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E-COMMERCE TRENDS ANALYZED BY THE CONSUMER, COMMUNICATION AND ASSOCIATED RISKS

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***Abstract:** Under the extremely unfavorable auspices imposed by the Covid 19 pandemic, classic offline trade or known as direct trade is quite severely affected, with almost all major economic operators creating platforms that also operate online. The international context is extremely favorable to the development of this type of trade, given that there are many institutions that try to provide the consumer with security for the purchase of safe products and services online. The paper studies the consumers responses by applying a questionnaire on how online commerce is perceived compared to traditional commerce, how communication helps in making trading decisions and highlights the major risks to which the consumer is exposed to. The research is carried out "under the umbrella" of the Romanian consumer protection institution, which is the civil force through which consumers' rights are protected by a permanent legislative framework adapted to the new requirements. The study's conclusions regarding the answers to the ten questions of the designed questionnaire are useful in finding legal solutions to those highlighted by consumer e-commerce trends.*

***Key words:** e-commerce, online, risks, consumer protection*

1. INTRODUCTION

Legislative institutions in the vast online field, both at European and international level, often fail to understand the next step taken by eCommerce venders offering goods and services using online platforms, which are manipulated by these venders, when there are risks of financial nature and not only, risks that affect the final consumer often lacking any form of defense.

These lacks of legal regulations in the online field often lead to the impossibility of offering a fair compensation to the consumer or effectively an impossibility to hold an economic agent accountable due to the lack of legal levers. These risks are reflected in the questionnaires and the solutions for online trading without any risks are highlighted at the end.

The steps of prevention and continuous education of consumers as well as of the economic agents acting within the electronic commerce will diminish the risks to which both mentioned categories are subject to and will

invariably lead to an improvement of the supplier-customer relationship.

Most retail analysts expect online sales to continue to grow as a percentage of total sales.

COVID-19 has put e-commerce at the forefront of retail. Before the pandemic, online shopping was growing at a steady pace of 4.5% per year globally. But retail has changed profoundly this year, mainly due to movement-restricting measures aimed at protecting public health and consumer's growing preferences to avoid physical stores. Companies that have been able to adapt to digital platforms have generally thrived, while traditional retailers with weak online strategies have declined. In recent years, platforms such as Alibaba, Mercado Libre, Jumia and Amazon have ventured into finance following a similar arc: adding payment options to their platforms and then expanding those abilities beyond them. Substantial payments and transactions data have allowed these companies to build strong credit rating models and begin expanding a variety of other financial services to merchants and consumers. [1]

COVID-19 forces all sectors to reconsider their business models, capital structure and routes to the market. Four critical macro trends are expected to shape how these considerations should be taken into account. Economic impact, erosion of confidence, digital growth, more shopping from home. [2]

Consumer trends are driven by self-protection. COVID-19 has affected the consumer's behavior to staying at home and avoiding public transport and contact in general. Organizations need to understand how their customers feel and behave in order to find specific opportunities in their industry. Brand confidence is lower than pre-COVID-19 [2]

Mobile payments have risen sharply - in the US, 56% of retailers now accept e-wallet payments, compared to 44% before the pandemic. [3]

Without good business communication, the internal and external structure of a business can face many challenges that can eventually lead to its demise. [4]

Unlike a one-way communication in which only the product or service is promoted to the consumer base, a two-way communication also allows them to react and regulate certain untrue information. This leads to significant improvements in product quality as well as types of customer services, which in turn will help business and sales. [4]

The pandemic has brought new shoppers into the world of e-commerce, and the types of goods consumers are now thinking of buying online have expanded. For example, online sales on Thanksgiving and Black Friday in the food and grocery category increased by 137%, according to data from NetElixir. [5]

The pandemic highlighted the risks inherent in analogue payment systems and the benefits of switching to digital alternatives. According to a study by Mastercard, 76% of small businesses in North America say the pandemic has convinced them to become more digital, with 82% changing the way their business sends and receives payments - and 81% said this has led to higher levels of customer satisfaction. [3]

Among the most common risks that businesses face during an online transaction are: counterfeit refunds from cardholders; increased fraud by criminal organizations; abusive attempt

by the consumer to take advantage of certain discounts, offers, coupons and the like. [5]

Thus, according to reports and statistics on COVID-19 [6]

- Almost 60% of consumers watch more TV programs per subscription thanks to COVID-19, which invariably leads to a greater desire to purchase goods and services online, advertising ads generating this reaction.

- 39% of customers reduced spending on non-essentials due to the pandemic

- Online shopping orders peaked at \$ 7.2 billion in sales in June 2020.

- An increase of 11.4% in 2020 is expected for advertising spending on social networks,

- YouTube advertising revenue increased to \$ 6.89 billion in the fourth quarter of 2020, from \$ 4.72 billion in the fourth quarter of 2019, as the pandemic fueled video growth. [6]

Customer experience matters more than ever before. According to a recent study, 58% of customers would stop doing business with a firm if they had an unfavorable consumer experience. [7]. Customer communication for e-commerce companies is not only beneficial to have but rather a must-have in this digital age. According to data from Microsoft, customer care is essential for brand loyalty for 95% of customers. [7]

As the online trading volume grows, the risks associated with this activity have multiplied and diversified. Thus protection from hackers and fraud is crucial.

