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## **E-commerce development opportunities and limitations from the Generation Z perspective of Poland and Albania<sup>3</sup>**

### INTRODUCTION

The Gemius report for Poland, titled 'E-Commerce w Polsce 2020', shows that 73% of its 38 million population made regular purchases on the Internet. The Polish e-commerce market exceeded 100 billion PLN in 2021, and in five years the revenue is predicted to amount to over 160 billion PLN. In Poland, a 31.5% growth rate was recorded in this sector in 2020 compared to 2019 (*E-commerce w Polsce, 2020*). However, according to forecasts (e.g., Dobroszek, 2021), the pace of development will slow down over time.

The situation of e-commerce differs in Albania. There are over 1 million e-commerce users (the population of Albania is 2.83 million). The World Bank Enterprise Survey ([www.enterprisesurveys.org](http://www.enterprisesurveys.org)) reports that among the ventures that were established in 2020 in Albania, a fifth are companies that sell or operate only online. The annual growth rate of the e-commerce market in Albania is

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11.2%. According to the World Bank Findex Data ([www.globalfindex.worldbank.org](http://www.globalfindex.worldbank.org)), revenue in the Albanian e-commerce market is expected to reach 819 million PLN in five years.

The study aims to identify challenges for the development of the e-commerce industry and explore its direction and limitations in the opinion of young people. The research was based on the source data from Poland and Albania and the opinions of young adults (students) from two different universities. The main idea was to find the common points of challenges, opportunities and limitations of e-commerce development, and indicate the benefits of running one's own online business from the perspective of young, future-oriented people.

The topic is very relevant, and the growing importance of online trading was the main reason the authors undertook this research. E-commerce has been developing at an intensive pace in recent years. The value of some companies operating and trading on the Internet has even quadrupled in Poland (*E-commerce w Polsce, 2020*). The leap in the value of these companies is even higher than that of businesses in industries such as gaming and biotechnology (Kowalik, 2021). An additional stimulus that has accelerated the introduction of technical and technological improvements, in addition to the migration of many companies to the Internet, is the pandemic. The changes that have occurred in the last two years in the world e-commerce market and in consumer habits can be regarded as a breakthrough (Bilan, 2021). More people are getting used to shopping online, guided primarily by convenience and time-saving. This is made more favourable by an increasingly well-developed infrastructure (e.g., friendly shopping portals, parcel machine networks, cooperation with distribution companies, etc.). The rapid development of e-commerce drives the search for ever-newer solutions dedicated to the clients and all entities engaged in the process of production, sale and delivery of the final product.

Although it is also true that the pandemic also accelerated the development of this industry in Albania, there are still severe barriers to the development of Internet sales in this country. World Bank Findex data for 2017 ([www.globalfindex.worldbank.org](http://www.globalfindex.worldbank.org)) indicated that only 7% of Albanians make regular purchases on the Internet, but the increase that has occurred in recent years is substantial (primarily due to the pandemic). Almost 55% of the country's inhabitants have expressed a willingness to make online purchases to offset the expense of traditional purchases. Albanians, like Poles, make domestic purchases on social media most often, and prefer local online shops (domestic sellers that use their own websites, apps, etc.). According to data from the World Bank Group 2020 (*Albania E-commerce Diagnostic, 2020*), tourism is the fastest growing industry in Albania, the growing tourism sector in the Balkan state is adopting online sales channels very fast.

## METHODOLOGY

The work consists of the theoretical part that covers the determinants and conditions for running an e-business and the results of the research of the authors. The first research stage was to assess the position of companies trading on the Internet, based on reports from Gemius, Forbes, and the World Bank. Then a survey was conducted among students from the economics and management faculties of the University of Agriculture in Krakow (Poland) and the University of Aleksandër Moisiu in Durres, Albania.

The empirical stage was conducted from June to October 2021. The study was targeted, not representative. Snowball sampling was used, consisting of a non-random selection of study participants. The survey included students aged 18–30 who participated in full- and part-time courses. A total of 145 respondents participated.

