СТОПАНСКА АКАДЕМИЯ „Д. А. ЦЕНОВ“ – СВИЩОВ

СЪЮЗ НА УЧЕНИТЕ В БЪЛГАРИЯ – КЛОН СВИЩОВ

Международна научна конференция

ПРОБЛЕМИ И ПРЕДИЗВИКАТЕЛСТВА ПРЕД ИКОНОМИЧЕСКИТЕ НАУКА И ОБРАЗОВАНИЕ ПРЕЗ XXI ВЕК

Свищов, 22 ноември 2024 г.

Сборник с доклади

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СЪДЪРЖАНИЕ

ИКОНОМИКС, ФИНАНСИ, ЗАСТРАХОВАНЕ, СОЦИАЛНО ДЕЛО

ОБЕКТ, ЦЕЛ И РЕЗУЛТАТИ ОТ НАУЧНИТЕ ИЗСЛЕДВАНИЯ НА СЪВРЕМЕННОТО НАЦИОНАЛНО СТОПАНСТВО
Проф. д.ик.н Росица Чобанова 7

КОНЦЕПТУАЛНА РАМКА НА ЕНЕРГИЙНАТА СИГУРНОСТ
Проф. д-р Андрей Захариев, докт. Илиан Илчев 15

PARALLEL ANALYSIS OF THE INVESTMENT ATTRACTIVENESS OF THE LARGE LISTED COMPANIES FROM THE TOURISM SECTOR
Prof. Stefan Simeonov, PhD, PhD student Alexey Gudev 22

МОДЕЛЪТ ЗА АНАЛИЗ „ДЮ ПОНТ“ КАТО ВЪЗМОЖНОСТ ЗА ОЦЕНКА НА ДЕЙНОСТТА НА ЖИВОТОЗАСТРАХОВАТЕЛНИТЕ ДРУЖЕСТВА В БЪЛГАРИЯ
Доц. д-р Венцислав Василев 32

ЗА ЛИПСВАЩАТА ВРЪЗКА МЕЖДУ ДАНЪЧНАТА АВТОНОМНОСТ НА ОБЩИНИТЕ И МЕСТНАТА СТОПАНСКА АКТИВНОСТ
Доц. д-р Людмил Найденов 41

ВЛИЯНИЕ НА НАРАСТВАЩАТА ПРОДЪЛЖИТЕЛНОСТ НА ЖИВОТ НА ЕВРОПЕЙСКИТЕ ГРАЖДАНИ ВЪРХУ ДЪЛГОСРОЧНИТЕ ГРИЖИ
Доц. д-р Николай Нинов 49

ПАЗАРНИ ОСОБЕНОСТИ НА ПРОМЯНАТА НА УЧАСТИЕТО НА ОСИГУРЕНИТЕ ЛИЦА ВЪВ ФОНДОВЕТЕ ЗА ДОПЪЛНИТЕЛНО ДОБРОВОЛНО ПЕНСИОННО ОСИГУРЯВАНЕ В БЪЛГАРИЯ
Доц. д-р Пламен Йорданов, гл. ас. д-р Маргарита Николова 58

ПРОБЛЕМИ В РАЗВИТИЕТО НА ЗАСТРАХОВАНЕТО „КАСКО НА МПС“ НА БЪЛГАРСКИЯ ЗАСТРАХОВАТЕЛЕН ПАЗАР
Доц. д-р Румен Ерусалимов 66

РОЛЯТА НА ВИСШЕТО ИКОНОМИЧЕСКО ОБРАЗОВАНИЕ ЗА ФОРМИРАНЕТО И ПОВИШАВАНЕТО НА ЗАСТРАХОВАТЕЛНАТА ГРАМОТНОСТ
Гл. ас. д-р Анелия Панева 73

АНАЛИТИЧЕН ПРЕГЛЕД НА ТОП 10 НА HEALTHTECH СТАРТЪПИТЕ В БЪЛГАРИЯ (СПОРЕД КЛАСАЦИИТЕ НА TRACXN)
Гл. ас. д-р Валентина Нинова 80

РАЗВИТИЕ И СЪСТОЯНИЕ НА ОСИГУРЯВАНЕТО В УНИВЕРСАЛЕН ПЕНСИОНЕН ФОНД В БЪЛГАРИЯ
Гл. ас. д-р Йордан Йорданов 91

ПАЗАРЪТ НА ТРУДА И ПРЕДИЗВИКАТЕЛСТВАТА ПРЕД УМЕНИЯТА НА РАБОТНАТА СИЛА
Гл. ас. д-р Таня Илиева 100

СТРЕС ТЕСТ НА ПУБЛИЧНИ ПРЕДПРИЯТИЯ ЧРЕЗ ALTMAN'S Z-SCORE МОДЕЛ
Ас. д-р Силвия Заркова 105

АНАЛИЗ НА СТРУКТУРАТА НА СОБСТВЕНИЯ КАПИТАЛ НА БАНКОВИЯ СЕКТОР В КОНТЕКСТА НА РЕГУЛАТОРНИТЕ ИЗИСКВАНИЯ БАЗЕЛ III
Д-р Беатрис Любенова 111

