

9th INTERNATIONAL CONFERENCE

**“AN ENTERPRISE ODYSSEY:
MANAGING CHANGE TO ACHIEVE
QUALITY DEVELOPMENT”**

Proceedings

Edited by

Ivana Načinović Braje

Božidar Jaković

Ivana Pavić



University of Zagreb
Faculty of Economics & Business
Zagreb, Croatia
May 23 - 26, 2018



PUBLISHER

Faculty of Economics & Business
University of Zagreb
J. F. Kennedy square 6
10000 Zagreb
CROATIA

Printed by

Sveučilišna tiskara d.o.o., Zagreb

Indexing/abstracting: EconLit, ProQuest, EBSCO

This book is accompanied with the CD-ROM

ISBN-13: 978-953-346-056-7 (Ekonomski fakultet)

ISBN-13: 978-953-346-057-4 (Ekonomski fakultet) CD-ROM

CIP - Katalogizacija u publikaciji
Nacionalna i sveučilišna knjižnica - Zagreb

A CIP catalogue record for this book is available from
the National and University Library in Zagreb under
000996989

PROGRAM COMMITTEE

Lovorka Galetić – chair

(Faculty of Economics & Business, University of Zagreb, Croatia)

Károly Balaton (University of Miskolc, Hungary)

William C. Gartner (University of Minnesota, USA)

Aleš Groznik (Faculty of Economics, University of Ljubljana, Slovenia)

Ulrich Hommel (EBS Business School, Germany)

Milan Jurše (Faculty of Economics and Business, University of Maribor, Slovenia)

Tonći Lazibat (Faculty of Economics & Business, University of Zagreb, Croatia)

Junsoo Lee (University of Alabama, USA)

Michael J. Morley (University of Limerick, Kemmy Business School, Ireland)

Soumitra Sharma (Juraj Dobrila University of Pula, Croatia)

Robert Sonora (Fort Lewis College, USA)

Mark C. Strazicich (Appalachian State University, USA)

Jean-Paul Thommen (University of Zürich, Switzerland)

Lajoš Žager (Faculty of Economics & Business, University of Zagreb, Croatia)

Krešimir Žigić (CERGE-EI, Prague, Czech Republic)

Joseph Windsperger (University of Vienna, Austria)

ORGANIZING COMMITTEE

Nevenka Čavlek (chair)

Lovorka Galetić

Marijana Ivanov

Mario Spremić

Jurica Šimurina

Ivana Načinović Braje

Ivana Pavić

Božidar Jaković

REVIEWERS

Ana Aleksić
Ana Ježovita
Dajana Barbić
Danijela Miloš Sprčić
Đurđana Ozrećić Došen
Ingeborg Matečić
Ivana Mamić Sačer
Ivana Načinović Braje
Ivana Pavić
Jakša Krišto
Jurica Šimurina
Katarina Žager
Lovorka Galetić
Marijana Ivanov
Marina Dabić
Mario Spremić
Marko Primorac
Mihaela Mikić
Mihovil Anđelinović
Miroslav Mandić
Mislav Ante Omazić
Nevenka Čavlek
Nikolina Dečman
Nina Pološki Vokić
Petar Sorić
Rebeka Danijela Vlahov
Ružica Brečić
Sanda Rašić Jelavić
Sandra Horvat
Sanja Sever Mališ
Tomislav Baković
Tomislav Gelo
Vanja Krajinović
Vinko Barić

University of Zagreb, Faculty of Economics and Business

Danica Bakotić, University of Split, Faculty of Economics
Dražen Koški, Josip Juraj Strossmayer University in Osijek, Faculty of Economics
Igor Živko, University of Mostar, Faculty of Economics, Bosnia and Herzegovina
James Ming Chen, Michigan State University, USA
Jean-Paul Thommen, University of Zürich, Switzerland
Joseph Windsperger, University of Vienna, Austria
Junsoo Lee, University of Alabama, USA
Maja Vidović, Rochester Institute of Technology Croatia
Milan Jurše, University of Maribor, Faculty of Economics and Business, Slovenia
Nataša Rupčić, University of Rijeka, Faculty of Economics
Robert Sonora, Fort Lewis College, Durango, Colorado, USA
Zdenko Babić, University of Zagreb, Faculty of Law
William C. Gartner, University of Minnesota, USA

9th INTERNATIONAL CONFERENCE

**“AN ENTERPRISE ODYSSEY:
MANAGING CHANGE TO ACHIEVE
QUALITY DEVELOPMENT”**

Under the patronage of



Ministry of Science and Education

DETERMINANTS OF ONLINE SHOPPING BEHAVIOUR OF YOUNG PEOPLE IN THE REPUBLIC OF MACEDONIA

Kalina TRENEVSKA BLAGOEVA

University Ss. Cyril and Methodius, Faculty of Economics - Skopje, Republic of Macedonia
kalina@eccf.ukim.edu.mk