In addition to the violation of online security, among the highlighted risks can be mentioned two extremely important ones, namely customer disputes and issues strictly related to product delivery. [8]

2. RESEARCH METHODOLOGY

Within the international bodies specific to consumer protection, as well as within those in the European Union, special emphasis is placed on the implementation of new normative acts, meant to correspond to the new socio-economic trends in the field of electronic commerce and which have the role of diminishing forms of aggressive or misleading communication that may directly affect the consumer in making a trading decision that would not have been made

if it had not been influenced by the information received, especially since the context generated by the pandemic is not exactly favorable to businesses. Effective communication of the parties involved in the e-commerce activity, respectively economic operator, consumer and consumer organizations is essential in the efficient management of risks in view of the need for continuous education of consumers.

The research will be based on a questionnaire applied both to persons who have filed complaints with the consumer protection institution and to those who have been present at the premises of the above-mentioned institution with various other issues, even as a representative of economic operators being consumers in turn. It is analyzed based on the answers given by the participants if it is verified that Romanian consumers are modeled on the same type of behavior as the international consumer, and their problems bear the same risks as those of external consumers.

The aim, is also, to what extent the communication helps the consumer in making a trading decision as well as the way in which he can protect himself financially in the face of scams by economic agents. The transposition of deceptions in the act of trade translates for the consumer as a risk to which he is subject. Often these risks are not realized by the consumer before the actual purchase, but only when a deficiency or non-compliance is found. The prevention of the risks associated with the act of trade are extremely important for the consumer and their way of prevention is part of the understanding of this phenomenon. The multitude of risks as well as their diversity show the tendency of online vendors to often obtain undeserved gains that lead to consumer dissatisfaction with exposure to tax fraud, falsification of personal data, deliveries of defective goods and products and many non-conformities as well as other irregularities that are highlighted in the questionnaire. Their weight is important in the dynamics of online commerce because it shows the trend we are heading towards and the steps to be followed in the immediate period. Consumer requests for future purchases, discussions that arise as a result of placing orders, information received on

the date of delivery and dissatisfaction of some consumers with the quality of purchased goods show the importance of communication during the act of online commerce, highlighted in the questionnaires.

The responses obtained through the questionnaire highlight the reasons why most consumers turned to online shopping: the often erroneous information delivered to the consumer through websites, the risks arising from purchases and the forms of communication carried out by consumers, and economical agents. This questionnaire contains 10 questions and is presented in Annex 1 being applied to a number of 787 consumers who filed complaints to the authority in order to defend their interests, 520 of them answering the questions asked.

The questions in the questionnaire have one or more answers depending on the consumer's options, so the questions with numbers 1, 2, 3, 4, 5 and 8 have multiple answers, and the questions with numbers 6, 7, 9 and 10 have only one answer option. The answers grouped by number of respondents can be found in the graph corresponding to the question in the questionnaire. The context of this research is based on the need to find new opportunities to highlight and at the same time combat the risks arising from the application by economic operators of methods of trade in a wrong or even aggressive way to the detriment of the vulnerable consumer.

The application of the questionnaire also includes questions that highlight the types of communication that the consumer likes and that are useful in making the trading decision. From the point of view of distributing the questionnaire, it was applied to the persons who filed complaints with the consumer protection institution in the northern part of Romania, an area representative in terms of the number of registered companies, the values traded and the diversity of goods and services put up for sale. In addition to this category of respondents, there were also those who entered the headquarters of the institution mentioned above as a representative of a trader, but who in fact also has the quality of consumer after business hours. It offers a much broader perspective on the understandings of this type of consumer who has

a wider view and who actually understands what is going on behind the doors of economic operators. In addition to these categories somewhat emotionally involved in the act of online or classic commerce, there was also a third category of respondents, those who accompanied one of the categories of people described above, but who did not manifest any of the specific problems of those who they complained of an unsatisfactory fact or had no immediate economic interest, being in fact only companions.

Regarding the characteristics of the demographic sample in the questionnaire, even if the consumer protection institution that collected the information in the questionnaire represents the interests of the northern part of Romania, the respondents are from the same representative area with a margin of about 30% different areas other than the above by secondments or relocations of family members resulting from a change of employment.

The scheme of the research scenario below shows the types of study participants.

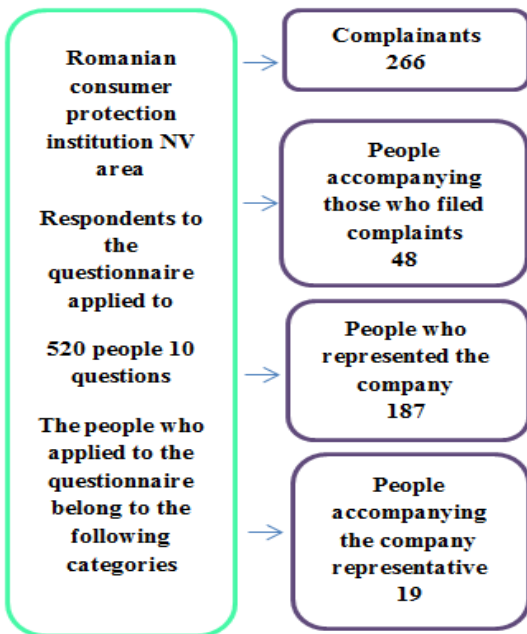


Fig. A.