СОЦИАЛНО-ИКОНОМИЧЕСКИ ПАРАМЕТРИ НА ТРАНСПОРТНИЯ СЕКТОР - СРАВНИТЕЛЕН АНАЛИЗ
Докт. Васил Василев 123

ШОКОВИ ВЪЗДЕЙСТВИЯ НА ПАНДЕМИЯТА ВЪРХУ ОТРАСЛИ НА ИКОНОМИКАТА В БЪЛГАРИЯ И ЕС – ЕМПИРИЧНИ СВИДЕТЕЛСТВА
Докт. Горян Милев 131

ИКОНОМИЧЕСКИ ПОКАЗАТЕЛИ И ЕВОЛЮЦИЯ НА ДАНЪЧНАТА ОСНОВА В АГРАРНИЯ СЕКТОР В БЪЛГАРИЯ – ЕМПИРИЧНИ СВИДЕТЕЛСТВА
Докт. Ивайло Здравков 141

СЪСТОЯНИЕ НА ГЛОБАЛНИЯ ПАЗАР НА НЕДВИЖИМИ ИМОТИ - ТЕНДЕНЦИИ И ПРЕДИЗВИКАТЕЛСТВА
Докт. Пламен Илиев 150

ИКОНОМИЧЕСКИ ОСНОВАНИЯ ЗА ДЪРЖАВНАТА НАМЕСА: МОДЕЛИ ЗА ИНТЕРВЕНЦИЯ И COVID-19
Докт. Станислав Младенов 159

РЕГИОНАЛНА КОНВЕРГЕНЦИЯ И ДИВЕРГЕНЦИЯ НА ЦЕНОВИТЕ РАВНИЩА НА НЕДВИЖИМИТЕ ИМОТИ В БЪЛГАРИЯ: ДИНАМИКА И ТЕНДЕНЦИИ
Докт. Цондю Цондев 169

СЧЕТОВОДСТВО, КОНТРОЛ, АНАЛИЗ, СТАТИСТИКА

ВЪЗМОЖНОСТИ ЗА СЧЕТОВОДНО ОТЧИТАНЕ НА СПЕЦИФИЧНИТЕ ПРИХОДИ В ПЕНСИОННООСИГУРИТЕЛНИТЕ ДРУЖЕСТВА
Проф. д-р Атанас Атанасов 183

NEAR-EXACT DISTRIBUTIONS AND FINITE FORM REPRESENTATIONS: PROBLEMS THEY CAN SOLVE
Full Professor, Ph.D. & Hab., Carlos A. Coelho 190

НОРМАТИВНАТА РЕГЛАМЕНТАЦИЯ ОТНОСНО ОПОВЕСТЯВАНЕТО НА НЕФИНАНСОВА ИНФОРМАЦИЯ КАТО ПРЕДПОСТАВКА ЗА НАДЕЖДНА ОЦЕНКА НА УСТОЙЧИВОТО РАЗВИТИЕ НА БАНКИТЕ
Доц. д-р Венцислав Вечев 198

SUSTAINABILITY REPORTING CHALLENGES IN THE CONTEXT OF CHANGES IN ACCOUNTING LEGISLATION
Assoc. Prof. Galina Chipriyanova, PhD,
Assoc. Prof. Mihail Chipriyanov, PhD 204

ПРОБЛЕМИ И ПЕРСПЕКТИВИ ПРИ ОБУЧЕНИЕТО ПО СЧЕТОВОДСТВО В СЪВРЕМЕННИТЕ УСЛОВИЯ
Доц. д-р Галя Иванова-Кузманова 211

ПРОБЛЕМИ ПРИ ОТЧИТАНЕ НА ПРИХОДИТЕ И РАЗХОДИТЕ ПО ДОГОВОРИ ЗА СТРОИТЕЛСТВО
Доц. д-р Диана Крумова 218

COMPARATIVE ANALYSIS OF FINANCIAL INCLUSION IN ROMANIA, BULGARIA, AND THE REPUBLIC OF MOLDOVA THROUGH THE FINANCIAL INCLUSION INDEX OF TRADITIONAL AND FINTECH SERVICES
Assoc. Prof. Eduard Hîrbu, PhD, Hîrbu Ana 226

ИКОНОМИЧЕСКИ РАЗЛИЧИЯ И НЕРАВЕНСТВА МЕЖДУ СЕВЕРНА И ЮЖНА БЪЛГАРИЯ
Доц. д-р Красимира Славева..... 235

СТАТИСТИЧЕСКИ АНАЛИЗ НА СЕЗОННИТЕ КОЛЕБАНИЯ В ПОСЕЩЕНИЯТА НА БЪЛГАРСКИ ГРАЖДАНИ В ЧУЖБИНА
Доц. д-р Пламен Петков, докт. Пламена Колева 247

ДОКЛАДВАНЕ НА УСТОЙЧИВОСТТА НА БИЗНЕСА – СЪДЪРЖАНИЕ И АКТУАЛНИ НАСОКИ НА ЕВРОПЕЙСКИЯ СЪЮЗ
Доц. д-р Радосвета Кръстева-Христова 257

ПОЗИЦИОНИРАНЕ НА ПРИЕМА НА СТУДЕНТИ ПО АДМИНИСТРАЦИЯ И УПРАВЛЕНИЕ И ИКОНОМИКА ЗА УЧЕБНАТА 2023 – 2024 ГОДИНА В Р БЪЛГАРИЯ
доц. д-р Росица Колева 266