Marina MIJOSKA

University Ss. Cyril and Methodius, Faculty of Economics - Skopje, Republic of Macedonia
marina@eccf.ukim.edu.mk

Abstract

The main purpose of the research is to analyze the significance of determinants of young people's online shopping behaviour in the Republic of Macedonia. The research was conducted among more than 355 students (graduate and postgraduate) using structured questionnaire (both online and offline) including demographic characteristics of the respondents and their online behaviour measured by time spend online, devices predominantly used to connect to internet and frequently visited sites for online shopping. In addition, questions concerning their preferences for types of goods that are bought online are included in the questionnaire. Online shopping is gaining popularity especially among youth in the Republic of Macedonia. It has been recognized that youth are strongly representative sample of today's online population in our country. The research model is based on Unified Theory of Acceptance and Use of Technology (UTAUT) model which provides a framework for explaining and predicting technology use behaviour, in our case online shopping behaviour. Original constructs that were included are: performance expectancy; effort expectancy; social influence; facilitating conditions and behavioural intention toward using technology. As extensions of the original model, we added three more constructs proposed by UTAUT2 model – hedonic motivation, price value and habit that are proven to be determinants of online behaviour. The results showed that all predicted relationships are proved to be significant. From the regression analysis and the proved relationships between constructs we can conclude that UTAUT2 model is good representation of real determinants that influence online shopping behaviour among young people in the Republic of Macedonia. This research represents pilot study in this field in the country and in the region. Hence it could be used as a good base for further research in this scientific area and as a guideline for e-commerce managers and marketers to improve shopping experience and customer service.

Keywords: UTAUT2, online shopping behaviour, Republic of Macedonia

JEL Code: O33

Introduction

Online shopping as phenomenon of the digital age is the activity of buying products or services over the Internet. It means going online, landing on a seller's website, selecting something, and arranging for its delivery. In our paper we are focused only on the second dimension – the shopping side or the customer side of online shopping. After the dot com crash, online shops were at first commodity specific. Now, there are online shops that are integrators, but commodity specific shops are present as well. The invention of PayPal and its wide spread usage and the stable growth of e-commerce in the last two decades are solid foundations for the future of online shopping (Kaur and Kharoud, 2015).

In order to explain the importance of the research, only several indicators and trends will be presented. Although B2C e-commerce is often used synonymously with online shopping or online retail, it also spans growing categories such as paid online services or paid content. Global online retail sales are growing and is estimated to reach 8,8% of total retail spending in 2018 as compared to 7,4% in 2016 and estimated online retail sales worldwide (in trillion USD) for 2018 is \$2.489. In terms of country, UK has the highest retail e-commerce sales as % of total retail sales (15,6%), followed by China (13,8%), Norway (11,5%), Finland (10,8%) and South Korea (10,5%) (<https://www.ipc.be>). Digital buyers' penetration worldwide in 2018 is estimated as 47,3% of total internet population and 11% of e-sales for 2018 will be performed via smartphone. Nearly one in four online shopper shop online at least once a week. Males are more frequent shoppers than females (shop at least once a week) and age

group 30-39 are the most frequent shoppers, 37% of them shop at least once per week (<https://www.ipc.be>). Asia-Pacific will remain the world's largest retail e-commerce market, with sales expected to top \$2.725 trillion by 2020 and the fastest rise in retail e-commerce sales (www.statista.com). Expanding middle classes, greater mobile and internet penetration, growing competition of e-commerce players and improving logistics and infrastructure will all fuel e-commerce growth in that region.

With digital buyer penetration expected to edge close to 50 percent of internet users worldwide in 2018, the e-commerce industry is set to evolve and expand. Amazon Inc., Wal-Mart Stores Inc. and Apple Inc. are taking the top three spots of the list of biggest e-commerce retailers list by revenue. According to eMarketer, Amazon's e-commerce sales are \$79,3 billion while Wal-Mart has \$13,5 billion and Apple totals \$12 billion (or 7,7% of the total sales). Amazon's pure e-commerce revenue represents 74,1% of total sales (eMarketer.com). Books (68% bought online), electronics (67% bought online) and office supplies (51% bought online) are leading products for online shoppers in USA (Walker Sands, 2016, p.11).