The questionnaire was limited to 9 questions: either dichotomous (closed answers ‘yes’, ‘no’) or cafeteria in nature (with a list of options to choose). In addition, there were four questions regarding respondents’ backgrounds. The survey form included enquiries about the following issues:

- The most important barriers to setting up and running one’s own business;
- The most important benefits of running a business online;
- Purchases preferred by respondents;
- Factors likely to determine success in the e-commerce industry;
- Motivations to make purchases on the Internet.

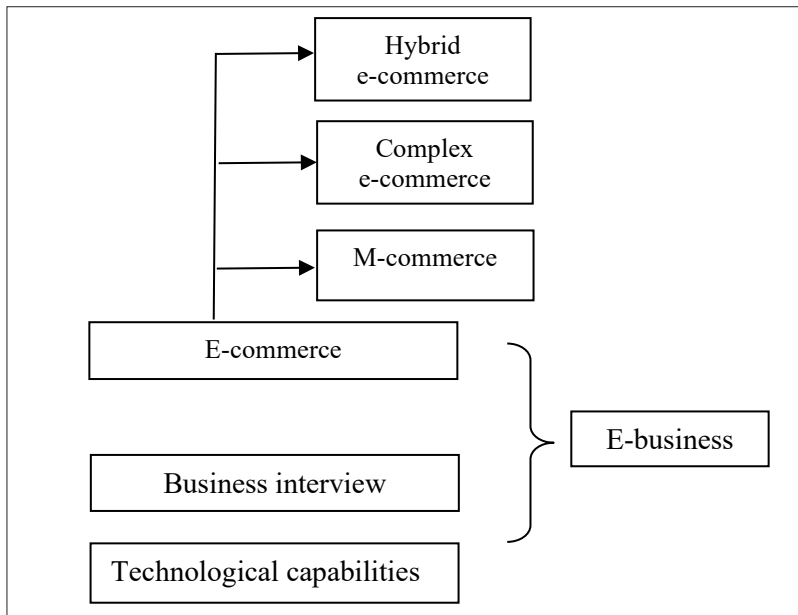
Given that all the respondents were 18–30 years old (Generation Z, Internet demographic), it was reasonable to assume a high use of the Internet and social networks in their daily lives. Previous research results, conducted by Vieira et al. (2020), indicate that these respondents are mobile, very open-minded and creative. They are more tech-savvy compared to other demographic groups; therefore, they can become both the consumer of e-offers and sellers in the near future. They are more willing to launch this type of company due to the digital skills they possess (Rogers, 2014).

The work uses descriptive methods and the results are presented graphically. The conclusions can be useful for young people planning to run their own business on the Internet or those already operating in the e-commerce industry. However, there are some research limitations (i.e., the lack of previous research studies on the topic, especially in Albania), limited access to data, as well as issues with samples and selections. Another important problem is the comparison of the Polish population with the population of Albania; hence, inference on the entire population or a comparative analysis is exceptionally difficult.

### OUTLINE OF THE ISSUE

E-commerce is defined as selling on the Internet. It is a crucial element of e-business (Figure 1). According to Dobosz (2012, p. 1), e-commerce can be defined as ‘*all aspects of commercial transactions concluded with the use of electronic devices and their software*’. Business intelligence and technological capabilities are vital in such a market, as these factors largely determine the success of e-business. They are now relevant elements of the business and marketing strategy.

As shown in Figure 1, e-commerce is one of the elements of what is called e-business, which is the core part of a virtual company. Its primary purpose is the sale of goods, products, and services via the Internet.



**Figure 1. E-business and its basic elements**

Source: own study based on (Chaffey, 2007; Norris, West, 2001).

Within e-commerce, we can distinguish between complex (comprehensive) and hybrid trade. The comprehensive one covers the entire sales transaction, while the latter, hybrid, takes stages in a traditional way (Chaffey, 2007; Norris, West, 2001). Many companies selling on the Internet started their activities in a hybrid form and then, very often, switched to a comprehensive virtual-only service. Turning to ‘m-commerce’, the use of mobile devices for purchases and sales is gaining importance (Rogers, Yen, Chou, 2002).