УСТОЙЧИВО РАЗВИТИЕ НА ОДИТОРСКИТЕ УСЛУГИ В УСЛОВИЯТА НА ДИГИТАЛНА ТРАНСФОРМАЦИЯ
Доц. д-р Силвия Костова 272

ОБЕЗЦЕНКА НА ВЗЕМАНИЯТА ОТ ПРОДАЖБИ В ПРЕДПРИЯТИЯТА
Доц. д-р Слави Генов 280

ВЛИЯНИЕ НА ДАНЪЧНИТЕ НЕСЪОТВЕТСТВИЯ ВЪРХУ ФИСКАЛНАТА СТАБИЛНОСТ
Гл. ас. д-р Жельо Желев 288

ПРЕДИЗВИКАТЕЛСТВА И ПОСЛЕДИЦИ ОТ ПРИЛАГАНЕТО НА МЕЖДУНАРОДНИЯ СТАНДАРТ ЗА ФИНАНСОВО ОТЧИТАНЕ 9 В МУЛТИНАЦИОНАЛНИТЕ КОРПОРАЦИИ: СРАВНИТЕЛЕН АНАЛИЗ
Гл. ас. д-р Кирил Димитров 296

ПРЕДИЗВИКАТЕЛСТВАТА ПРЕД ОБРАЗОВАНИЕТО ПО СЧЕТОВОДСТВО В КОНТЕКСТА НА ДИГИТАЛИЗАЦИЯТА
Гл. ас. д-р Ралица Данчева 302

НЕЗАВИСИМОСТТА НА ОДИТНИТЕ КОМИТЕТИ И ВЪТРЕШНИЯ ОДИТ В ПУБЛИЧНИЯ СЕКТОР В БЪЛГАРИЯ
Докт. Румен Гъбов 308

АНАЛИЗ НА КЛЮЧОВИ АСПЕКТИ ОТ ОРГАНИЗАЦИОННАТА СТРУКТУРА НА НАЦИОНАЛНИЯ СТАТИСТИЧЕСКИ ИНСТИТУТ
Докт. Цветозария Гатева 316

МЕНИДЖМЪНТ, МАРКЕТИНГ, МЕЖДУНАРОДНИ ОТНОШЕНИЯ, ПЛАНИРАНЕ, ИНФОРМАЦИОННИ ТЕХНОЛОГИИ

DIGITAL THREAT ANALYSIS
Professor Serghei Ohrimenco DSc, Associate Professor Lucia Gujuman, PhD, Valeriu Cernei 329

ДИГИТАЛИЗАЦИЯ НА ПОДБОРА НА ЧОВЕШКИ РЕСУРСИ В БЪЛГАРСКИТЕ ПРЕДПРИЯТИЯ
Проф. д-р Галина Захариева, докт. Маргарита Николова 336

GENERATION Z IN POLAND AND BULGARIA: CORE VALUES AND LIFE PRIORITIES
Prof. UEP. dr hab. Dariusz Nowak, Assist. Prof. Aleksandar Lichev, PhD, Szymon Nowak..... 344

СЪВРЕМЕННОТО УПРАВЛЕНИЕ НА МАРКЕТИНГОВИЯ ПЕРСОНАЛ – СПЕЦИФИКА И ПРОБЛЕМНИ АСПЕКТИ
Доц. д-р Ваня Григорова 352

ИНТЕЛИГЕНТНА СПЕЦИАЛИЗАЦИЯ И РАБОТА В МРЕЖИ
Доц. д-р Евелина Парашкевова, Доц. д-р Маргарита Шопова..... 360

POSITIVE ASPECTS AND CHALLENGES OF GENERATIVE ARTIFICIAL INTELLIGENCE APPLICATIONS
Assoc. Prof. Natalia Marinova, PhD..... 368

УСТОЙЧИВО ВНЕДРЯВАНЕ НА ОБУЧЕНИЕ ПО ПРОЕКТ №: 2022-1-BG01-KA220-VET-000089399 „ПРЕДОСТАВЯНЕ НА ВЪЗМОЖНОСТ НА МСП В СЕКТОРА ХОРЕКА ЗА ЕФЕКТИВНО УСВОЯВАНЕ НА ЗНАНИЯ И ИНСТРУМЕНТИ ЗА ИЗКУСТВЕН ИНТЕЛЕКТ (HORECA 5.0)“
Доц. д-р Христо Сирашки..... 375

ИНТЕРЕСИ И МОТИВАЦИОННИ НАГЛАСИ ПРЕЗ ПОГЛЕДА НА МЕНИДЖЪРА
Гл. ас. д-р Десислава Алексиева..... 382

РОЛЯТА НА СОЦИАЛНИТЕ МЕДИИ В СЪВРЕМЕННАТА ИКОНОМИКА: ПЕРСПЕКТИВИ И ПРЕДИЗВИКАТЕЛСТВА ЗА БИЗНЕСА
Гл. ас. д-р Кремена Маринова-Костова 388

ОСОБЕНОСТИ НА МЕЖДУЛИЧНОСТНИТЕ КОНФЛИКТИ В ОРГАНИЗАЦИИТЕ И ТЯХНОТО РАЗРЕШАВАНЕ
Гл. ас. д-р Милен Динков..... 396

СЪЩНОСТ И ОСНОВНИ ХАРАКТЕРИСТИКИ НА ОТВОРЕНИТЕ ИНОВАЦИИ
Гл. ас. д-р Юлиян Господинов..... 404