Almost 68 % of internet users in the EU shopped online in 2017. The most popular type of goods and services purchased online in the EU was clothes and sport goods (64 % of e-buyers), followed by travel and holiday accommodation (53 %). Gender, age, level of education and employment affect e-commerce activity. For men, the share of online shoppers among internet users was slightly higher than for women (69 % and 66 %, respectively), while people aged 25-34 are more active e-shoppers than other age groups. Employees and the self-employed (73 % of internet users) and students (70 %) shop online far more than retired/inactive or unemployed people. Of all e-buyers 69 % reported to have no problem when purchasing online. The main reason given for not making purchases online in the 12 months prior to the survey was a preference for shopping in person in order to be able to see the products before purchasing them, out of loyalty to shops or by force of habit (69 %) and very few (6%) of those who had not made online purchases considered that the delivery of goods would be a problem (<http://ec.europa.eu/eurostat>).

Regarding the indicative data for e-commerce in the Republic of Macedonia, in 2016 internet penetration was 75,3%. Among the age group 15-74, 72,2% used the Internet in 2016 and of those 81% could access the internet via a smartphone (stat.gov.mk). Of those with internet access, 19,3 % ordered through the internet in 2016; 40,8% from local companies, 20,7% from the EU, and 58,6% from other areas of the world. Consumers in Macedonia spent \$ 95 million on online purchases of clothing and sports equipment (55%), electronic equipment (16,3%), household goods (13,1 %), computers (8,3%), hotel accommodation (9,7%), tickets (6,8%) and books (66%) in 2016 (<https://www.export.gov/>). There isn't significant difference in the usage of the Internet among males and females. Young people (15-24) are using the Internet 98%, but 30% of them used it to shop online in the 2017 (www.stat.gov.mk).

Online shopping remains in the early stage of development in the Republic of Macedonia having in mind economic barriers such as the size of the market, underdeveloped delivery channels, inability to use online payment, customs barriers etc. The small size of the market makes it economically not profitable to ship goods in the country, so logistics issues are very important treats. Many local consumers and business people have poor ICT literacy and lack knowledge. Consumers still prefer face-to-face interactions and cash payments. The legal and regulatory framework is not fully up to date. Customers from all around the world shop online, but the way they perceive and purchase products online widely varies There is no knowledge about the acceptance of online shopping and the factors which influence this behaviour in the country and this paper represents the first attempt to clarify determinants of online shopping adoption by young people in the Republic of Macedonia using UTAUT2.

Background perspective - Literature review

The literature of new technology adoption is versatile and there are several approaches that are elaborated and widely used by the researchers. These models have their origins in the disciplines of psychology, information systems and sociology and are intended to predict and understand people's intention, behaviour and attitude towards use of a technology and therefore they are relevant to explore the adoption of online shopping.

Davis's technology acceptance model (TAM) has become one of the most widely used and empirically validated models within information systems research (King and He, 2006). This model is based on the assumption that the major factors influencing intention to use any technology are predicted by perceived usefulness and perceived ease of use (Davis et.al., 1989). Since the research regarding user acceptance involves different technologies, in order to

determine the acceptance of a specific technology, researchers usually extend the basic TAM with other constructs that are appropriate for the technology being tested (Legris, Ingham and Colletette, 2003). Venkatesh, Morris, Davis, and Davis (2003) synthesized models into the unified theory of acceptance and use of technology (UTAUT). UTAUT defines four key factors (i.e., performance expectancy, effort expectancy, social influence, and facilitating conditions) and moderators (i.e., age, gender, experience, and voluntariness) related to predicting behavioural intention to use a technology. Venkatesh, Thong and Xu (2012) proposed and tested UTAUT2, which incorporates new constructs (i.e., hedonic motivation, price value, and habit). In the latest paper (Venkatesh, Tong, Xu, 2016) gave an overall evaluation of the use, developments, research directions, limitations, gaps and opportunities and directions for further research. Consumers as a user type served as the context for the extensions in UTAUT2 (Venkatesh et al., 2012) and, in particular, for the new endogenous mechanism underlying the relationship between price value (not relevant in organizational context) and behavioural intention. Facilitating conditions and habit influence both behavioural intention and technology use. Venkatesh suggested (Venkatesh, Tong, Xu, 2016) that the main effects in UTAUT2 should serve as the baseline model of future research for parsimony and refining current context effects and/or identifying new context effects along the following four dimensions: environment, location, organization, and event. As regards online shopping there are several papers that are using UTAUT (and extensions) to explain determinants of behaviour and motives to shop online. Lian and Yen (2014) are investigating drivers and barriers affecting older consumers' intention to shop online and they concluded that major drivers are performance expectations and social influence, while major barriers are value and tradition. In another work, Martins, Oliveira, and Popovic (2014) developed a conceptual model that combines the UTAUT with the perceived risk as added construct to explain behavioural intention and internet banking use behaviour. Weerakkody, El-Haddadeh, Al-Sobhi, Shareef, & Dwivedi (2013) used an extended UTAUT model as the theoretical basis utilizing trust in the intermediaries. Moreover, adding a construct (perceived information security) to the UTAUT and altering the original model, Alshare and Mousa (2014) extended the applicability of the model to different contexts such as consumers, a developing country, and a new technology (mobile payment device). Lallmahomed et al. (2013) added new main effect in the classical UTAUT while investigating consumer behaviour online. Namely they proved that hedonic performance expectancy have a positive effect on behavioural intention. Lu et al. (2009) argued that income and location can be used as new moderators of main effects, so low income discourages internet shopping and transactions. Saeed (2013) analysed UTAUT determinants in mobile banking. Based on this perspective, perceived financial control is proposed as the main value driver and its relationship with use intentions and channel preference along with ease of navigation and facilitating conditions is examined in the context of mobile banking.

