

MONEY INVESTED ON SHOPPING ONLINE AND PAYMENT METHODS USED: FINDINGS BY RECENT SURVEY

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ABSTRACT

Within development of telecommunication, e-commerce is rapidly replacing traditional shopping as well as offering new ways to pay for goods. Payment is one of the main phases of buying decision process and it is crucial to e-commerce, because there is a big possibility that consumer will abandon the shopping cart if preferred payment method is not available. Not only flexible payment options can help company to attract and retain customers, but it also can ensure that company get paid more quickly. The aim of the research is to find out how much money Latvian customers invest when shopping online and which payment methods they use to pay for the purchase on internet in Latvia. Research methods used in the study are scientific publication studies, studies of statistics on internet shopping development, survey realised in Latvia at the end of 2017 and beginning of 2018 on internet shopping in co-operation with company *iMarketing*, University of Latvia and Chamber of Trade and Commerce of Latvia. For many aspects in evaluation of opinion of respondents it was used evaluation scale 1–10, where do not agree with the statement; 10 – fully agree with statement. For data analysis there were used indicators of descriptive statistics, cross – tabulations, statistical tests of hypotheses, analysis of variance (ANOVA) and correlation analysis. Main results and findings of the study reveals that the most commonly used payment methods for online purchases in Latvia are paying with debit or credit card at the moment of purchase and paying at the store, but the least used payment methods for online purchase is cryptocurrency and at the pick-up box place. Also, there is no statistical difference between female and male customers on use of credit or debit card usage for online payments.

KEYWORDS: *internet marketing, payment methods, shopping online, survey.*

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Introduction

Computers and technology development have changed the way how payments are made and have opened up new opportunities and made them easier and faster, but at the same time a lot of challenges have occurred, like security, privacy, criminal behaviour and others and this affects consumers their perception of risk and decisions of payment methods online (Morse, 2018: 953). Payment methods are very important part of e-commerce websites thus being crucial factor for competitiveness (Gruschow, Brettel, 2018: 125). Electronic payment methods can help companies better understand customer interests through payment preferences and habits (European Commission, 2018).

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The aim of the research is to find out how much money Latvian customers invest when shopping online and which payment methods they use to pay for the purchase on internet in Latvia.

Tasks of research: analyse recent findings in scientific literature on internet use for shopping, of main factors influencing internet use for online shopping and analyse preferences and choices on internet shopping, analysis of payment choice by internet shopping customers.

Research methods used in the study are scientific publication studies, studies of statistics on internet shopping development, survey realised in Latvia at the end of 2017 and beginning of 2018 on internet shopping in co-operation with company *iMarketing*, University of Latvia and Chamber of Trade and Commerce of Latvia. For many aspects in evaluation of opinion of respondents it was used evaluation scale 1 – 10, where do not agree with the statement; 10 – fully agree with statement. For data analysis there were used indicators of descriptive statistics, cross – tabulations, statistical tests of hypotheses, analysis of variance (ANOVA) and correlation analysis.

1. Theoretical findings

According to Eurostat (European Commission, 2018) there is a significant number of internet users who has stopped their purchasing process at the last minute because the website does not seem reliable. Study in China has been investigating consumer trust and perceived risk towards online payments, indicating that cultural background and experiences affect how people comprehend trust and perceive risk in the context of online payment what means that those who lack online payment experience trust payments less and more sense the risk (Yang, Pang, et. al., 2015: 17).

Comparing traditional payment methods like cheques, cash to electronical payment methods, the electronical ones are more secure, convenience and transparent and time and costs saving (Mukherjee, Roy, 2017: 2). Non-cash payment in the European Union has increased by 7.9% to 134 billion in 2017 comparing to 2016 year; card payments accounted 52% of total non-cash payments, but credit transfers – 24% (European Central Bank, 2018).

Another study selected payment methods not in the traditional and electronical ones, but into three categories: prepaid, pay now and pay later (Rouibah et. al., 2016: 40).