ИЗКУСТВЕНИЯТ ИНТЕЛЕКТ В УПРАВЛЕНИЕТО НА ПЪТЯ НА КЛИЕНТА
Ас. д-р Стелиана Василева 412

PROTECTION OF DOCUMENT-CENTRIC SYSTEMS FROM DIGITAL THREATS
Assistant Ghenadie Belinschi 420

ИМПЛЕМЕНТИРАНЕ НА ИЗКУСТВЕН ИНТЕЛЕКТ В ГЪВКАВА МЕТОДОЛОГИЯ (SCRUM) НА УПРАВЛЕНИЕ НА ПРОЕКТИ ЗА УСТОЙЧИВО РАЗВИТИЕ
Д-р Андрей Йорданов 426

ИКОНОМИКА НА ОТРАСЛИТЕ

УСТРОЙСТВО НА ЗЕМЕДЕЛСКИТЕ ТЕРИТОРИИ – ОСОБЕНОСТИ, РЕГЛАМЕНТИ, ПРОБЛЕМИ
Проф. д-р Гена Велковска 437

КОНЦЕПТУАЛЕН МОДЕЛ ЗА УСТОЙЧИВО РАЗВИТИЕ НА СЕЛСКИТЕ ТЕРИТОРИИ В БЪЛГАРИЯ
Проф. д-р Марина Николова..... 446

AN ANALYSIS OF THE CURRENT STATE AND DEVELOPMENT CHALLENGES OF RETAIL AND WHOLESALE BUSINESSES IN UKRAINE
Prof., Doctor of Economics, Olena Khadzhynova, Assoc. Prof., Candidate of Economic Sciences, Larysa Kapranova, Ph. D., Roman Sharanov 456

НЯКОИ ПРАВНИ И ПРАКТИЧЕСКИ АСПЕКТИ ПРИ МЕНИДЖМЪНТА НА СТОПАНСКИТЕ ДВОРОВЕ
Доц. д-р Валери Велковски..... 462

ПРОБЛЕМИ И ПРЕДИЗВИКАТЕЛСТВА ПРЕД ЕВРОПЕЙСКИЯ АГРАРЕН СЕКТОР
Доц. д-р Виолета Блажева **473**

ЕКО-ЕФЕКТИВНИ СТРАТЕГИИ
Доц. д-р Елена Йорданова **478**

INNOVATION AND INDUSTRY 5.0 – SOME CONNECTIONS AND OPPORTUNITIES
Assoc. Prof., Iskra Panteleeva, PhD **483**

OPPORTUNITIES FOR INDUSTRIAL BUSINESS DEVELOPMENT THROUGH TECHNOLOGICAL INNOVATIONS
Assoc. Prof. Iskra Panteleeva, PhD, PhD Student Kalin Borisov **491**

ПРОМОТИРАНЕ НА ТУРИСТИЧЕСКАТА ДЕСТИНАЦИЯ ЧРЕЗ ДИГИТАЛНИ ИНОВАЦИИ
Доц. д-р Любка Илиева **499**

ЛОГИСТИЧНОТО ПОВЕДЕНИЕ НА ФИРМАТА, ОРГАНИЗА-ЦИОННАТА ИДЕНТИФИКАЦИЯ И ПРЕДПРИЕМАЧЕСКАТА АКТИВНОСТ НА БЪЛГАРСКИТЕ ПИВОВАРНИ ПРЕДПРИЯТИЯ
Доц. д-р Сергей Найденов **506**

ПРОУЧВАНЕ НА РЕЛАЦИЯТА МЕЖДУ ДИГИТАЛНИТЕ УМЕНИЯ ЗА ПАЗАРУВАНЕ И РАЗПОЛАГАЕМИТЕ ДОХОДИ НА ПОТРЕБИТЕЛИТЕ В БЪЛГАРИЯ
Доц. д-р Симеонка Петрова **516**

ИКОНОМИЧЕСКАТА СОЦИОЛОГИЯ В КОНТЕКСТА НА ПРЕДИЗВИКАТЕЛСТВАТА ПРЕД ИКОНОМИЧЕСКОТО ОБРАЗОВАНИЕ ПРЕЗ 21 ВЕК
Гл. ас. д-р Ваня Ганева **522**

TRANSFORMATION OF CONSUMER ONLINE PURCHASING BEHAVIOUR IN THE EUROPEAN UNION
Head Assist. Prof. Zoya Ivanova, PhD **529**

METHODS FOR GENERATING INNOVATIONS IN BULGARIAN ENTERPRISES
Head Assist. Prof. Ivaylo Kostov, Ph.D. **537**

РОЛЯ НА ПРЕДПРИЕМАЧЕСТВОТО ЗА УСТОЙЧИВО РАЗВИТИЕ НА СЕЛСКИЯ ТУРИЗЪМ
Гл. ас. д-р Павлин Павлов 545

БАРИЕРИ ПРЕД ОТВОРЕНИТЕ ИНОВАЦИИ В МАЛКИТЕ И СРЕДНИТЕ ПРЕДПРИЯТИЯ
Докт. Виктор Маринов 551

HUMAN RESOURCES IN THE AGE OF DIGITALIZATION
PhD Student Denitsa Gharkova-Zaharieva 557