Concerning recent developments in research of online shopping behaviour using UTAUT2 we can conclude that they are strictly focused on various aspects such as type of product or service, demographics, geographical area, and are using specific additions (extension) appropriate for the field of research. Having in mind the usability and popularity of UTAUT2 there is no doubt that further extension will be proposed to study technology acceptance on individual level. In the Balkan region, to our best knowledge, recently only the study of Renko and Popović (2015) explores the consumers' acceptance of electronic retailing using TAM among Croatian consumers. To address this gap, the goal of our research is to investigate the determinants affecting online shopping adoption by young people in the country.

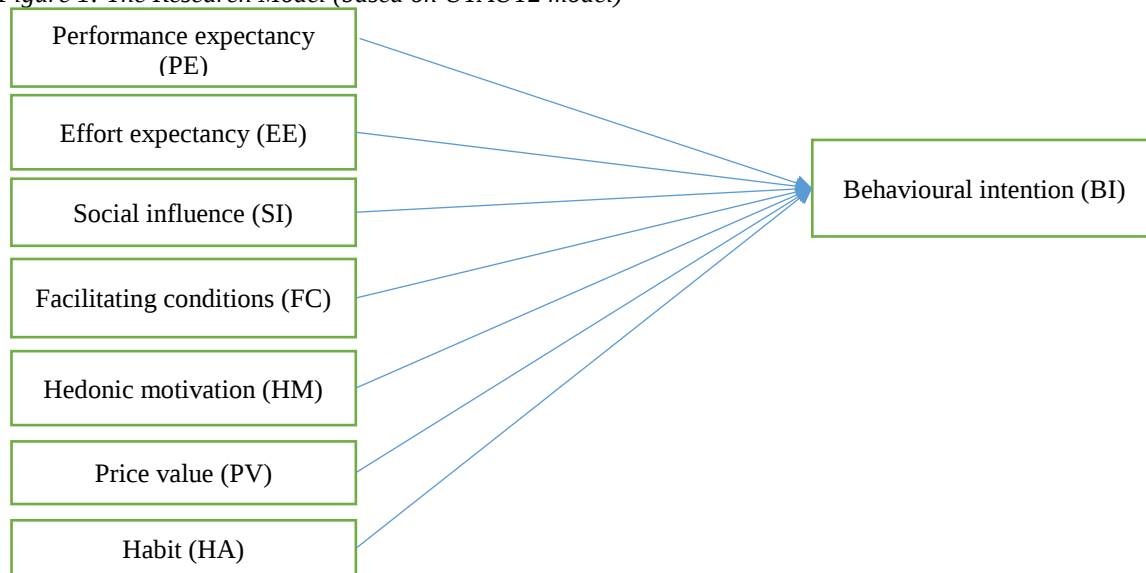
The research model used in this survey, which is based on UTAUT2 model, is presented in Figure 1. Original constructs that were included are: performance expectancy; effort expectancy; social influence; facilitating conditions and, behavioural intention toward using technology. As extensions of the original model, we added three more constructs proposed by UTAUT2 model – hedonic motivation, price value, and habit that are proven to be determinants of online behaviour.

Performance expectancy (PE) is defined as the degree to which using a technology will provide benefits to consumers in performing certain activities; *effort expectancy* (EE) is the degree of ease associated with consumers' use of technology; *social influence* (SI) is the extent to which consumers perceive that important others (e.g., family and friends) believe they should use a particular technology; and *facilitating conditions* (FC) refer to consumers' perceptions of the resources and support available to perform a behaviour (e.g., Brown and Venkatesh 2005). Performance expectancy, effort expectancy, and social influence are expected to influence behavioural intention to use a technology.

Hedonic motivation (HM) is defined “the fun or pleasure derived from using a technology”, and it has been shown to play an important role in determining technology acceptance and use (Brown and Venkatesh 2005). It is the “fun”

dimension of the attitude (Bruner and Kumar, 2005). Therefore, hedonic motivation is considered to be predictor of consumers' behaviour and use of technology.