Relatively new and innovative payment method is cryptocurrency or Bitcoin, but people are unaware to use it, because of insufficient knowledge which is the main barrier to this methods' development. *Polasik* has indicated that another reason why Bitcoin has not become popular is existence of other well-known payment methods such as cash-on-delivery, bank transfer, payment card, PayPal and others from which PayPal had positive impact on customer decision of Bitcoin. It could be duo to the popularity of PayPal, because it is more familiar to customers. Also, PayPal and credit cards are less risky than Bitcoin due to chargeback procedures. Customers who use cash on delivery usually are distrustful to new technologies or they do not have payment card or bank account. So, it is not expected that these customers are interested to use Bitcoin (Polasik, et. al., 2015: 17).

There have been several studies how gender affect online shopping behaviour as it is important to marketing specialists and digital marketing managers. Study in China (Ho, Awan, 2019: 21) has revealed that female customers have stronger and more significant opinions about the effect of perceived risks when shopping online than male. If female customer will perceive high risk from online shopping, her motivation will be reduced. For female customers it is very important to feel stable and secure when shopping online and managing payments. However, *Black* (Black, 2005: 652) has indicated that there is no relevance between age and likelihood of making an online payment, but analysing consumer willingness to purchases online analysing people behaviour in rural and urban areas. People from urban areas are more likely to make online payments than those in rural areas. Experience with the internet is important to ensure customer trust, but sometimes there are no high-speed internet connection in rural areas, and it makes access to the internet more difficult. Study in Japan (Fujiki, Tanaka, 2018: 90) revealed that major payment methods for day-to-day transactions are cash and credit card, and those households with higher disposable income, better financial knowledge,

more financial assets, younger household head, female household head, higher education and those who are not self-employed, living in a large city and living in the areas with more passengers per kilometre use credit card instead of cash. But *Runnemark et. al.* (Runnemark et. al., 2015: 18) revealed that purchasing identical products, customers better choose to use debit card instead of cash. Besides product attributes have stronger effect on the choice on payment method than companies' characteristics. What means that if uncertainties of particular product can be reduced in the internet shop while searching for information than the using of credit card will increase, if uncertainties cannot be reduced than cash payments will be used (Zhang, 2006: 1086) Another research has indicated that credit or debit cards are universal payment method for purchases online and only few people prefer to use cash for online transactions (Stavins, 2018: 38).

Customers like to compare information and *Chiu* revealed that information search in the online store's costs cheaper than in brick-and-mortar markets. Also, the price sensitivity is higher in online markets (Chiu et. al., 2019: 28). Organisations have important role in strategy selection (Simanskiene, Gargasas, Romanauskas, 2015: 316).

One of the main factors that influence retailer's choice of payment methods is the cost. *Gruschow and Brettel* focuses on cost and credit effective payment services. The study analyses such payment methods as invoice, credit card, PayPal and prepayment across 14 European countries indicating that there are strong differences across countries in the cost of payment services due to variation in the pricing of payment services (Gruschow, Brettel, 2018: 148). What means that although there are a lot of payment methods around the world, payment options in one country depends on the costs of particular payment service.

New and less known payment methods exist, for example, payment using QR (Quick response) codes which is pretty innovative approach for payments. The factors that influence this payment method the most is attitude, subjective norms and level of personal innovativeness (Liébana-Cabanillas et. al., 2015: 1043). Within the evolution of technology mobile payments using smartphones and biometric payments has become popular (Kim et. al., 2019: 55). Although credit and debit cards have become very reliable and convenient payment method there are cybersecurity risks if online transactions are made across great distance and with big amount of money, *Mayle* has revealed that frequent usage of mobile payments is associated to expensive credit card fees (Mayle, 2019: 385).

Alsolami (Alsolami, 2019: 521) has introduced with BioPay method which is payment and/or withdrawal tool for financial transaction which is based on fingerprints, not plastic cards as it is for credit and debit cards. The mechanism of this method is that person in payment and/or withdrawal operation scan fingerprint and BioPay match this fingerprint with the one which is in the system. If the fingerprint is correct, then user needs to enter four-digit authentication code and if it is correct then the second factor authentication is made sending another code as a text message. This method is considered as more secure, because of fingerprint which is unique and there are no two persons with the same.

There have been researches which have indicated that people spend more money online that they think they are. Spent money could be unplanned in planning before shopping on internet (Huseynov, Yıldırım, 2014: 461).