The analysis of the received answers followed a few steps which are also presented schematically below.

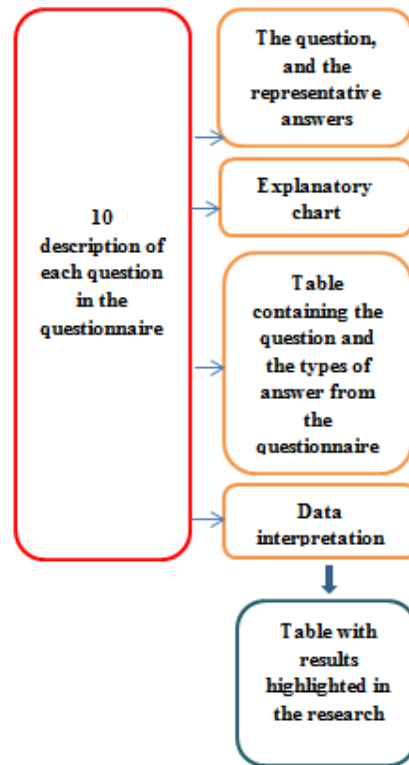


Fig. B.

The use of a questionnaire with clear questions highlighting some key issues leads to clear conclusions about the risks that arise to suppliers of goods or services as well as to consumers who use e-commerce. In this equation, the role of the consumer protection institution is to observe and correct the slippage of economic agents that use online commerce to increase their revenues to the detriment of consumers.

Legislative changes in almost all areas of consumer protection are an ongoing challenge to keep pace with international trends in trade and service delivery.

Through this questionnaire, applied during the COVID-19 pandemic, we will find out the reasons that determine consumers to choose one type of purchase over another, as well as the degree of satisfaction or disappointment with the choice made. By comparison, the reasons for dissatisfaction generated by the type of purchase made will be analyzed, the answers given being necessary in formulating the conclusions.

The classic trade statistics analyzed in comparison with the online trade statistics together with the interpretation of the answers in

the questionnaires are useful in formulating a conclusion that is strictly in line with the evolution of the pandemic situation and possible measures to be taken. The questionnaire and the summary tables with collected data resulting from the graphs below represent the research tools used.

The first step in this research involves identifying the decisive elements in making the decision to purchase the products and services mentioned, from the point of view of consumers involved in the two types of trade and finding optimal ways of communication between them and traders, so that the final consumer is satisfied the result received.

Closely correlated with these data are, as mentioned, the information obtained from the application of the questionnaire as well as the analysis of existing forms of communication between consumers, economic operators and authorities according to a graphically presented scheme.

After applying the questionnaire, we centralized the answers received and made a comparison with similar data presented in the cited works. The questions in the questionnaire are in strict accordance with the data presented in the figures in the paper.

Simultaneously with the centralization of the answers in the questionnaire, the data provided by the institution of consumer protection related to online commerce were centralized. The results are highlighted in the comparative graphs in the paper.

In order to understand the way an analysis of a situation presented by a customer dissatisfied with the result of the trade act communication and the multitude of steps to follow, we present schematically the communication between the parties involved in the process of purchasing goods or services, respectively consumer (called schematic C), economic operator (with schematic name O), public authorities (with schematic name A).

The risks to which consumers are exposed often turn into complaints and dissatisfaction that invariably lead to the application of the scheme below and to a situation of discomfort for the economic agent, who often does not

understand consumer behavior and why he is dissatisfied.

There is also a considerable margin of economic agents who deal with the issue of risks that deliberately wrongly affect consumers, who assume dishonest conduct towards the vulnerable consumer. Thus, according to a scheme (Figure 1) that explains the types of communication used as well as their direction,

the effort is considerable and everyone should be aware that it is often useless to take a risk on the part of the economic operator because the institutions that protect the interests of consumers will sooner or later find a correction to them as the effort is made detecting non-compliance, optimal analysis of the situation and taking the necessary legal measures.