Figure 1: The Research Model (based on UTAUT2 model)



Source: Adapted from Venkatesh, V., Tong, J., Xu, W. (2012.) *Consumer Acceptance And Use Of Information Technology: Extending the Unified Theory of Acceptance and Use of Technology*, MIS Quarterly, 36(1), pp. 157-178, p.160.

Price value (PV) is specific predictor for consumer technologies because consumers as individuals bear the costs unlike workers as employees. The prices and overall costs usually have important influence on the consumers' intention to use a technology. Venkatesh (2012) is explaining that price value can be viewed as a "consumers' cognitive tradeoff between the perceived benefits of the applications and the monetary cost for using them". From the individual consumer view point price value of using the new technology is good when the perceived benefits of using the technology are greater than the real costs of obtaining it. In that case, price value has positive impact on the actual intention to use the technology.

Experience and habit (HA) are related predictors that are influencing user adoption of technology. Experience is measured in quantity of time of operational usage of certain technology by an individual, meaning the more experienced the customer is, the higher the possibility for him to have positive attitude towards using a new technology is. In the literature, habit has been defined as the extent to which people tend to perform behaviours automatically because of learning (Limayem et al. 2007). Further, habit is understood as "learned sequences of acts that become automatic responses to specific situations which may be functional in obtaining certain goals or end states" (Verplanken et al. 1997). Limayem et al. (2003) defined IS habit as "the extent to which using a particular IS has become automatic in response to certain situations." The key word in this definition is automatic, while habit is logically connected with prior behaviour. Experience may, or may not result in the formation of habit. Passage of time can result in the formation of differing levels of habit depending on the extent of interaction and familiarity that is developed with a target technology (Venkatesh et al, 2012). In this context, habit is a perceptual construct that reflects the results of prior experiences. Kim and Malhotra (2005) and Limayem et al. (2007) found empirical evidence that prior use was a strong predictor of future technology use. In their research, Wang, Harris and Patterson (2013) concluded that as learning occurs and experience accumulates, customers' continued use of a certain technology is initially largely rational driven (self-efficacy), then largely emotional driven (satisfaction), and, finally, habitual (habit). Over time, habit completely mediates the impact of intentions on future usage.

We would like to point out that for the purpose of this research, although demographic factors are considered important moderating factors influencing technology use (Venkatesh, 2012), we decided that for our sample those factors are not significant because we examined only students and gender is not important moderator for young

population. Based on the discussion above, and the proposed research model, the following research hypotheses were set:

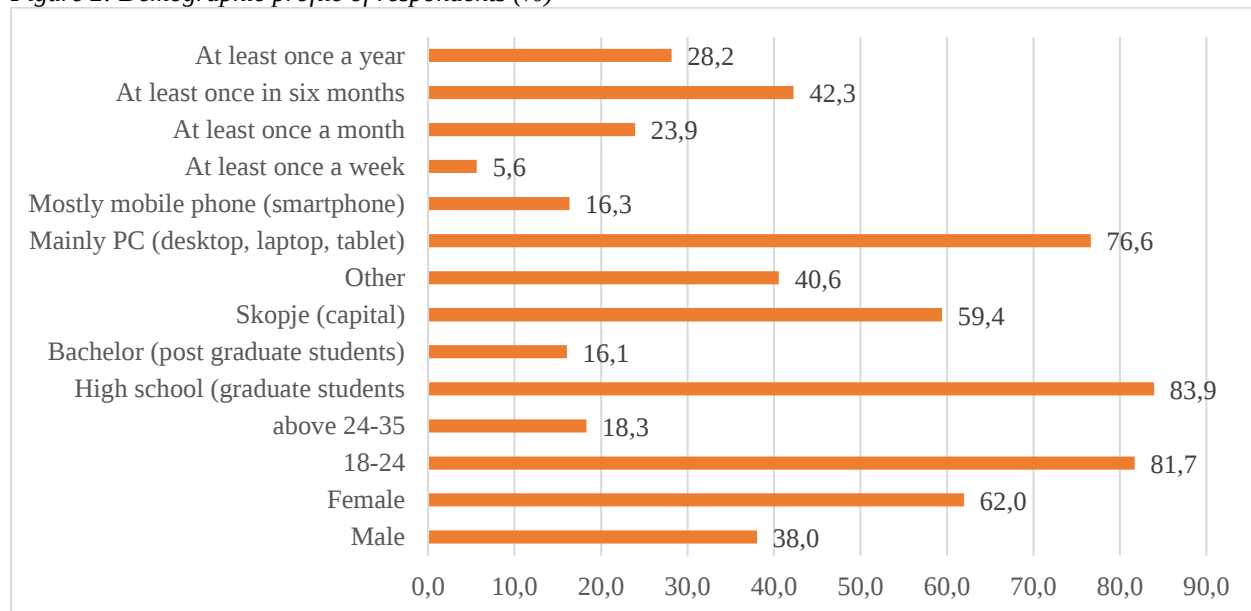
- H1: Performance expectancy will positively influence behavioural intention.
- H2: Effort expectancy has a positive effect on behavioural intention.
- H3: High social influence will lead to increased behavioural intention.
- H4: Facilitating conditions have a positive effect on behavioural intention.
- H5: High hedonic motivation will lead to increased behavioural intention.
- H6: Higher value-price ratio has positive effect on behavioural intention.
- H7: Habit has a positive effect on behavioural intention.