The basis for the operation of a company trading on the Internet is the choice of a professional sales tool and a well-designed website that facilitates contact with the customer and enables them to shop quickly and easily. To this end, it is necessary to develop a supply chain and provide customers with a secure payment system (Laudon, Traver, 2020).

When selling online, additional costs and new consumer expectations should be taken into account. As Szpringer (2000, p. 23) points out, *'the Internet changes the balance of power in favour of the recipient, who may demand much more from suppliers, easily compare their offers, and change the source of purchase'*. Therefore, competition seems to be the most important issue. When browsing the Internet, people see a multitude and variety of goods and services. Currently, most industry leaders trade on the Internet, and the range of products, goods, and services is extensive (Dobosz, 2012). Entrepreneurs newly entering the market face the challenge of what to sell, how to do it, how to stand out, what to name the store, where to get intelligence about the competitors, etc. (Mohapatra, 2013).

As practice shows, setting up a company website is only the beginning. The next step is to attract customers and establish mutual trust relationships and pay attention to their security, especially when caring for their safety, including when paying for goods and services. From the outset, it is worth undertaking an economic analysis of the project and identifying proximate and distant opportunities and competitors (F. Damanpour, J. A. Damanpour, 2001).

E-commerce brings many benefits to both customers and entrepreneurs running their businesses exclusively on the Internet. There are many benefits for business owners. Companies operating in the network can generally increase their revenues by reducing customer service costs (Molla, Heeks, 2007). The greatest opportunities and benefits of creating an online business are available primarily to companies for which the cost of traditional sales is high and those that offer a niche or scarce product. Entrepreneurs whose distributors only sell online are induced to move their operations online (Gregor, Stawiszyński, 2002). An important advantage for the entrepreneur is the possibility of reaching the consumer more easily and preparing a more precise offer (specialisation and personalisation) (Kaptein, Parvinen, 2015). Additionally, it offers more regular and more interactive contact with customers and flexibility to both the needs of the market in general and recipients in particular (Daniel, Wilson, 2002).

There are also many benefits for customers. First and foremost, online shopping saves time. It is also a very convenient form for many social and professional groups: young people, students, people working remotely, young mothers, etc. Subsequently, the consumer experiences greater ease in comparing offers and even negotiating and choosing the product that best meets their needs (Sanwal, Avasthi, Saxena, 2016).

Of course, there are different consumption habits in the young generation. What distinguishes this group from others is freedom, integrity, collaboration, entertainment, speed, and innovation (Vieira et al., 2020). However, the key stimulus is still lower prices compared to traditional stores, as well as the availability of discounts for online purchases. Therefore, it is evident that lack of pressure and greater freedom to use the Internet are the basic criteria for consumers in selecting an online offer.

Online buyers are primarily younger people living in larger cities who are positive about their financial situation. According to the World Bank Enterprise Survey report, the smallest group of customers are people over 60 years of age. The most frequently purchased product categories are clothing (69%), footwear (58%), cosmetics and perfumes (57%), books, CDs, films (56%), cinema and theatre tickets (51%), home electronics, and household appliances (48%) ([www.enterprisesurveys.org](http://www.enterprisesurveys.org)).

## RESEARCH RESULTS

All in all, the research sample counted 145 respondents – 70% from Poland (83 students from the University of Agriculture in Krakow, Poland) and 30% from Albania (62 students from the University of Aleksandër Moisiu in Durres, Albania). The students from Krakow were studying economics, and those from Durres were attending a business administration course. Most of the respondents were 19–24 years of age (74.5%), with a predominance of women (65%). In the sample studied, one third of young people had taken up a job in addition to their studies, usually during the summer break.

### 1. THE ATTITUDE OF STUDENTS AS CONSUMERS

The data obtained show that almost a quarter of the respondents (both from Poland and Albania) had made online purchases for several years to varying degrees. The research carried out showed that the respondents bought gifts most often for friends and family, clothes, cosmetics, shoes, and accessories.

The main motives for online shopping for both surveyed groups were *time-saving* (41.2% of the responses) and *convenience* (33.5%). In other words, skipping queries in traditional stores, no need to visit stores far from home, etc. In addition, a significant motivator for the respondents was the *lower prices* of many products (25.3%). According to the respondents, many products are offered at preferential prices or with additional bonuses (freebies). For young people, price is a significant driver of purchasing decisions.