Furthermore, in the case of purchasing goods or services online or offline, the forms of communication are described below, being presented schematically in Figure 1:

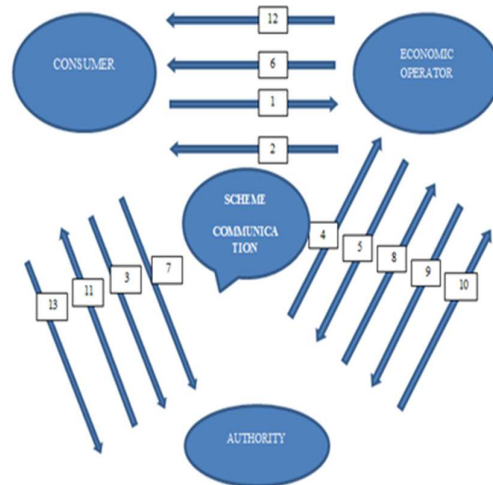


Fig. 1. Forms of communication used in the procurement of goods or services

The minimum number of communications in case of a favorable resolution of a complaint is 8, and the minimum number of communications in case of unfavorable resolution of a complaint is 9. Thus, it is often understandable and explained the interest of economic agents to try not to reach the stage of investigation of a complaint by institutions such as Consumer Protection. Due to this large volume of human implications that manage a simple complaint,

the risk of disruption is increased and can lead to the appearance of a syncope that completely changes the perception of that moment.

These aspects must be analyzed, understood and corrected if necessary, the questionnaire being a useful means of understanding the phenomenon.

3. DATA PRESENTATION AND INTERPRETATION

These data were obtained following the request according to the legal provisions at the Consumer Protection Institution in Cluj. Expressed as a percentage, the form of communication chosen by consumers to express dissatisfaction with a product or service is obvious (Figure.2)

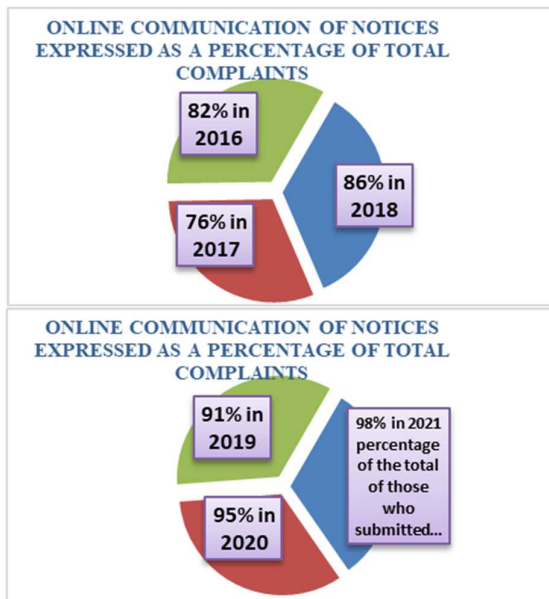


Fig. 2.

By comparison, after the outbreak of the pandemic, the chart suffered major changes. The form of communication chosen by consumers dissatisfied with the products or services purchased is online, which shows the direction we are heading, namely the use of computers, devices, mobile communication systems, being willing to learn the use of new technologies and how they can be useful to us in managing the time available.

The answers that were chosen by most respondents can be found below. In the tables presented, the color yellow represents the largest

number of respondents, green the second in representativeness, the color blue being the third in significance.

Thus, to the first question with multiple choice answers "What are the reasons why you choose to buy from the store instead of buying from the internet?", 425 consumers chose the reason that "delivery takes too long", 418 people answered that "They want to try the product", followed by 308 who "want to see and touch the product before purchase". At the last point, "other reasons", consumers have especially chosen the options: "I can see the goods in the store; I can check the quality, if the material of the clothes is ok, but also I can test home appliances, check if they are sealed; I can compare the products and see their real size". These data are centralized and presented in Figure 3 and Table 1.

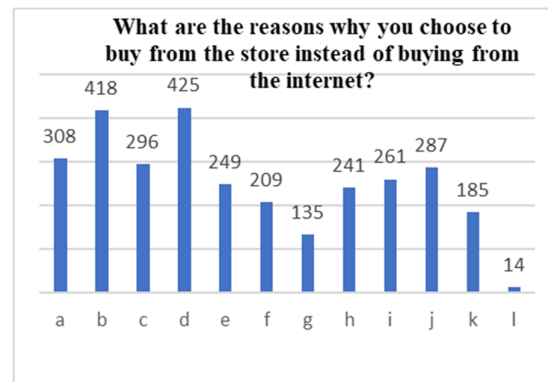


Fig. 3.

Table 1

| | What are the reasons why you choose to buy from the store instead of buying from the internet? | |
|---|--|-----|
| a | I want to see the product and touch it | 308 |
| b | I want to try the item / product | 418 |
| c | I'm worried the products won't look any different | 296 |
| d | Delivery takes too long | 425 |
| e | Shipping costs are too high | 249 |
| f | The product is too valuable to buy online | 209 |
| g | I enjoy the experience of going shopping | 135 |
| h | I have to go to the store, I want to verify the authenticity anyway | 241 |
| i | The return process is too complicated | 261 |
| j | I don't trust online security | 287 |
| k | I want to talk to a salesperson | 185 |
| l | Other reasons | 14 |

Data interpretation: Time plays an extremely important role in the dynamics of online commerce, as evidenced by the interest of consumers to receive products in a very short time. On the other hand, the intention of consumers is to communicate directly, face to face with a sales representative, which indicates an uncertainty that the product delivered online will not meet its requirements. Online insecurity leads to a direction of adaptability and compliance with new trends online in the sense that the lack of control of this segment of e-commerce, from the consumer's point of view, makes it insecure. The consumer is concerned about the high costs of transporting a valuable product from his point of view, which leads him to consider online delivery unsafe from certain points of view. Another aspect to be mentioned and extremely important that affects the time of the consumer who allocates it for the purchase of a product through the online system is the whole process of returning a product, which displeases him and can lead to the decision not to make future online purchases.