Methodology and results

A survey was performed based on the previously prepared questionnaire. Regarding the structure of the questionnaire, it consists of eight parts. The questions in the first part (A) refer to the demographic characteristics of the sample. All other parts comprise questions regarding the constructs that define our research model. A five point Likert scale was used. The research was conducted during the period from October 2017 to November 2017. The questionnaire was administered to undergraduate and postgraduate students at the largest state university Ss. Cyril and Methodius in Skopje. According to the latest data of the State Statistical office of the Republic of Macedonia, young people are the most online active population in the country (as in October, 2017, 98% of young people in the age group 15-24 used internet (www.stat.gov.mk)). Therefore, the sample for this study consists of university students (graduate and postgraduate) ranging in age from 18- 35.

The total number of received answers was 423, but after the filtering of the data, 355 questionnaires were included in the research, the rest were excluded from further analysis due to the missing data (more than 10% missing data), low standard deviation in answers, and more than one answer in the fields (Hair, 2010). In the Figure 2 the demographic characteristics of the sample are presented.

Figure 2: Demographic profile of respondents (%)



Source: Research

From the demographic structure of the sample it can be concluded that most of the respondents shop online at least once in six months, but only 5,6% are very frequent shoppers online meaning shop online once per week. Shopping online is mainly via laptop or desktop.

Descriptive statistics for the mean of the constructs are the following: performance expectancy 4,03, effort expectancy 4,26, social influence 3,09, facilitating conditions 4,34, hedonic motivation 3,82, price/value and price/saving orientation 4,10, habit 1,98 and behavioural intention 3,92. The variables facilitating conditions and effort expectancy got the highest means which is indicator that young people have the necessary knowledge and preconditions to shop online. The coefficients of variations showed that habit and social influence are the most variable constructs, which is explainable by the age of the respondents.

Tau-equivalent reliability was calculated for the constructs and for all constructs the coefficient is acceptable having in mind the number of items per construct (3 or 4) and the sample size. The coefficients are for Perceived usefulness 0,703, Perceived ease of use 0,84, Social influence 0,856, Facilitating conditions 0,750, Price/value and Price-saving orientation 0,700, for Habit 0,801 and for Bihevioral intention 0,797. For the construct Hedonic motivation we decided to exclude the item *Shopping online is for fun*, because without that item the alpha coefficient was higher – 0,795.

A correlation analysis was performed based on each of the constructs defined in the research model. The results of the correlation analysis of the construct Behavioural intention and other constructs are given in the Table 1. All coefficients are satisfactory, although the relationship varies in strength from one construct to other.

Table 1. Inter-item Pearson correlation matrix of study variables

	BI
BI	1,000
HA	0,466
PV	0,265
HM	0,453
FC	0,336
SI	0,433
PE	0,425
EE	0,385

Source: Research

The findings regarding the research hypotheses are summarized in Table 2.

Table 2: Hypothesis testing results from regression analysis

Hypothesis	Variable	β	Significance
H1	PE-BI	0,425	0.000
H2	EE-BI	0,419	0.000
H3	SI-BI	0,340	0.000
H4	HM-BI	0,378	0.000
H5	PV-BI	0,255	0.000
H6	HA-BI	0,363	0.000

Source: Research

All predicted relationships proved to be significant. From the regression analysis and the proved relationships between constructs we can conclude that the modified UTAUT model is good representation of real factors influencing online shopping behaviour among youth in the Republic of Macedonia. It should be noted that in the original UTAUT, the moderating effect of the demographic variables (gender, age, experience, and voluntarism) were investigated. In our case, that was not an option having in mind the focus on young people.

Conclusions

The primary objectives of this study were (i) to explore the factors that influence consumer's intention to shop online; and (ii) to test the applicability of UTAUT2 framework in our country. The results of this study confirmed that the main components of UTAUT2 were significant in predicting youngsters' intention to shop online. Online shopping is fully accepted as *modus vivendi* among youth in the country. All factors proved to be significant predictors of intention to shop online. The UTAUT2 model proved to be appropriate presentation of the current situation. Still, we can point out that the concepts of price/value and price/saving and especially hedonic motivation are not appropriately understood according the original UTAUT2 statements that explain them. Trust and anxiety can be included as well. However, young people don't have and/or understand the term computer anxiety. We explain that by the widespread use of fast broadband connections, modern devices, nonexistence of language barriers among young people in the country etc.

