researched “young adults” were asked about the reasons for not doing internet shopping. It concerned both the persons who do not shop on the internet at all and also those, who do make internet shopping. In the case of the latter, the reasons mean aspect why they do not buy more. The results are presented in figure 3.

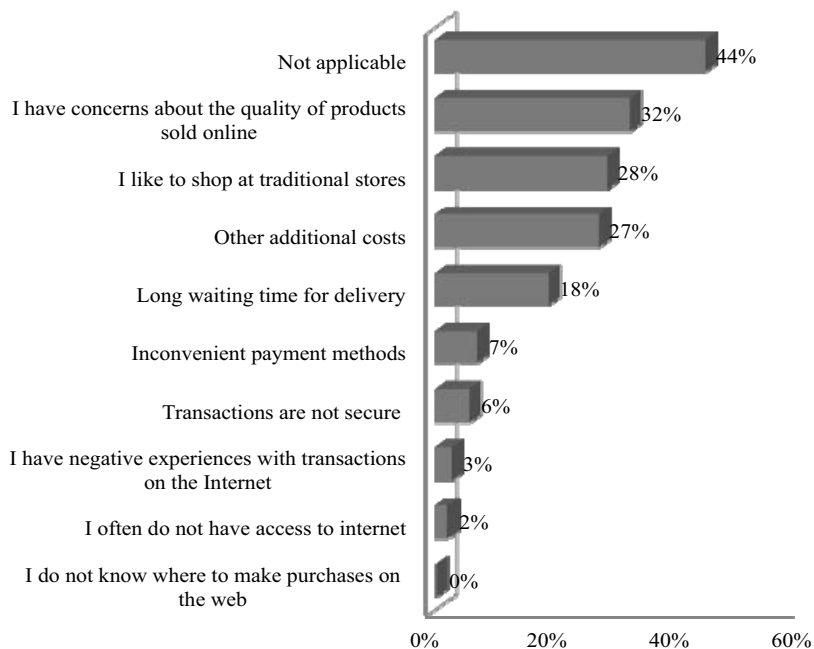


Fig. 3. The main reasons\* for not making shopping on the internet by “young adults” (18–29 years old)

\* The respondents could have chosen more than one answer, thus percentages do not sum to 100.

Source: own elaboration based on research results, N=770.

Most of the “young adults” said that they do not perceive barriers in making online shopping. The three most important barriers perceived by “young adults” are: concern about the quality of products sold in the network (32% of respondents), habitual behavior – liking shopping in traditional stores (28% of respondents) and the need to pay additional costs (27%). These results confirm previous qualitative research results (FGI), in which “young adults” who do not make purchases over the Internet expressed the following opinions:

- “I like to touch, dressed up in an item and see how it looks”,
- “Sometimes on the websites things are not clearly displayed and therefore we do not buy them (for example, dress – is shown on a mannequin 196 cm in size XS and the picture is taken from far away. Nobody knows how it will look like in a larger size, what is the quality of the material because there is no pictures of sample material)”,

- “I have made a purchase via the Internet and two ordered things were wrong – one was too small and the other thing was too big”,
- “There are problems with the claim (it is harder to return or exchange a product, the duration of the process is too long)”.

Other significant barriers preventing “young adults” from online shopping, less important than three mentioned before, but still of importance in reduction of Internet shopping are: long waiting time before purchase and obtaining the product (18% of respondents), inconvenient payment methods (7% of respondents) and lack of security of transactions (6% of respondents). What do not constitute any barrier are access to the internet and the ability to use the Internet – these factors as barriers identified only by such a small number of “young adults” that it may simply be a statistical error. As it happened in previous cases, these results confirm the previous qualitative research (FGI), in which “young adults” who do not make purchases over the Internet expressed the following opinions:

- “The time of internet shopping process is a discomfort for me. You never know how much you will wait for the ordered product (courier, post, etc.), once you receive the product it may prove defective, then you have to go through the whole procedure again in order to return”,
- “Often 5 working days is enough, but if you have a complaint you do not know how long it would take”,
- “In most cases when you buy online you have to pay in advance and then wait for delivery; or you can pay on delivery to the courier, but there is additional price for that, which is about 15 zł more”,
- “Receiving the product by courier is not so cool because you have to wait at home for him and do not know which time the courier will arrive”,
- “Not always you can open the package in the courier’s presence – it is a dangerous buying”.