Apart from the many benefits of online shopping, there are some drawbacks. Polish respondents have reported having experienced problems or disadvantages in shopping online, as cited:

1. Difficulties in verifying products before purchasing (32.3%);
2. Receiving intrusive advertisements or unwanted emails (27.5%);
3. Long waiting times for the delivery of products (21.7%);
4. High delivery costs (18.5%).

Albanian students (e-commerce buyers) have identified other problems. Over 70% do not trust online purchases. Those barriers were identified as:

1. The risk of non-compliance with the ordered and delivered product (36.0%);
2. A lack of a payment method accepted by the seller (27.5%);
3. fear of financial fraud (22.9%);
4. The higher cost of online shopping (incl. delivery, fees, taxes, etc.) (13.6%).

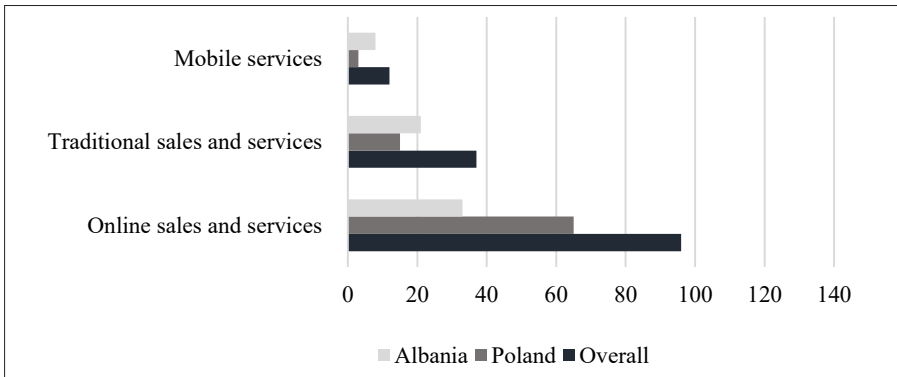
Additionally, according to data from the World Bank Group (*Albania E-commerce Diagnostic*, 2020) and information published in Forbes Magazine Poland, both Poles and Albanians use domestic websites most often (70%). Poles still prefer domestic online shops; however, shopping on the foreign e-market is gaining popularity. The domestic companies with the most significant increases in value recorded in the last two years (2020 and 2021) were in Poland – Eobuwie, Oponeo, TIM, Dadelo, Superauto24.com. And in Albania – Aladini, Gjejevete, Baboon, Gjirafa50.com. A large proportion of clients also use international websites, and this number is constantly growing. Allegro, AliExpress, Amazon, eBay, Facebook, Asos, Booking.com are among the most frequently identified.

## 2. THE STUDENTS' VISION OF THE FUTURE OF COMMERCE

As the study group included young people (aged 18–30), it is safe to assume that they reflect the main target group of regular e-commerce customers. Most of the respondents (96 out of 145) believed that online sales and services will develop faster than traditional sales and services. Definitely, fewer students surveyed anticipate the development of traditional sales and services (Figure 2). As shown in Figure 2, far more Albanian students than Polish students rely on traditional forms of shopping.

The Polish respondents cited examples of the fastest-changing industries; notably, the IT, cosmetics, and clothing industries. In turn, the respondents from Albania indicated tourism, electronic equipment, and clothing.

In summary, it is clear that for those surveyed the future lies in sales and services delivered to customers on the Internet. Traditional shopping is going to lose importance, especially among young consumers who have already switched their buying habits to the Internet. As a result, they predict a continuous and pronounced increase in the importance of online sales in the future.