The frequency of shopping online is still not comparable with the frequency of online shopping of the developed countries. The overall level of socio-economic development and other factors are influencing the fact that young people are not buying online that often. Almost 60 percent of online purchases in 2016 were made from foreign websites, with Aliexpress.com the most popular (<https://www.export.gov>). The users mostly ordered consumer goods such as clothes and sports equipment. For specific needs, eBay is used, although on a much smaller scale. Young consumers are extremely price sensitive, and price is usually the decisive factor in purchase decisions. From the analysis of our data young people mostly bought online tickets and traveling arrangements. Videogames and apparel are popular items to shop online as well. Books, music and food according our sample are not purchased online that much. Grouper.mk (a local version of Groupon) is the most popular domestic e-commerce site. Other local businesses selling to customers online include companies that sell event tickets, deliver groceries, and deliver carry-out restaurant meals. Customers shopping online, including through Facebook, generally pay cash upon delivery. Consumers in Macedonia may use PayPal only to send funds. Macedonia's Customs Administration is aware of the potential for intellectual property rights (IPR) infringement in e-commerce. The Customs Administration inspects packages arriving from foreign online retailers and holds IPR infringing goods. Banks offer e-banking services, but there is no wider support stimulating e-commerce activities.

The current research on factors that determine e-commerce adoption has been primarily conceptualized and conducted in developed countries (Ashraf, Thongpapanl and Razzaque 2015; Lawrence and Tar, 2010). The implementation of the original UTAUT2 model cannot be based solely on experience in developed countries due to cultural differences, socio-economic peculiarities, legislation, economic development etc. Therefore the results of this research can represent an input in improving the overall experience in online shopping in countries in the region. This research represents pilot study in this field in the country and one of a few in the region. Hence it could be used as a good base for further research in this scientific area and as a guideline for e-commerce managers and marketers to improve shopping experience and customer service.

References

1. Ajzen, I. (2002), Residual Effects of Past on Later Behavior: Habituation and Reasoned Action Perspectives. *Personality of Social Psychology Review*, 6(2), pp. 107-122.
2. Allshare, K. Musa, A.A. (2014), The Moderating Effect of Espoused Cultural Dimensions on Consumer's Intention to Use Mobile Payment Devices, *Proceedings of the Fifth International Conference on Information Systems*, Auckland 2014.
3. Ashraf AR, Thongpapanl N, Razzaque M (2015), Adoption of Online Shopping: A Technology Acceptance Perspective, in *Ideas in Marketing: Finding the New and Polishing the Old*. Springer International Publishing pp. 826-826.
4. Bagozzi, Richard P. (2007), The Legacy of the Technology Acceptance Model and a Proposal for a Paradigm Shift, *Journal of the Association for Information Systems: Vol. 8 : Iss. 4 , Article 12*, pp. 244-254.
5. Benbasat, Izak and Barki, Henri (2007), Quo vadis TAM?, *Journal of the Association for Information Systems: Vol. 8 : Iss. 4 , Article 16*.
6. Brown, S. A. and Venkatesh, V. (2005), Model of Adoption of Technology in the Household: A Baseline Model Test and Extension Incorporating Household Life Cycle. *MIS Quarterly*, 29(4), pp. 399-426.
7. Bruner G.C. and Kumar, A. (2005.) Explaining Consumer Acceptance of Handheld Internet Devices, *Journal of Business Research*, 58(5), pp. 553-558.
8. Davis, F. D. (1989), Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *MIS Quarterly*, 13(3), pp. 319-340.