There had been research which indicates that there is not significant difference between gender, age and education level on spending's online, but income has significant effect on online spending, however, it is logical that people with more money spend more money. But interesting that people who had access to internet longer period of time are more likely to spend more money on purchases on the internet (Akhter, 2012: 114). Those aspects are very important for sustainable management (Simanskiene, Zuperkiene, 2013: 2016). Other factors are covered also in many research findings word-wide.

2. Empirical Research Main Results

The survey was realised at the end of 2017 and beginning of 2018 in Latvia in co-operation with company *iMarketing*, University of Latvia and Chamber of Trade and Commerce of Latvia. The survey was located

on one of the most popular internet platforms in Latvia *inbox.lv*⁴ and randomly selected possible respondents were invited to fill the survey. It was ensured that each respondent can fill the survey only once. All data of the survey were obtained in SPSS to provide deep data analysis using indicators of descriptive statistics (arithmetic mean, mode, median, variance etc.), cross-tabulations, testing of statistical hypotheses and correlation analysis.

The sample of the survey consisted of 2513 responses. Table 1 presents in detail the demographic of the sample.

Table 1. Demographic characteristics of the respondents in survey on internet shopping in Latvia

| | | N | Percent |
|---|-----------------------------|------|---------|
| Gender | Female | 878 | 62.9 |
| | Male | 518 | 37.1 |
| Age | Under 18 | 26 | 1.8 |
| | 18–24 | 135 | 9.6 |
| | 25–34 | 357 | 25.3 |
| | 35–44 | 369 | 26.2 |
| | 45–54 | 324 | 23.0 |
| | 55–64 | 157 | 11.1 |
| | 65+ | 41 | 2.9 |
| Region | Riga and the region of Riga | 676 | 48.0 |
| | Kurzeme district | 222 | 15.8 |
| | Latgale district | 148 | 10.5 |
| | Vidzeme district | 214 | 15.2 |
| | Zemgale district | 147 | 10.4 |
| The last time of purchase or order of a product or service online | Over the last 30 days | 1343 | 63.4 |
| | Two months ago | 281 | 13.3 |
| | Three months ago | 108 | 5.1 |
| | Six months ago | 113 | 5.3 |
| | I do not remember | 273 | 12.9 |

Source: Authors calculations based on the survey in 2018, $n = 2513$

The sample of the survey consisted of 62.9% of female respondents and 37.1% of male respondents. The most represented age group was from 35 to 44 years (26.2%), however also respondents from 25 to 34 years (25.3%) and from 45 to 54 years (23%) were represented properly. The least represented groups were under 18 years old (1.8%) and over 65 years old (2.9%). Almost half of the respondents are from Riga or Riga region (48%), but the remaining respondents are evenly distributed in the other regions of Latvia. Most of the respondents had been shopping online in the last six month and only 12.9% did not remembered the last time shopping online, but what is important – all respondents have been shopping online.

The regularity of shopping online and spent money on the internet shopping websites depends on the consumer trust, therefore it is crucial for companies to provide variety of qualitative payment methods. Offered payment methods in internet shops in Latvia are paying at the store which is owned by internet shop, pay with credit or debit card on the internet, paying using PayPal, invoice, pay at the pick-up box place (for example, Omniva, DPD), cash-on-delivery or cryptocurrency (offered by only few internet shops). Respondents evaluations on the most commonly used payment methods on internet shops in Latvia are included in the table 2.

⁴ TOP 20 websites in February 2019, Gemius, available: <https://www.gemius.lv/all-reader-news/gemius-publice-interneta-lapu-top-20-februari-2019.html> [viewed 30.03.2019.]