Regarding the second question **“What are your grievances about online shopping in terms of communication?”**, 417 consumers opted for “Possibility to receive a defective, resealed product with missing components”, 286 for “Lack of complete, correct information and product / service details ”and 217 for“ Payment system uncertainty ”.The data centralization is in Figure 4 and Table 2.



Fig. 4.

Data interpretation: The great concern of the consumer is the possibility of receiving a defective product, resealed or with a missing component.

The fact that it cannot communicate directly with the seller in order to receive all the

information that will lead to a safe purchase in the future, or the fact that it is not certain that the online seller is a serious company, are not decisive in the consumer's opinion and do not pose a risk for this. However, he is interested in the security of the payment system, which is completed with the information related to the identification of the seller.

Table 2

| | What are your grievances about online shopping in terms of communication? | |
|---|---|-----|
| a | Payment system uncertainty | 217 |
| b | Possibility to receive a defective, resealed product with missing components | 417 |
| c | Lack of identification data of the company from which I purchase | 145 |
| d | Lack of complete, correct and accurate information regarding the product /service | 286 |
| e | Lack of dialogue with the seller | 206 |

From the third question **“What are the reasons why you shop online instead of stores?”** the options "Online sales / better prices" of 488 consumers, "I can shop 24/7" of 468 and "I have the patience to compare prices" of 360 consumers were chosen. In the last point, "Other reasons", consumers added: "easier to access, more convenient and can see what others say; they can avoid discomfort caused by children who are otherwise impatient; I can compare the price on other sites and see the reviews; I'm surer it's in stock and I don't have to wait much and in addition I don't have to think about transport". The data are shown in Figure 5 and Table 3.



Fig. 5.

Table 3

| | What are the reasons why you shop online instead of in stores? | |
|---|--|-----|
| a | I can shop 24/7 | 468 |
| b | They have the patience to compare prices | 360 |
| c | Online sale / better prices | 488 |
| d | Lower price by comparing sites | 315 |
| e | To save time | 276 |
| f | The convenience of not going to the shops | 254 |
| g | Greater variety / selection | 257 |
| h | Possibility of free return within a reasonable time | 303 |
| i | Convenience, because they are all in one location | 180 |
| j | Because it is difficult to locate items in a large store | 176 |
| k | To avoid crowding | 265 |
| l | The products are not sold in my city / country | 210 |
| m | To avoid queues for payment | 133 |
| n | Direct delivery home | 297 |
| o | Trust the brand that only sells online | 310 |
| p | I use a lot of food delivery for convenience | 179 |
| q | Other reasons _____ | 15 |

Data interpretation: Prices dictate and influence the buyer's decision. The fact that online purchases can be made at any time of the day or night is just as important for consumers. Most buyers spend a lot of time on purchases, which shows that the purchase decision is thoughtful and informed. The fact that there is a possibility of return online that is not conditioned by other legal aspects makes this type of transaction more friendly because it is directly related to the amounts paid and the security that they receive back the amount paid and for the simple fact that they do not like what they bought. For people who prefer to avoid leaving their home, the products are delivered directly to their home and the fact that they can visit several virtual stores or sites that have a diverse profile including the provision of services, makes the time allocated for such activities be compared to direct purchases from stores or offices. And hence the fact that time plays a key role in accepting and making the decision to purchase products online.

Question four: "What do you think are the risks of online commerce?" has five answer options, the first ones being "Delivery of defective or non-functional products" 436 consumers, "Long delay in delivery of packages" 420 and "In case of a problem related to the product or service, the address of the selling company cannot be identified" of 314 consumers. The centralization of the answers is shown in Figure 6 and Table 4.

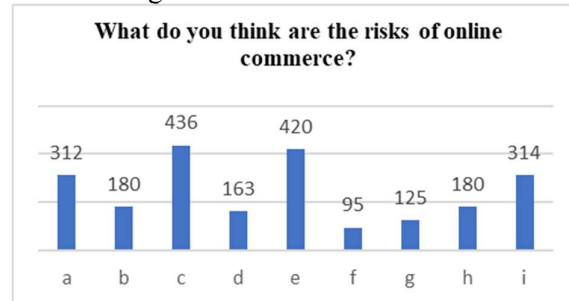


Fig. 6.