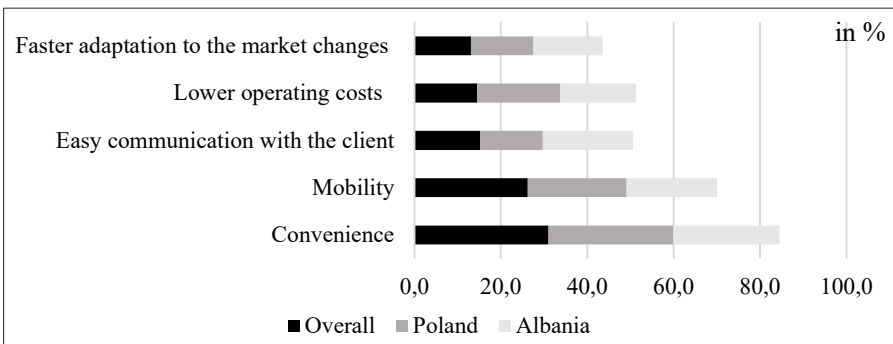
**Figure 2. Future development of sales methods, according to the respondents (number of responses, total number = 145)**

Source: own study based on survey research.

### 3. THE RESPONDENTS' PERCEPTION OF RUNNING AN E-BUSINESS

The research also included an analysis of the potential benefits of running one's own e-commerce company and factors hindering the development of such a venture. Figures 3 and 4 present the most significant barriers and benefits of running a business online, as indicated by the respondents.

In terms of the benefits of selling on the Internet, the opinions were primarily similar (Figure 3). Respondents from both groups indicated the convenience of managing such a company. They agreed that this business can be managed from any place and at any time (convenience and mobility). The respondents also referred to the ease and flexibility of communicating with clients. It is easier to establish direct contact, and entrepreneurs can adjust offers to the needs and expectations of clients.



**Figure 3. Benefits of running e-commerce in the opinion of the respondents (in %)**

Source: own study based on survey research.



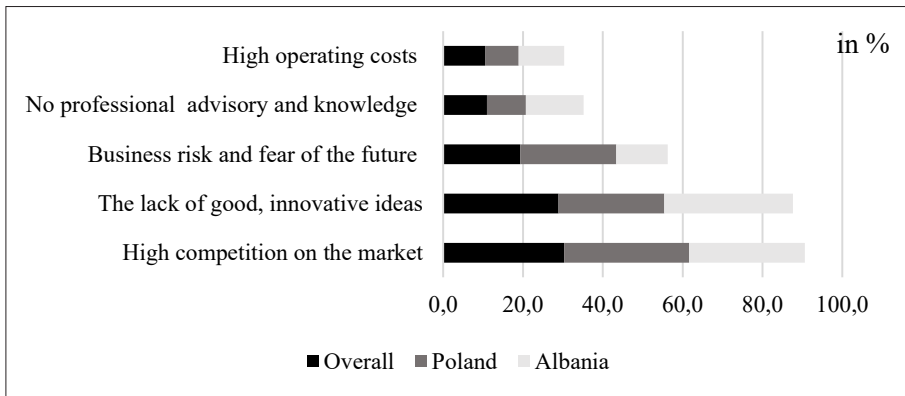
As consumers, young people are more eager to test new solutions compared to other groups. Over 25% of Polish and 45% of Albanian respondents considered starting an e-business after graduation. In the case of Albanian students, this activity is mainly related to tourism and recreation (70%), while Polish respondents were attracted to selling products (63%) such as cosmetics, clothing, footwear, accessories, etc.

Respondents selected several of the most important factors which, in their opinion, significantly influence the success of an e-commerce business. According to the respondents, success is primarily determined by:

1. A winning idea (71.2%);
2. A professional website (54.0%);
3. A good business plan (39.6%);
4. Access to funds to invest in the launch of one's own company (36.0%).

The feedback obtained shows that young people have a positive attitude towards online selling. However, according to the respondents, the key element of success is a winning idea that will allow the entrepreneur to break through in a highly competitive market.

Despite positive reviews about e-commerce and the increasing use of this form of shopping, respondents expressed reticence about starting a business on their own, especially towards online sales and the need to use new technologies.



**Figure 4. Barriers to conducting e-commerce in the opinion of the respondents (in %)**

Source: own study based on survey research.

As shown in Figure 4, the main fear and drawback of running an e-commerce company was, in the opinion of the students, high competition and the sense of being unable to beat existing competitors in the marketplace. The next cited obstacle is a lack of new and innovative ideas or a lack of solutions for improving existing products and services. With that in mind, an innovative product stands out from the crowd and eliminates the risk of a ruthless price war between competitors.