Table 2. Main statistical indicators on respondent’s evaluations on most commonly used payment methods on Internet Shops in Latvia

| | | At the store | With debit or credit card at the moment of purchase | PayPal | Invoice | At the pick-up box place | Cash-on-delivery | Crypto-currency |
|----------------|---------|--------------|---|--------|---------|--------------------------|------------------|-----------------|
| N | Valid | 1385 | 1556 | 1189 | 1177 | 1178 | 1331 | 1048 |
| | Missing | 1128 | 957 | 1324 | 1336 | 1335 | 1182 | 1465 |
| Mean | | 7.72 | 7.84 | 4.76 | 4.85 | 4.05 | 5.75 | 1.67 |
| Median | | 9 | 9 | 4 | 5 | 2 | 6 | 1 |
| Mode | | 10 | 10 | 1 | 1 | 1 | 10 | 1 |
| Std. Deviation | | 2.860 | 2.618 | 3.650 | 3.242 | 3.408 | 3.489 | 1.943 |
| Variance | | 8.180 | 6.854 | 13.322 | 10.511 | 11.611 | 12.171 | 3.775 |
| Range | | 9 | 9 | 9 | 9 | 9 | 9 | 9 |
| Minimum | | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Maximum | | 10 | 10 | 10 | 10 | 10 | 10 | 10 |

Source: Authors calculations based on the survey in 2018, $n = 2513$, Evaluation scale 1–10, where 1 – do not use; 10 – use most often

Research results indicate that although all possible methods of payments are used and whole evaluation scale is covered for all analyzed aspects, but the most used payment method was with debit or credit card at the moment of purchase (with arithmetic mean 7.84, mode 10 (the highest evaluation is given by 41% of respondents who indicated method of payment) and median 9 – it means that half of respondents gave 9 or less and half of respondents gave 9 or more). For this payment method respondents have smallest variability of responses – standard deviation is one of the smallest. Distribution of responses on payment with credit or debit card at the moment of online purchase in Latvia in 2018 is included in table 3.

Table 3. Distribution of responses on respondent’s evaluations on payment with credit or debit card at the moment of online purchase in Latvia at the end of 2018

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|--------|-----------|---------|---------------|--------------------|
| Valid | 1 | 79 | 3.1 | 5.1 | 5.1 |
| | 2 | 26 | 1.0 | 1.7 | 6.7 |
| | 3 | 36 | 1.4 | 2.3 | 9.1 |
| | 4 | 29 | 1.2 | 1.9 | 10.9 |
| | 5 | 142 | 5.7 | 9.1 | 20.1 |
| | 6 | 89 | 3.5 | 5.7 | 25.8 |
| | 7 | 133 | 5.3 | 8.5 | 34.3 |
| | 8 | 174 | 6.9 | 11.2 | 45.5 |
| | 9 | 210 | 8.4 | 13.5 | 59.0 |
| | 10 | 638 | 25.4 | 41.0 | 100.0 |
| Total | | 1556 | 61.9 | 100.0 | |
| Missing | System | 957 | 38.1 | | |
| Total | | 2513 | 100.0 | | |

Source: Authors calculations based on the survey in 2018, $n = 2513$, Evaluation scale 1–10, where 1 – do not use; 10 – use most often

Data of table 3 indicates that experience in use of payment methods in internet-shops are very different.

Table 4. Main Statistical Indicators on Female and Male Respondent's Evaluations on paying with credit or debit card at the moment of purchase in Latvia at the End of 2018

| Gender | Number of respondents (n) | Mean | Standard Deviation | Standard Error of Mean |
|--------|---------------------------|------|--------------------|------------------------|
| Female | 790 | 8.08 | 2.514 | 0.089 |
| Male | 467 | 7.48 | 2.685 | 0.124 |

Source: Authors calculations based on the survey in 2018, $n = 2513$, Evaluation scale 1–10, where 1 – do not use; 10 – use most often

As data table 4 indicate, the evaluations of female and male respondents are very similar with more differences in evaluations by male respondents what is indicated with bigger standard error of mean. To more accurate results t-test was used to test statistical hypothesis on differences of mean evaluations by female and male respondents on use of credit or debit card to pay for the purchase on the internet. Results are included in table 5.