Table 4

| | What do you think are the risks of online commerce? | |
|---|--|-----|
| a | Unsecured bank payments | 312 |
| b | Non-delivery of products | 180 |
| c | Delivery of defective or non functional products | 436 |
| d | The delivered product is not the one ordered | 163 |
| e | Long delay in parcel delivery | 420 |
| f | The fact that I can not return the purchased product because the company does not accept | 95 |
| g | In the case of services purchased online, the attached contracts (if any) do not comply with the security conditions imposed by law | 125 |
| h | Not all the conditions imposed for the provision of the purchased service are detailed | 180 |
| i | In case of a problem with the purchased product or contracted service, the address of the selling company cannot be identified or it is entered incorrectly voluntarily. | 314 |

Data interpretation: The question identified 9 risks in online commerce. The biggest risk highlighted by most consumers is that they may receive defective or non-functional products, which means a large period of time lost with the return of the product and possibly the return of

the amount paid if the product is no longer in stock. He always plays an essential role. Another major risk highlighted, and which is again related to the consumer's time, is the fact that the form of delivery of the product is highlighted, which most often does not fall strictly on the seller but a third courier company. The large volume of orders often leads to such blockages in the delivery action. Services purchased online often do not have all the express and imperative conditions imposed by the legislation in force, which leads to uncertainty about the contracted service.

"What do you think merchants should introduce to online sales sites?" is the fifth question, the first options being "More complex description of the good or service subject to sale" 485 consumers, "More information about the product / service" of 449 people and "Promotional videos of the good or service subject to sale" of 421 consumers. The data are centralized in Figure 7 and Table 5.



Fig. 7.

Table 5

| | What do you think merchants should introduce to online sales sites? | |
|---|---|-----|
| a | More complex description of the good or service subject to sale | 485 |
| b | Easy buttons for real dialogue when you ask a question | 218 |
| c | More information about the product / service | 449 |
| d | Promotional videos of the good or service subject to sale | 421 |
| e | Contact details of the courier type transport company | 416 |
| f | Multiple security features regarding payment | 310 |
| g | Complete information about the selling company | 395 |

Interpretation of data: The complex information that should support an online procurement contract, a more detailed description of the product or service offered for purchase or even additional costs should be the main concerns of the seller. The security of financial transactions that ultimately depend on the notoriety and power of the selling company should be one of the sellers' priorities. Greater transparency on the description of the company as well as a firmer location of the area where the company comes from give the consumer confidence that they buy goods or services from an identifiable company, implicitly safe.

The following questions have only one answer, so we continue with the sixth question: "How do you consider the communication between you and the company from which you purchase products online?" "Good" 231 consumers answered, "Satisfactory" 170 and "Very good" 76. The data centralization is in Figure 8 and Table 6.

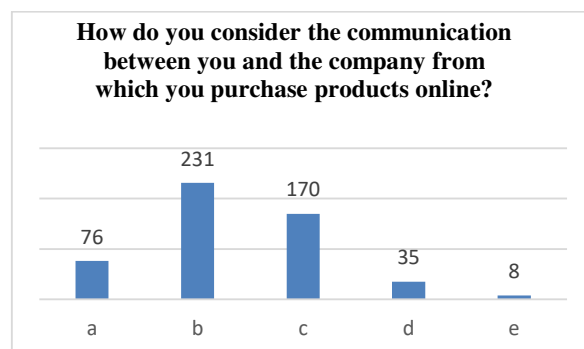


Fig. 8.

Table 6

| | How do you consider the communication between you and the company from which you purchase products online? | |
|---|--|-----|
| a | Very good | 76 |
| b | Good | 231 |
| c | Satisfying | 170 |
| d | Unthankful | 35 |
| e | It needs to be improved in terms of providing relevant information | 8 |

Interpretation of data: From the question it can be deduced that most consumers have so far formulated a certain typology that intervenes on

online purchases, got used to the supplier and understand to accept the trading method chosen by the seller, even if it could be improved. But maybe a financial security on the amounts paid and a higher speed in handing over the purchased good to the client, makes the small shortcomings, whatever they may be, not matter too much for the buyer. Good communication means an acceptance of how to buy online and a habit of using this act of commerce.

Question seven: **“What are the main communication problems you have encountered with online merchants of products and services?”** Low interest, to answer the questions asked within the set time” 240 respondents, "Failure to send the requests within the set time" 158 people and "No response to complaints of non-compliance" being the option of a number of 89 people. The data centralization is shown in Figure 9 and Table 7.

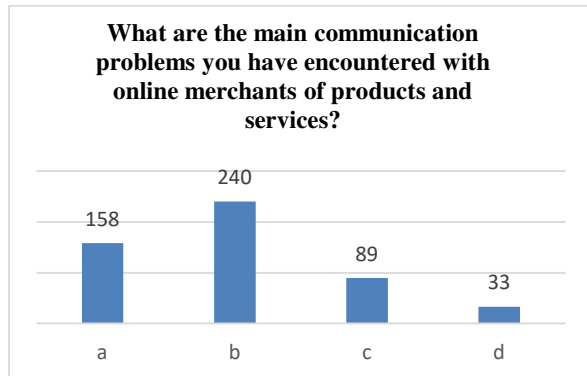


Fig. 9.