TRANSFORMATION OF CONSUMER ONLINE PURCHASING BEHAVIOUR IN THE EUROPEAN UNION

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Abstract: *As digital transformation evolves, there has been a shift in buying philosophies and patterns, the basis of which is to engage digital customers more effectively in the electronic transaction. More consumers in the European Union are ordering goods and services online in search of convenience and flexibility. For them, this is the preferred segment of purchases, as a consequence of providing a wider choice of products and finding them more easily due to the availability of heterogeneous information and the possibility to compare products and prices in parallel, as well as getting a better and more personalised shopping experience. The aim of this paper is to highlight some manifestations of the transformation of consumer online purchasing behaviour in the 27 Member States of the European Union. In this context, on the basis of the results obtained, the main conclusions and generalizations are drawn regarding the dependencies manifested in the evolution of the phenomenon studied.*

Key words*: online consumer, online purchasing behaviour, transformation, electronic transaction.*

JEL: F14, F18, L81.

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1. Introduction

Today's European consumers, looking for practicality and flexibility, are increasingly ordering or buying goods and services online, without geographical or time constraints. They seem extremely satisfied with their online experience and prefer to shopping online as they are more effectively engaged at every touch point in the customer experience lifecycle. This increases the level of customer satisfaction, delivers useful value and realises a positive interaction.

The main objective of this paper is to highlight some manifestations of the transformation of consumer online purchasing behaviour in the 27 member states of the European Union. To achieve the main objective, this paper uses the methods of development analysis and evaluation, as well as specification and analogy, to explain and characterize the changes in the numerical magnitude of the phenomenon under study. The respondents of the study are individuals from the 27 EU Member States who have ordered or purchased goods or services online. The main source of data is the annual surveys conducted by Eurostat. A summary of the main survey results shows certain consumer behaviour on the internet. In this context, based on the results obtained, the main conclusions and generalisations with theoretical and practical relevance are formulated.

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2. Literature Review

The revolutionary development of digital technology has changed and transformed the way goods and services are sold and bought. The fact is that product exchanges and commercial transactions are increasingly taking place in virtual space. In view of this, traditional commerce is rapidly being replaced by e-commerce, which is becoming an indispensable part of the global commercial network for the exchange of products.

In this regard, enterprises that sell goods and services online are adopting a consumer-centric approach (Shah & Murthi, 2021), (Basford, 2022), (Sheoran & Vij, 2021) and thus demonstrating "smart" behaviour towards their customers (Hunter & Perreault , 2006), (Song, Sun, Wan, Huang, & Zhu, 2019), (Hanif, Khan, Acharjee, Jewel, & Ahamed, 2024). They apply new models to manage the strategic and operational aspects of the sales processes (Pascucci, Savelli, & Gistri, 2023).

Today's European consumers prefer to buy goods and services for personal purposes online, as the electronic transaction can take place anytime and anywhere. They have global accessibility, a wide choice of products and the ability to compare multiple goods and prices in parallel. This enables safer and better purchasing decisions by online consumers as they seek to get the best deals (Ranganathan & Ganapathy, 2002). These are a new type of consumers who require a radical transformation of shopping patterns (Feliciano-Cestero, Ameen, Kotabe, Paul, & Signoret, 2023), (Petrova, Marinov, Ivanova, & Akhmedyarov, 2023). In this regard, the evolution and change in consumer behavior is leading to a rethinking of the marketing approach and improvement of online sales technologies, incorporating the commercial aspects of customer relationship management applications and digital product exchange (Hagsten, 2022).

Online consumers are raising their demands and expectations in the process of their online experience. Very often they make purchase decisions after a thorough search for information, analysis of the details in the information flow and evaluation of the different alternatives available in the virtual space. This is due to the fact that they act more impulsively compared to consumers who prefer to buy offline. Moreover, online consumers like variety and do not rely on a single online retailer. They may transact online once and not commit to a future relationship (Rodríguez, et al., 2020).

In this context, there is a growing need to rethink the marketing approach and value proposition, change organisational processes and structures, and in some cases innovate the online sales process. Undoubtedly, advances in digital technology are leading to a change in consumer behaviour, but the reverse thesis that consumer preferences and increased use of digital technology are influencing the development of online shopping is also crucial (Kraus, et al., 2021), (Petrova, Marinov, & Ivanova, 2022).

3. Results and discussion

The data studied shows that the behaviour of modern consumers in the EU is changing in the direction of increasing online ordering or purchasing of goods or services. In 2022, 67,95% of consumers in the EU made online purchases or ordered goods or services online for personal purposes, i.e. almost 7 out of 10 consumers made online purchases. Within the 27 Member States of the EU, Denmark ranks first with an enviable 88,30%, followed by Netherlands – 88,21% and Sweden – 85,96%, while the least active consumers are in Cyprus (50,06%), Italy (49,30%), Romania (45,73%) and Bulgaria (40,54%) (Eurostat, 2023), which is evidence of large imbalances. The data are illustrated in Fig. 1.