Another major concern for both groups of respondents was the general fear of being self-employed, especially in uncertain times such as a pandemic or war.

Respondents expressed reservations mainly about the need to “breakthrough” the market. Strong competition and a multitude of well-known brands with an established position effectively impede the entry of new, unknown companies on the market. Therefore, external and internal conditions that determine the success of an online business are just as important.

### SUMMARY AND CONCLUSIONS

E-Commerce meets the needs of modern consumers precisely. It provides convenience and shopping comfort, especially for younger generations. They spend a lot of time on the Internet and browse for potential purchases.

When analysing the e-commerce environment in Poland and Albania, one can observe a number of differences that make comparative analysis unquantifiable. Comparing to other European countries, the e-commerce market in Albania is very small and focuses especially on the tourism sector. The online commerce market in Albania is 13 times smaller than in Poland and has different obstacles. Therefore, this scientific problem should be viewed holistically, taking into account macroeconomic as well as non-economic factors. The development of the e-commerce industry in each country is largely influenced by cultural factors (social norms, cognitive and perceptual patterns, personal values, tradition, religion, knowledge resources, consumption habits), as well as historical and economic conditions. Putting these factors to one side for the purposes of studying the e-commerce situation and assessing practical activity may well lead to invalid conclusions.

When analysing the situation in Poland and Albania, the economic profile and demographic structure should certainly be taken into account (i.e., the population of Albania is 2.8 million and that of Poland is 38 million), as well as the geopolitical situation such as Poland’s EU membership and the availability of structural funds, which Albania does not have access to.

E-commerce in Albania is in an earlier stage of development. The problems related to the development of the e-commerce industry in Albania, according to the report from the World Bank Group 2020 (*Albania E-commerce Diagnostic*, 2020), can be addressed primarily by:

1. Strengthening public trust in Albania’s e-commerce companies;
2. Creating a business environment that is suitable for the digital economy;
3. Bolstering targeted support programs for e-entrepreneurs;
4. Broadening access to high-speed Internet;
5. Expanding access to secure online payment systems;
6. Simplifying cross-border taxes and customs procedures;
7. Harmonising regional regulatory conditions for e-commerce development.

The encouraging degree of foreign direct investment that can promote the growth of the Albanian e-commerce system is also an important factor for its development.

In Poland, companies in this industry have increased sales. The dynamics of e-commerce development in these two countries can be expected to be much higher than in other European countries. The trends visible in the market indicate that e-commerce will play a dominant role in most markets in the future, and a significant percentage of young people will work in this sector.

Based on the analysis of reports on e-commerce in Poland and Albania, the main barriers to the development of the sector can be identified. They are mainly:

1. An imperfect technical and technological infrastructure;
2. A lack of confidence surrounding online purchases.

The first obstacle can be countered relatively easily thanks to the rapid development of new technologies and the expansion of technical infrastructure. It is much more difficult to overcome the barrier of consumer mistrust. As with any company, those that conduct business exclusively on the Internet need to pay special attention to building relationships with the client and building trust with payments and product quality. The country, which creates the legislative system and thus can legally protect the consumer, also plays an essential role in this regard. The legal protection of the online consumer is the main criterion for building trust in e-commerce.

The survey of the authors among young people also allows observers to draw conclusions on how to address barriers to entrepreneurship. Despite the great interest in online shopping, the surveyed students from Poland and Albania expressed significant concerns about the running of a business online. To curtail anxiety and encourage the use of new technical and technological solutions, in the opinion of the authors, it is necessary to:

1. Focus on the education of professional teachers and academic staff;
2. Provide young people and students with an understanding of entrepreneurship and e-business by introducing the subject into the curriculum;
3. Provide greater access to professional consulting in the field of e-business;
4. Introduce new legislative solutions for this type of business and facilitate setting up and running an e-company in a given country.

It is clear that in addition to expanding technical and technological infrastructures, enhanced knowledge and understanding are key to the development of the e-commerce business. This is even more important, as, according to the experts' predictions cited in the text, most young people will find employment in this industry in the future or will decide to start their own e-businesses.