Table 7

| | What are the main communication problems you have encountered with online merchants of products and services? | |
|---|---|-----|
| a | Failure to send the requested offers within the established term | 158 |
| b | Low interest, to respond in time to the questions asked | 240 |
| c | No response to complaints of non-compliance | 89 |
| d | Correspondence containing non commercial, offensive language | 33 |

Interpretation of data: As most of the answers show, time is of the essence in the

decision to purchase goods and services online. The rush of the buyer to acquire and receive the product at home shows that the speed of online commerce must be directly proportional to the major changes in online commerce. The often low interest of the trader in responding to the buyer's requests will be reflected later in the trader's turnover.

The question: **“What do you think should be improved in terms of communication between the two categories, namely between buyers and traders?”** is the eighth question having chosen the first options "To respond promptly, either party, at the request of the other" with 369 choices, "Mutual respect to prevail and the language between the parties to be civilized" of 283 respondents and "To be more conciliatory" with 139 options.

At the last point, "Other", consumers have especially answered: "to be both civilized; to know details about products; to be kinder; more patience; to show you the best option in terms of quality and price; have experience with the products they have for sale; buyers to explain well what they are looking for; to speak nicely to each other". The data centralization is shown in Figure 10 and Table 8.

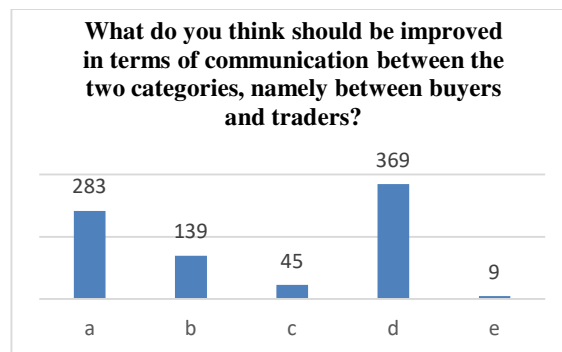


Fig. 10.

Table 8

| | What do you think should be improved in terms of communication between the two categories, namely between buyers and traders? | |
|---|---|-----|
| a | Mutual respect should prevail and the language between the parties should be civilized | 283 |
| b | Be more conciliatory | 139 |

| | | |
|---|--|-----|
| c | The trader should always agree with the customer | 45 |
| d | Let either party respond promptly to the other's request | 369 |
| e | Other _____ | 9 |

Data interpretation: Improvements must be in strict accordance with the current trend, with the market requirements currently used and constantly updated. A firm response between the parties means effective communication. A short time to make a trading decision pleases the consumer because it means that he has had all the means at hand to make the decision.

The ninth question with only one answer: **“Are you part of the category of clients wich are economic agents of an institution whose main attributions are the protection of consumers has solved any complaint in your favor? How did the communication with them go?”** is a question addressed only to those consumers who have returned to the institution of consumer protection to resolve another dissatisfaction, the chosen options being "Good" 282 respondents, "Satisfactory" 130, "Very good" 50. The centralized data are according to Figure 11 and Table 9.

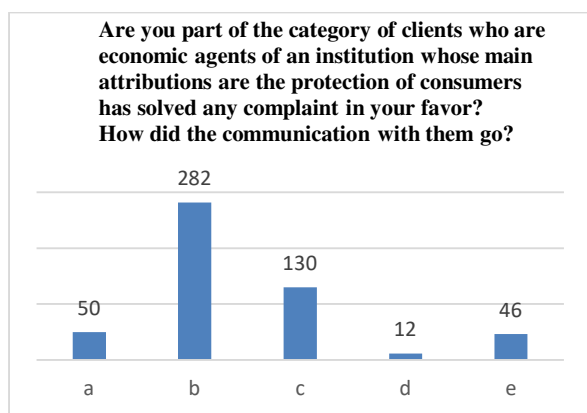


Fig. 11.

Table 9

| | |
|--|--|
| | Are you part of the category of clients who are economic agents of an institution whose main attributions are the protection of consumers has solved any complaint in your favor? How did the communication with them go? |
|--|--|

| | | |
|---|--|-----|
| a | Very good | 50 |
| b | Good | 282 |
| c | Thank you | 130 |
| d | Displeasure | 12 |
| e | To date, we have not had any consumer protection omplaints | 46 |

Interpretation of data: Because not all those who complain about certain issues related to a non-compliant trade are not right, there is a category of people who express a satisfactory attitude, even unpleasant towards the institution that protects the interests of consumers.

The last question in the questionnaire, the tenth, refers to the ways in which consumers address the institution of consumer protection Cluj, **“What are the main means of communication chosen to address the authorities and public institutions that defend your interests?”**, The first option being "Online, trough the email address of the institution ”by 439 consumers and “In writing, by mail”. The centralized answers are according to Figure 12 and Table 10.

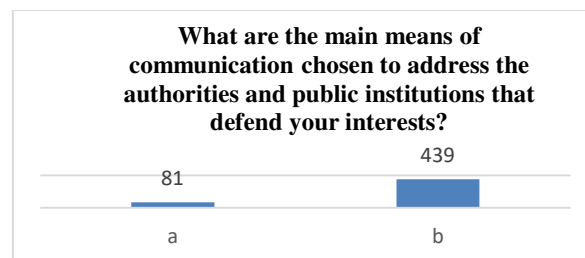


Fig. 12.