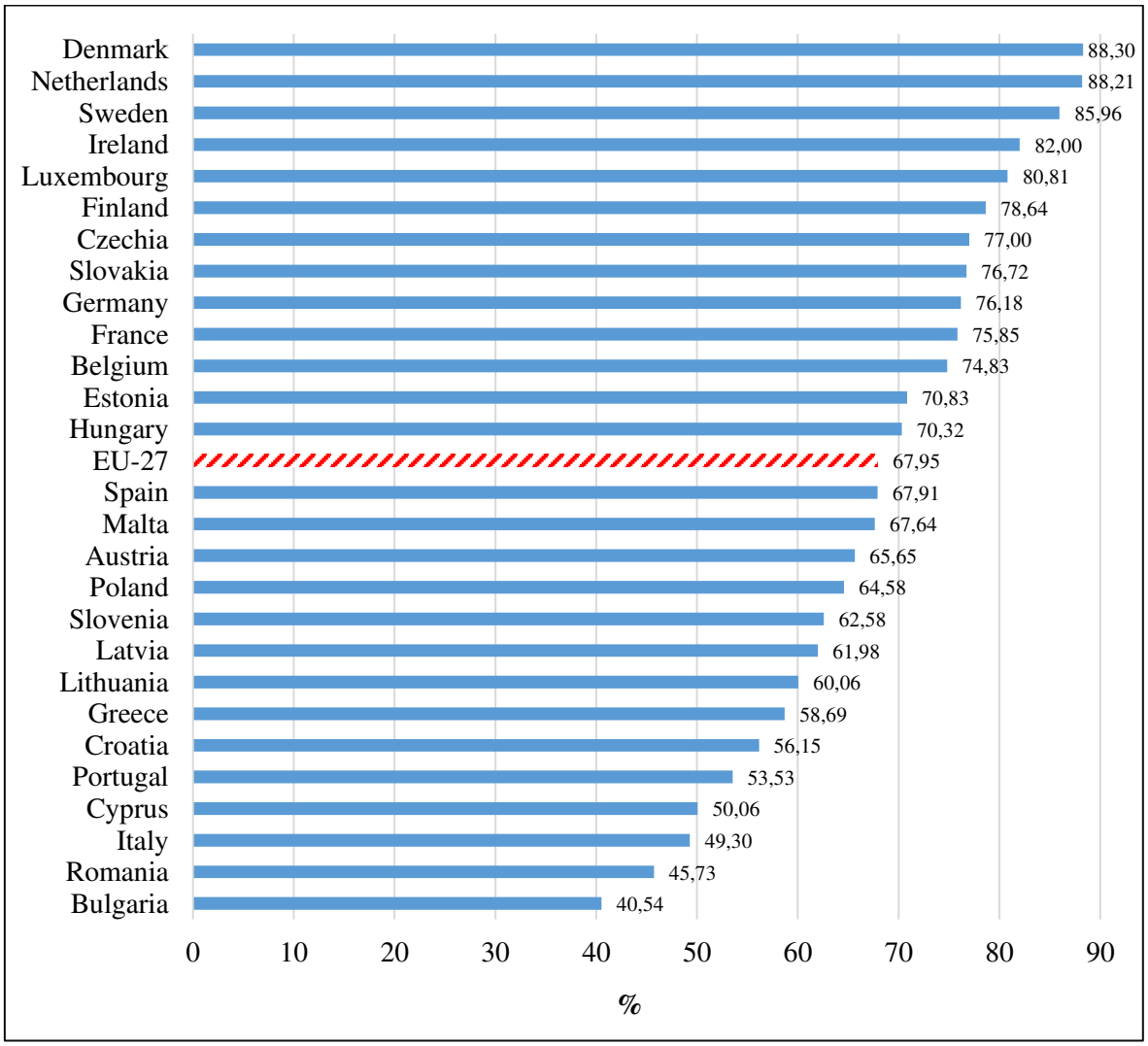

Figure 1. Proportion of people who bought goods and services online for personal purposes in the last 12 months in the EU Member States in 2022.
Source: Eurostat (Eurostat, Internet purchases by individuals, 2023)

It is undeniable that online purchases are strongly influenced by individual consumer characteristics. In particular, factors such as: *gender, age, level of education, place of residence and employment status* should be taken into account

as among the main influencing factors on the evolution of online purchases (see Fig. 2).