Table 5. Independent Samples t-test on Significance of Differences of Responses by Female and Male on Respondent's Evaluations on Using Credit or Debit Card at the Moment of Online Purchase in Latvia at the End of 2018

| | Levene's Test for Equality of Variances | | t-test for Equality of Means | | | | | | |
|-----------------------------|---|-------|------------------------------|---------|-----------------|-----------------|-----------------------|---|-------|
| | F | Sig. | t | df | Sig. (2-tailed) | Mean Difference | Std. Error Difference | 95% Confidence Interval of the Difference | |
| | | | | | | | | Lower | Upper |
| Equal variances assumed | 4.723 | 0.030 | 3.972 | 1255 | 0.000 | 0.598 | 0.151 | 0.303 | 0.893 |
| Equal variances not assumed | | | 3.905 | 926.921 | 0.000 | 0.598 | 0.153 | 0.297 | 0.898 |

Source: Authors calculations based on the survey in 2018, $n = 2513$, Evaluation scale 1–10, where 1 – do not use; 10 – use most often

As data table 5 indicate – evaluations of female and male respondents on credit or debit card usage at the moment of online purchase do not differ statistically different with level of significance 0.000.

Researchers but especially practical business organizers are interested in amounts of money spent in purchase – distribution of money spent for purchase in Latvian internet shops in 2018 is included in figure 1.

Figure 1 indicate that 55% of customers from Latvia mostly spend small amount of money on Latvian internet shops (less than 100 EUR) and there are only 5% of respondents who spend from 501 to 1000 EUR.

Distribution of money spent for purchase in foreign shops by customers in Latvia in 2018 is included in figure 2.

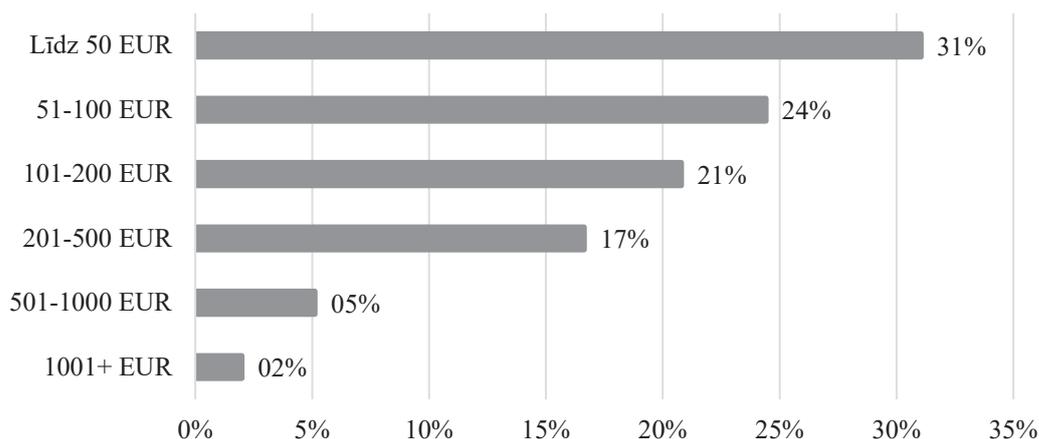


Figure 1. Money spent on Latvian internet shops in 2018 (%)

Source: Authors calculations based on the survey in 2018, $n = 2513$

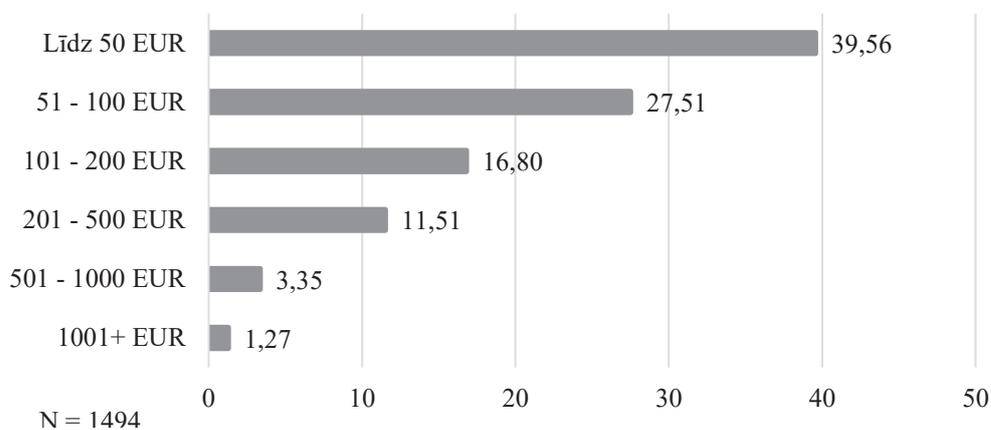


Figure 2. Money spent on foreign internet shops in 2018 (%)

Source: Authors calculations based on the survey in 2018, $n = 2513$

Comparing spent money on Latvian internet shops to spent money on foreign internet shops, Figure 2 indicates that majority of respondents (67.07%) spend until 100 EUR on foreign internet shops. And this could be the issue to analyse in wider context to understand what the main factors are why customers from Latvia spend more money in foreign internet shops than in the local ones.