Table 10

| | | |
|---|---|-----|
| | What are the main means of communication chosen to address the authorities and public institutions that defend your interests? | |
| a | In writing, from the post office | 81 |
| b | Online, trough the email address of the institution | 439 |

Interpretation of data: It is clear that the trend will manifest itself in the future, wich is the use of the Internet as the main and almost the only form of institutional communication.

4. RESEARCH FINDINGS

The following table describes the most important results highlighted in the research undertaken using the questionnaire described in detail above.

Table 11

| Trade online | Trade directly from the store |
|--|---|
| Missing merchant identification data | Long time spent searching for products |
| Lack of a correct description of the good or service offered for sale | Non-commercial language from many economic agents |
| Untrue information posted on the website about the product or service | The small range of products found in the store |
| No reaction to customer requests | Lack of refund to the client of the amounts paid in case he wants their return |
| Lack of border / lead to enforcement issues | Advantages of the classic trade directly from the store |
| Lack of merchant involvement in delivering the product to the courier | The customer can test, verify, touch the product |
| The customer does not receive the order placement certificate | He has the certainty that the amount next to the label will be paid at the cash register |
| Doubtful quality of the delivered products | The consumer receives the chosen product from the store |
| The major difference between the products or services described and what the customer receives | When signing any type of contract, the client can report and correct on the spot the error produced or certain non-compliant conditions inserted in the deed. |
| Failure to receive the ordered good on the promised date | Through the receipt received, the consumer has precise information about the seller |
| Withdrawal from the customer's bank card of larger amounts than those described on the site | Through the company's employer, the customer receives the requested information directly from the store |

| | |
|---|---|
| Risks of damage to the product during transport | Cash payment method without bank card payment, situation desired by a certain class of buyers |
|---|---|

Table 12

| Advantages of online commerce |
|--|
| A wide range of products from which the consumer can choose |
| The customer can return the purchased products within a reasonable time |
| It can navigate easily and quickly by gaining time between several sites with the desired profile |
| It can make a faster trading decision when the communication is efficient in the relationship with the trader |
| Purchase price lower than the price displayed in the classic trade |
| Through specific online forms of communication, the customer can relatively easily detect and correct non-compliant information on the seller's website. |
| Modern mobile terminals that facilitate interpersonal communication, ultimately lead to easy communication with companies that sell online |
| Fast online payment |

5. CONCLUSIONS

Consumers prefer to reduce the risks associated with online transactions and report problems found in certain businesses.

Risk reduction helps the consumer in making decisions.

The COVID-19 pandemic led to restructuring and relocation of the profile market, which led to a restriction of the direct commercial act in the store and an increase of the online commercial act. This invariably leads to finding that a large number of consumers have switched from direct commerce to online commerce.

The workload of economic agents has increased and often required a renovation and updating of what they had at the time of the pandemic in the online sales system, to reduce the risks of both the company and the consumer. Time plays an important role in the sales equation, an aspect resulting from the

application of the questionnaire. Its loss creates dissatisfaction for the consumer that ultimately leads to the choice of another company with a similar profile.

Moving almost everything that provides online services as well as school activity has led parents, young people in general and important online shoppers to reconsider their current activity and be more demanding with their time allocated to each activity.

The risks involved in online commerce are found to be of the same nature as those highlighted in other countries, including those outside the EU precisely. Because of the lack of borders of this type of trade, both economic agents and consumers are being systematically exposed to different forms of risks.

Both retailers and regulators should be aware of the existence of these major problems that lead to consumer dissatisfaction with online shopping, and find the best ways to communicate with them to find out about their problems and solve them in an optimal time using existing legislative leverage.

The future belongs to those who adapt to the new conditions imposed by the pandemic, by becoming aware of the risks they face in the future as a company and what future risks consumers will face if they do not take the appropriate measures for a modern and safe online commerce.

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Tendințe în e-commerce analizate din perspectiva consumatorului, a comunicării și a riscurilor asociate

Rezumat: *Sub auspiciile extrem de nefavorabile impuse de pandemia de Covid 19, comerțul offline clasic sau cunoscut sub numele de comerț direct este destul de grav afectat, aproape toți marii operatori economici creând platforme care operează și online. Contextul internațional este extrem de favorabil dezvoltării acestui tip de comerț, în condițiile în care sunt numeroase instituții care încearcă să ofere consumatorului securitatea pentru achiziționarea de produse și servicii sigure online. Lucrarea studiază răspunsurile consumatorilor prin aplicarea unui chestionar despre modul în care este perceput comerțul online în comparație cu cel tradițional, modul în care comunicarea ajută la luarea deciziilor comerciale și evidențiază riscurile majore la care este expus consumatorul. Cercetarea se desfășoară „sub umbrela” instituției pentru protecția consumatorilor din România, care este forța civilă prin care drepturile consumatorilor sunt protejate printr-un cadru legislativ permanent adaptat noilor cerințe. Concluziile studiului privind răspunsurile la cele zece întrebări ale chestionarului conceput sunt utile în găsirea de soluții legale la cele evidențiate de tendințele e-commerce de consum.*

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