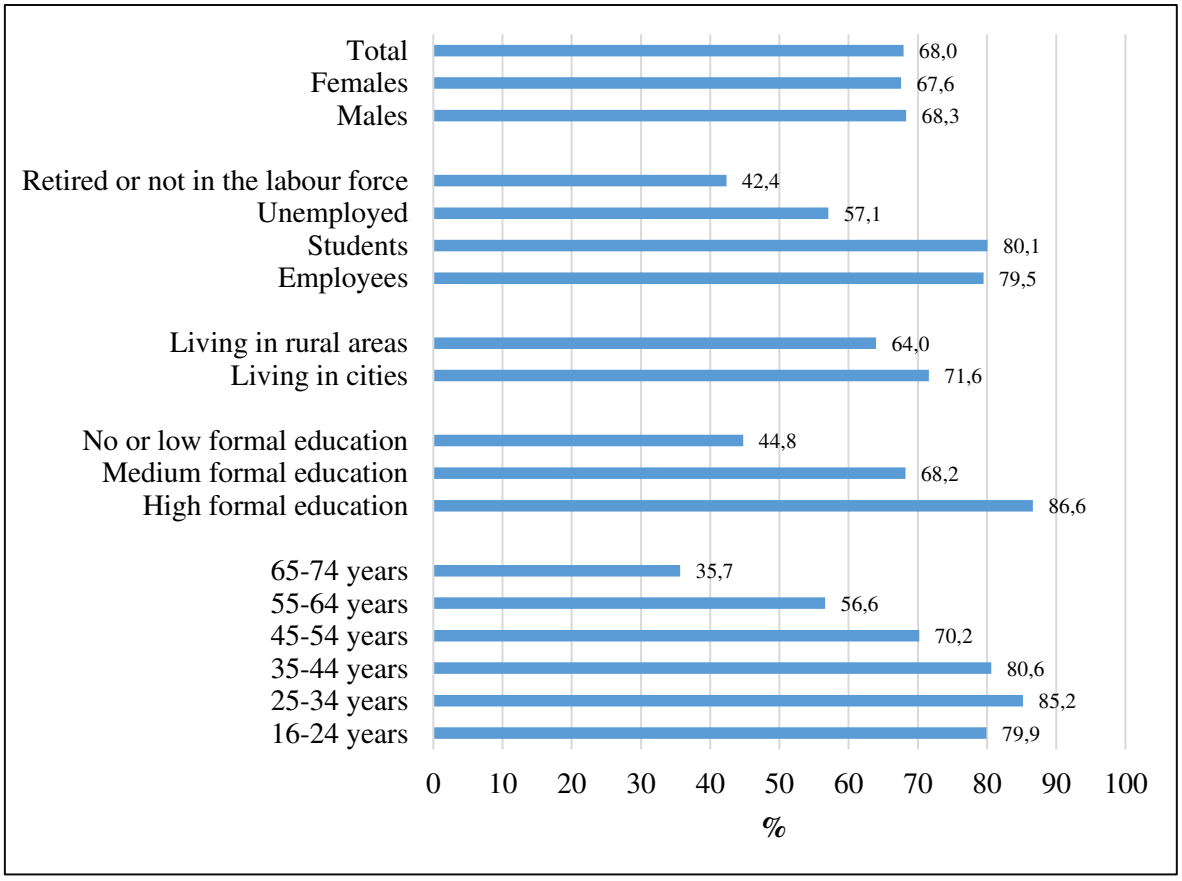

Figure 2. Individuals who bought or ordered goods or services for private use in the previous 12 months, EU-27, 2022 (% of individuals who used internet in the previous 12 mounts)

Source: Eurostat (Eurostat, Internet purchases by individuals, 2023)

The purchase reporting shows that online consumers prioritize ordering or purchasing clothes (including sport clothing), shoes or accessories – 68,09%. The next commodity groups reporting a high relative share of online purchases are: deliveries from restaurants, fast-food chains, catering services – 30,35%, cosmetics, beauty or wellness products – 26,62%, furniture, home accessories or garden products – 26,24%, music as a streaming service or downloads – 24,98% (Eurostat, 2023). In specifics, apart from the priority group, consumers aged 16-24 registered a high activity in the category – music as a streaming service or downloads. The group of online consumers aged 25-34 years, as well as aged 35-44 years prefer deliveries from restaurants, fast-food chains, catering services. At the same time, consumers aged 45-54 and 55-74 mainly make online purchases of furniture, home accessories or garden products, as well as medicines or dietary supplements such as vitamins (see Fig. 3).