Due to the significant research limitations, further research is necessary in this area. First of all, with regard to the research methodology and the possibility

of comparing the e-business situation in different countries. It is also important to indicate the importance of the barriers identified to the development of the e-commerce industry in different countries. Critical aspects are also historical and cultural conditions, which certainly have a significant impact on the development of the e-commerce industry and should be stressed in further research.

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### Summary

The aim of the study was to identify challenges for the development of the e-commerce industry in Poland and Albania and to explore their directions and limitations in the opinion of young people. The study was formed by a literature review for qualitative research purposes and took an analysis approach through a survey method among students from the economic and management faculties. Respondents aged 18–30 participated in the survey from the reputedly more tech-savvy ‘Generation Z’ demographic group. The data obtained shows that the e-commerce industry, both in Poland and Albania, is undergoing significant changes and that the pandemic has accelerated these. Many established companies were those that trade on the Internet or offer e-services. Respondents indicated many benefits of running a business on the web; notably, the convenience of selling and lower operating costs. This form of running a business is attractive to younger people. However, they acknowledge some limitations. The most important barrier is high competition in the market and a lack of innovative ideas that would otherwise allow them to break into the market. Significantly, Albania has seen the development of its technological infrastructure, as well as the building of consumer confidence in this type of transaction. Taking into account the forecasts for e-commerce development for Poland and Albania, there is a need for up-to-date information on ways of setting up and running e-businesses. Expertise in this field is needed, as are qualified teaching and academic staff with sufficient knowledge of the evolving e-business environment.

*Keywords:* e-commerce, young people, Internet, opportunities, limitations, benefits.

### **Bariery i możliwości rozwoju e-commerce z perspektywy „Pokolenia Z” z Polski i Albanii**

#### *Streszczenie*

Celem pracy jest identyfikacja wyzwań stojących przed branżą e-commerce, a także wskazanie barier i możliwości rozwoju tego sektora z perspektywy młodych ludzi. Z analizy raportów anali-

zowanych w pracy wynika, iż zarówno w Polsce, jak i w Albanii, nastąpił w ostatnich kilku latach gwałtowny wzrost liczby oraz wartości firm z branży e-commerce. Badania własne przeprowadzono w grupie studentów kierunków ekonomia i zarządzanie na Uniwersytecie Rolniczym w Krakowie (Polska) oraz na Uniwersytecie im. Aleksandër Moisiu w Durres (Albania). Badania ankietowe miały na celu pozyskanie opinii młodych ludzi dotyczących zakupów online z punktu widzenia klienta, a także opinii dotyczącej prowadzenia własnej firmy w obszarze e-commerce. Łącznie uzyskano 145 odpowiedzi ankietowych. Respondenci z obu krajów wskazali wiele korzyści prowadzenia e-firmy, w tym przede wszystkim wygodę i niższe koszty działalności. Ta forma prowadzenia biznesu jest dla wielu ludzi z tzw. „Pokolenia Z” bardzo kusząca. Ankietowani dostrzegają jednak pewne ograniczenia. Najważniejsza według nich bariera to duża konkurencja, a także brak innowacyjnych pomysłów, które pozwoliłyby przebić się na rynku. Jeśli chodzi o Albanię, istotnym problemem jest nadal niedoskonała infrastruktura techniczna i technologiczna oraz niski poziom zaufania konsumentów do tego typu transakcji (np. brak ochrony prawnej kupujących w sieci). Innym niezmiernie istotnym aspektem, wskazanym przez obie grupy ankietowanych, jest wiedza na temat prowadzenia biznesu w sieci. Dlatego też, biorąc po uwagę prognozy rozwoju e-commerce dla Polski i Albanii, istnieje potrzeba dostarczania aktualnej wiedzy i informacji z obszaru zakładania i prowadzenia e-biznesu. Potrzebni są eksperci w tej dziedzinie, a także wykwalifikowana kadra nauczycielska i akademicka.

*Słowa kluczowe:* e-commerce, młodzi ludzie, Internet, możliwości rozwoju, bariery i korzyści.

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