9. Escobar-Rodríguez, T. Carvajal-Trujillo, E. (2013), Online Drivers of Consumer Purchase Of Website Airline Tickets, *Journal of Air Transport Management*, Vol. 32, pp 58-64.
10. Hair Jr., J.F., Black, W.C., Babin, B.J. and Anderson, R.E. (2010), *Multivariate Data Analysis A Global Perspective*. 7th Edition, Pearson Education, Upper Saddle River.
11. Kaur, G. and Kharoud, S. (2015), Trends Of Online Shopping, *International Journal Of Business Management And Scientific Research*, Vol : 7, July , 2015, pp. 10-16.
12. Kim H.J., Kim, D.J. Watcher, K. (2013), A Study Of Mobile User Engagement (Moen): Engagement Motivations, Perceived Value, Satisfaction, And Continued Engagement Intention, *Decision Support Systems*, (56), pp. 361-370.
13. Kim, S. S., and Malhotra, N. K. (2005), A Longitudinal Model of Continued IS Use: An Integrative View of Four Mechanisms Underlying Post-Adoption Phenomena, *Management Science* (51:5), pp 741-755.
14. King, W and He, J. (2006), A Meta-Analysis Of The Technology Acceptance Model, *Information & Management* 43, pp. 740–755.
15. Lawrence, Japhet E. and Tar, Usman A. (2010), Barriers To Ecommerce In Developing Countries, *Information, Society and Justice*, Vol. 3, No. 1, pp. 23-35 .
16. Legris, P., Ingham, J., & Collette, P. (2003), Why Do People Use Information Technology? A Critical Review Of The Technology Acceptance Model, *Information & Management*, 40, pp.191–204.
17. Lien, J, Yen, D. (2014), Online Shopping Drivers and Barriers for Older Adults: Age and Gender Differences, *Computers in Human Behavior*, vol.37, pp. 133-143.
18. Limayem, M., and Hirt, S. G. (2003), Force of Habit and Information Systems Usage: Theory and Initial Validation. *Journal of the Association for Information Systems*, (4), Article 3
19. Lu, J., Yu, C. S., & Liu, C. (2009), Mobile Data Service Demographics in Urban China, *Journal of Computer Information Systems*, 50(2), pp. 117-126.
20. Martins, C., Oliveira, T. and Popovic, A. (2014), Understanding the Internet Banking Adoption: A Unified Theory of Acceptance and Use of Technology and Perceived Risk Application. *International Journal of Information Management*, 34, pp. 1-13.
21. Muhammad Z.I. Lallmahomed, Nor Zairah Ab.Rahim, Roliana Ibrahim, Azizah Abdul Rahman (2013) Predicting Different Conceptualizations Of System Use: Acceptance In Hedonic Volitional Context (Facebook), *Computers in Human Behavior* 29 pp. 2776–2787.
22. Saeed, K. A. (2013), Perceived Financial Control And Acceptance Of Mobile Banking Services: An Empirical Assessment. In *Proceedings of the 19th Americas Conference on Information Systems* pp. 1-9.
23. Thong, J. Y. L., Venkatesh, V., Xu, X., Hong, S. J., & Tam, K. Y. (2011), Consumer Acceptance Of Personal Information And Communication Technology Service. *IEEE Transactions on Engineering Management*, 58(4), pp. 613-625.
24. Venkatesh, V., Tong, J., Xu, W. (2012), Consumer Acceptance and Use of Information Technology: Extending the Unified Theory of Acceptance and Use of Technology, *MIS Quarterly*, Vol. 36, No. 1, pp. 157-178.
25. Venkatesh, V., Morris, M. G. Davis, G., Davis, F.D. (2003), User Acceptance of Information Technology: Toward a Unified View. *MIS Quarterly*, Vol. 27, No. 3, pp. 425-478.
26. Venkatesh, V., Davis, F. D., and Morris, M. G. (2007), Dead or Alive? The Development, Trajectory and Future of Technology Adoption Research, *Journal of the AIS* (8:4), pp. 268-286.
27. Venkatesh, V. Tong, J.Y.L.Xu, X (2016) Unified Theory of Acceptance and Use of Technology: A Synthesis and the Road Ahead, *Journal of Information Systems*, Vol.17, issue 5, pp. 328-376.
28. Verplanken, B., Aarts, H., and van Knippenberg, A. (1997.) Habit, information acquisition, and the process of making travel mode choices. *European Journal of Social Psychology*, 27, pp. 539-560.
29. Weerakkody, El-Haddadeh, Al-Sobhi, Shareef, & Dwivedi (2013) Building Trust in E-Government Adoption through an Intermediary Channel *International Journal of Electronic Government Research* 8(2), pp.91-106.
30. Wang, C. Harris, J. Patterson, P. (2013), The Roles of Habit, Self-Efficacy, and Satisfaction in Driving Continued Use of Self-Service Technologies A Longitudinal Study, *Journal of Service Research* ,16(3) pp. 400-414.
31. The Walker Sands Future of Retail 2016 study, Reinventing retail: four predictions for 2016 and beyond, www.walkersands.com
32. <https://eMarketer.com>
33. http://ec.europa.eu/eurostat/statistics-explained/index.php/E-commerce_statistics_for_individuals
34. <http://stat.gov.mk> (news release, 8.1.17.33, October, 2017)
35. <https://www.export.gov/article?id=Macedonia-ECommerce>
36. <https://www.ipc.be/-/media/.../ipc-cross-border-e-commerce-shopper-survey2017.pdf>

37. <http://statista.com>