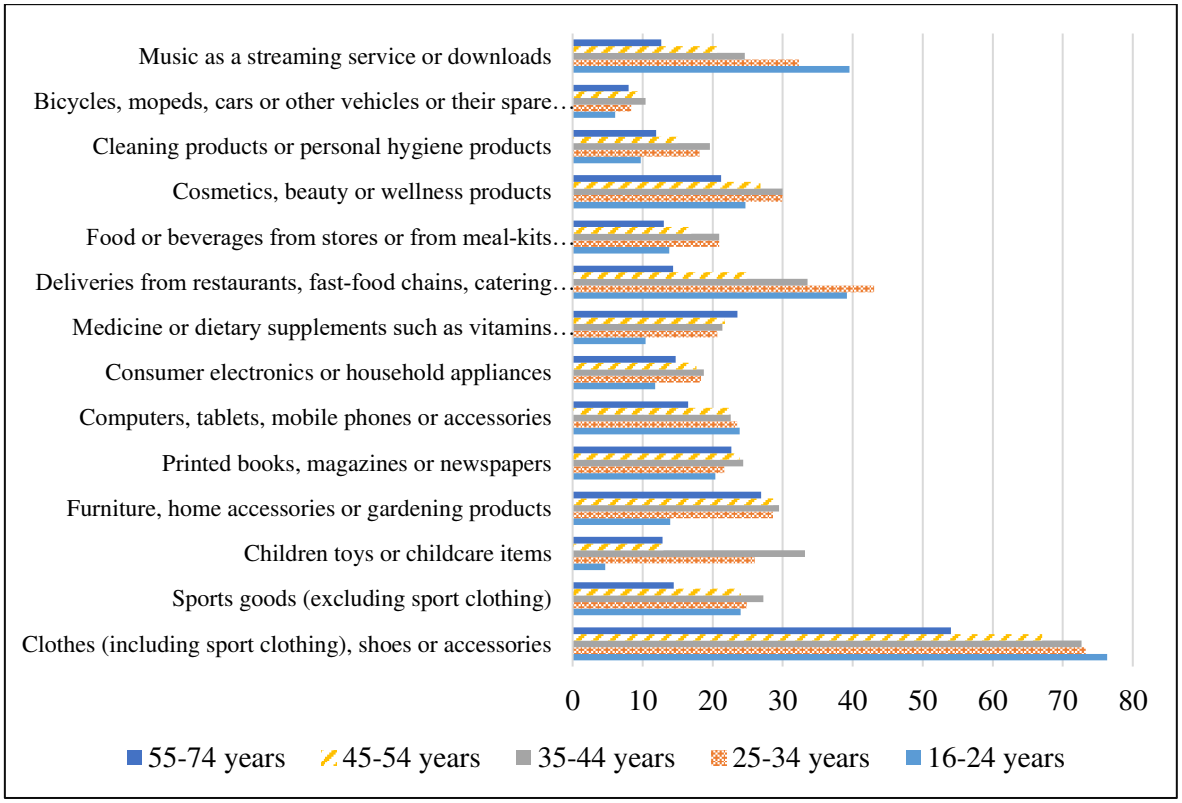

Figure 3. Online purchases of goods, EU-27, 2022 (% of people who have shopped online in the last 12 months)

Source: Eurostat (Eurostat, Individuals using the internet for buying goods or services, 2023)

There is no doubt that with the dynamic changes in the digital environment, European consumers who purchasing online are constantly confronted with new perspectives. They are much more adept at using global networks and mobile apps, and are also becoming more demanding and with higher expectations. Logically, this implies the demonstration of specific consumer behaviours, influenced by various *risk determinants* that change the way one or another online purchase is made. These determinants can be systematized as follows:

First. *Obstacles resulting from an irrationally working and poorly organized online store.* In general, making choices and especially making a reasoned decision to make an online purchase by consumers is not an easy endeavor. In most cases, consumers are directly influenced by the design of an online store or platform, its functionality, organization and attractiveness. This is not surprising, as they are more innovative, like variety, and are even more impulsive when shopping online, but at the same time exhibit rationality, practicality, and a certain demandingness and reserve.

Online consumers are quick to react to the weaknesses and shortcomings of the digital features of online stores or web platforms. As a result, there is a low level of usability and a decrease in the likelihood of making sales. This is confirmed by the study of a group of researchers, who found that the way in which online stores or web platforms are presented and organized has an 80% impact on the desire and intention to purchase, and any risky circumstance inevitably leads

to a change in online consumer behavior and frustration regarding their interactive experience (Sanayei, Bazargan, & Ansari, 2016).

Second. *Threats due to the refusal of online retailers to operate with potential consumers in other countries.* Unfortunately, the starting point in defining the company policy of online traders in this case is their refusal to sell on the basis of the different nationality of consumers, their place of residence or their place of establishment. By focusing on a policy where online retailers concentrate on serving only certain market segments on a geographical basis, consumers are denied access and the opportunity to purchase products and services from an online shop established in their respective country. A worrying finding is that the potential of cross-border distance selling is not being fully exploited, with the share of cross-border online purchases still too small (Eurostat, 2023).

Third. *Problems arising from irregularities in online customer service.* It should be noted that the expectations and requirements of online consumers in terms of service do not differ much from those of offline consumers. It is well known that the level of service and the level of engagement at any point in the online shopping experience is directly proportional to customer satisfaction, and the more of an online consumer's expectations that go unmet, the greater their disappointment will be. Research shows that nearly 60% of online consumers have given up on placing orders because the delivery time was too long (Urban, 2023).

Fourth. *Dangers due to limited or inaccurate information.* In fact, the more uninformed online consumers feel, the more likely they are to be placed in a specific risk situation and exposure. This is extremely worrying, as concerns about the volume, quality, reliability, security of information make it easy for them to be misled and make the wrong decisions. The strongest impact on such behaviour are the identified omissions and errors resulting from missing information on the actual price of goods and services, including all additional charges, levies and taxes, incomplete description of the characteristics and specifications of the items, misleading image (photos) of the products, inaccessible section for customer reviews and comments, not provided information on the status and details of the order and delivery, not maintaining customer feedback, etc.

Fifth. *Weaknesses due to misuse of personal data.* This is one of the most serious for consumers, as it is possible to manipulate and speculate with any information that allows their direct or indirect identification. In this case, it is taken into account that consumers share specific confidential information (name, address, telephone number, e-mail address, bank account number, etc.) when carrying out an online transaction, which makes them subject to criminal acts or threats. Unfortunately, the consequences for consumers can be particularly severe when it comes to data theft, unauthorised withdrawals from their bank account, redirection of payments to new addresses (fraudulent websites), turning their interactive experience into a “disaster” (Union, 2024).

All this objectively requires the derivation of specific business ideas and practices for their effective mitigation, which allows to formulate and take strategic measures for their timely and adequate overcoming and elimination. Therefore, the reasoning thus presented shows that it is the online consumers who are identified as one of the centres in the process of digital transformation, setting the direction of change in the way of doing business online.

4. Conclusion

In the new online realities, the consumer is a major factor in the digital transaction, determining the direction of change in the consumption pattern. The study confirms the significant change in online consumer behaviour in the EU through an intensive shift from offline to online shopping. However, there are still large imbalances between the 27 Member States. We believe that efforts must be made in this direction, which requires the digitalisation of commercial processes to continue at an even higher pace in order to provide useful value and realise positive customer relationships by offering the best shopping experience.

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