An important element in this analysis is also the percentage of people who say that they had some negative experience from online purchases. It may seem that 3% of “young adults” who declare such experience are a small number. However, with a relatively small amount of online shopping in general, it may also be a significant barrier. Common in the analysis of purchasing behavior is the rule that an unhappy customer will tell an average of about nine people. In a small number of transactions, which translates into a relatively limited experience with shopping, even a seemingly small amount can create an atmosphere of insecurity

in online shopping. This is confirmed by the following opinion of participants of focus interviews:

- “When you hear from a friend what adventures he had with the courier or the ordered product, your willingness for shopping online is decreasing”.
- In the aspect of reasons for not making shopping on the internet by young adults, there are some differences concerning the demographic segmentation, especially gender and income, as presented in table 3.

Table 3

The main reasons\* for not making shopping on the internet by “young adults” (18–29 years old) according to gender and income (in percentage)

The main reasons* for not making shopping on the internet	Demographic segmentation			
	female	male	income above 2001 zł	income below 2000 zł
Not applicable	39	51	49	40
I often do not have access to internet	2	3	2	2
I like to shop at traditional stores	35	17	24	32
I do not know where to make purchases on the web	0	1	0	0
I have concerns about the quality of products sold online	36	26	27	36
Transactions are not secure	6	5	5	6
Long waiting time for delivery	19	18	16	20
Other additional costs	30	22	22	31
Inconvenient payment methods	7	7	6	7
I have negative experiences with transactions on the Internet	3	1	2	3

\* The respondents could have chosen more than one answer, thus percentages do not sum to 100.

Source: own elaboration based on research results, N=770.

There can be observed a difference between young women and men in the perception of barriers to purchase over the Internet. First of all, women are more likely than men to perceive barriers that are causing refrain from shopping on the internet – 51% of men do not see the barriers, while this is the case of only 39% of women. In the case of most reasons of not making shopping on the internet women usually perceive them more. The biggest difference can be seen in the declared liking shopping in traditional stores – 18% more women than men consider this factor as a barrier to shopping online. This result confirms to some

extent the existing stereotype of the differences in buying behavior between men and women. More women also expressed concern about the quality of the products sold on the web – here the difference between the genders is 10%.

It can be also observed that persons with higher income less often perceive barriers – 49% of them declare that they do not perceive any barriers in online shopping (the difference between groups is 9 percentage points). The group with lower income stronger perceives the barriers, especially the necessity of paying additional fees (the difference between groups is 9 percentage points).

However, the main factor connected with risk, which is perception of online transaction as not secure, is low in all the groups.

## **Conclusions**

Young adults are active e-consumers, who make online purchases more often than average in Poland. According to many literature studies, the risk is an important factor in online shopping. However it seems not to be the case of young adults, who generally perceive them as safe. The gender, the age (18–24 or 25–29), the income, the place of living, the occupational status had no significant impact on this opinion. There is a statistical relationship between the frequency of online shopping and the perception of online risk – the more often they make purchases on the internet, the more safe online shopping are in their perception. However even for those young adults, who do not make any purchases online, risk seems not to be a significant barrier. Some of them even claims that purchases in the internet are rather safe, which clearly indicates that there are some other reasons for not making any shopping online.

The additional analysis of factors causing not making the purchase online also indicates that the risk is not a crucial aspect in this matter. Even persons with lower income do not perceive safety of the transactions as a barrier in online shopping.

Of course there can be drawn no conclusion that the perception of risk is not an important buying factor for young adults. Still, if a product or a seller seemed untrustworthy, the buying process would be stopped. However, for “young adults” the perception of risk is not a significant barrier that would stop their buying intention. It is a factor that has to be maintained on a good level by internet sellers and in that case would be no important barrier for making online purchases by young adults.

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## **POSTRZEGANIE RYZYKA ZAKUPU JAKO BARIERY W ZAKUPACH INTERNETOWYCH MŁODYCH DOROSŁYCH**

### **Streszczenie**

Celem artykułu było przedstawienie i analiza ważnego aspektu zachowań e-konsumentów – postrzegania ryzyka jako bariery w zakupach online młodych dorosłych. Postrzeganie ryzyka oceniano na podstawie badań jakościowych i ilościowych, które zostały przeprowadzone w 2012 roku w ramach projektu „Zachowania nabywcze ‘młodych dorosłych’ w Internecie”. Wyniki badań pokazują, że młodzi dorośli postrzegają zakupy internetowe jako raczej bezpieczne. Bardziej szczegółowa analiza wskazuje, że ryzyko dla młodych dorosłych nie wydaje się istotną przeszkodą w dokonywaniu zakupów online.

**Słowa kluczowe:** ryzyko zakupów online, młodzi dorośli, zakupy internetowe, zachowanie nabywców

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