Conclusions

This study investigates most commonly used payment methods for online purchases in Latvia and differences depending on gender, age group and region and also consumer spending's in internet shops of Latvia and foreign ones.

Payment methods – traditional and electronical – are widely analysed by academic researchers and businesses. The main theoretical findings indicate the debit or credit cards are widely used around the world to pay for the purchases online, but still cash is an option.

Although cryptocurrency is not popular payment method, within the development of technologies new innovative methods have been discovered and introduced.

The main findings of the empirical research – survey indicate that customers from Latvia prefer to pay with debit or credit card at the moment of purchase in the internet. As the second most preferable option

is paying at the store, because in Latvia the most popular internet shops owns also physical shops where customers can receive products ordered online. The least used payment methods for online purchase are cryptocurrency and at the pick-up box place.

There is no statistical difference between female and male customers on use of credit or debit card usage for online payments.

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APSIPIRKIMO METODAI INTERNETU – TYRIMO REZULTATAI

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Santrauka

Kuriant telekomunikacijas, elektroninė prekyba sparčiai keičia tradicinius pirkimus ir siūlo naujų būdų mokėti už prekes. Mokėjimas yra vienas pagrindinių sprendimų priėmimo proceso etapų, tai ypač svarbu elektroninės prekybos atveju, nes yra didelė tikimybė, kad vartotojas atsisakys pirkinių krepšelio, jei nebus pageidaujamo mokėjimo būdo. Pritraukti ir išlaikyti klientus įmonei gali padėti tik lanksčios mokėjimo galimybės.

Atliekant tyrimą siekta išsiaiškinti, kiek pinigų Latvijos klientai palieka pirkdami internetu ir kokie populiariausi Latvijoje mokėjimo perkant internetu būdai. Tyrimo metodai: mokslinių publikacijų ir internetinės prekybos plėtros statistikos analizė, internetinėje parduotuvėje atlikta apklausa bendradarbiaujant su bendrove „iMarketing“, Latvijos universitetu ir Prekybos bei amatų rūmais, esančiais Latvijoje. Tyrimas atliktas Latvijoje 2017 metų pabaigoje ir 2018 metų pradžioje.

Respondentų nuomonės vertintos pagal skalę nuo 1 iki 10: kai nesutinkama su teiginiu vertinama vienetu, 10 – visiškai pritariama teiginiui. Atliekant duomenų analizę naudoti aprašomosios statistikos rodikliai, taikyta dispersijos (ANOVA) ir koreliacijos analizė.

Tyrimo rezultatai ir išvados atskleidė, kad dažniausia perkant internetu atsiskaitoma debeto ar kredito kortele pirkimo ir mokėjimo momentu parduotuvėje, rečiausiai naudojami mokėjimo būdai – kriptovaliutos. Statistinių skirtumų tarp klientų moterų ir vyrų dėl kredito ar debeto kortelių naudojimo mokant internetu nenustatyta.

Lyginant išleistas lėšas Latvijos internetinėse parduotuvėse ir panaudotus pinigus užsienio internetinėse parduotuvėse matome, kad dauguma respondentų iki 100 eurų daugiau išleidžia užsienio internetinėse parduotuvėse. Tai galėtų būti tolesnių tyrimų laukas, siekiant suprasti problemą platesniame kontekste, kodėl Latvijos gyventojai daugiau pinigų išleidžia užsienio, o ne vietinėse internetinėse parduotuvėse.

PAGRINDINIAI ŽODŽIAI: *internetinė rinkodara, mokėjimo būdai, pirkimas internetu, apklausa.*

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