

CREATING VALUES FOR THE CUSTOMER IN E-COMMERCE

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Abstract

The globalization of markets and competition as well as the rapid development of the Internet generate increasing demands for companies, in terms of the ability to create and deliver value to clients, but also the ability to increase their value. E-commerce in Poland is growing remarkably year-on-year, which is determined by the increasing willingness of customers to make purchases this way. Consumer behavior is evolving, and e-entities need to adapt to these changes. Efficient service plays an increasingly important role, generating additional value for the customer. The aim of the study is to present the popularity of online shopping and the ability to create value for customers through e-commerce. The source basis of the study is the available literature on the subject and the author's own research conducted on e-commerce clients in Poland. Although research cannot be generalized to the entire population, their character decides about practical applicability. The value provided to clients enables e-businesses to gain financial and image benefits. However, they need employees with the highest potential and motivation to act, so as to encourage customers to buy and to see their increasing benefit. Thus, establishing a valuable relationship with the customer can be a way to stand out in a competitive market, and the success of the sale will be determined not only by the relationships themselves, but also by their quality.

Keywords: e-commerce, value, customer, client, innovation, motivation.

Classification JEL: O31 – Innovation and Invention: Processes and Incentives; M12 – Personnel Management.

1. Introduction

The term 'value' is not unequivocal and can be defined in various ways, depending on the scientific discipline in which it will be considered (*Majchrzak-Lepczyk, 2015*). Value is one of the philosophical categories and means something valuable and desirable (*Kawa, 2017*). For the first time in the literature it was defined by P. Drucker in 1954. It is defined as the goal of human endeavors and refers to ideas, people, things, phenomena, as well as their specific properties, but most often value is understood as an assessment of the usability of a product resulting from the ratio of what has been received to what has been given (*Zeithaml, 1988: 14*).

An idea is the most important that any value is always a result of intentional human effort. This means, only the human potential, i.e. employees and senior employees in the organizations could make/create new value which will be useful and contributive for the others – both the organizations and the individuals.

When considering the matter-of-fact of all the created values, each value is assessed in many ways and by many individuals. For example, when creating them, people insert into created values their own imaginations, intention, and especially, their willingness for created something 'new' will be useful and helpful for somebody else – for other concrete person/s.

On the other hand, the addressee (recipient) of created value, i.e. new product, service, idea, or new quality of knowledge, assesses the real value or contrition of these ones just for him or her. We can say that in the case of various intellectual level of the recipient, the resultative level of the assessed contribution can vary. It means, the higher is intellect of the individual/recipient, the higher or wider is judged and considered contribution: from a simple consumer viewpoint to a wider and qualitatively higher societal benefits.

Aim of the paper is search the organization possibility and/or human potential ability to create value for customers through e-commerce. Apart from theoretical analysis, the author's own research is presented which was conducted on e-commerce clients in Poland. The value

provided to clients enables e-businesses to obtain many benefits. However, the organizations operating in the sphere of e-business, need employees and experts with the highest potential and motivation to act, so as to encourage customers to buy and to see their increasing benefit.

2. Essence and meaning of values for the client

Concept of the value in management sciences most often refers to the client and is therefore referred to as 'value for the client'. Ph. Kotler (1994) describes it as „the difference between the total value of the product for the customer and the cost to be incurred in connection with its acquisition”. In other words, it is the sum of benefits that the customer expects from the product being purchased. The perception of values is therefore individual in nature, which is noticed by M. Szymura-Tyc (2005: 74), claiming that “... the value for the client is the surplus of benefits perceived by the customer over the subjectively perceived costs related to the purchase and use of a given product.” The author calls this dependence a bundle of values that includes benefits of a utilitarian, social, emotional and cognitive nature (Szymura-Tyc, 2004: 208). In turn, J. C. Anderson, D. C. Jain & P. K. Chintagunta (1993: 5) indicate another dimension of economic, technical, service and social benefits. Thus, value is a capacious concept, without clearly delineated boundaries.

When making the literature review, one can also find definitions that reduce the subject concept to a one-sided relationship. In this approach, value occurs as a combination of benefits such as: quality, price, convenience, timely delivery and service in the period before and after the sale. H. E. Butz Jr. & L. D. Goodstein (1996) believe that value is an emotional bond that arises between the recipient and the supplier and takes place after using the product and finding certain benefits in it. R. B. Woodruff (1997: 142) asserts that what is important for the customer is the moment of making the purchase decision, the period of using the product and the consequences of its use which make it easier or difficult to achieve their goals.

The author notes that the value for the customer may vary, depending on different periods, i.e. when making a purchase decision, during the use of the product and after its use. The first stage focuses on the attributes of the product and the search for alternatives. The other two periods are related to the consequences of using a given product. This approach is reflected in the presented hierarchical model of values for the customer (Figure 1).

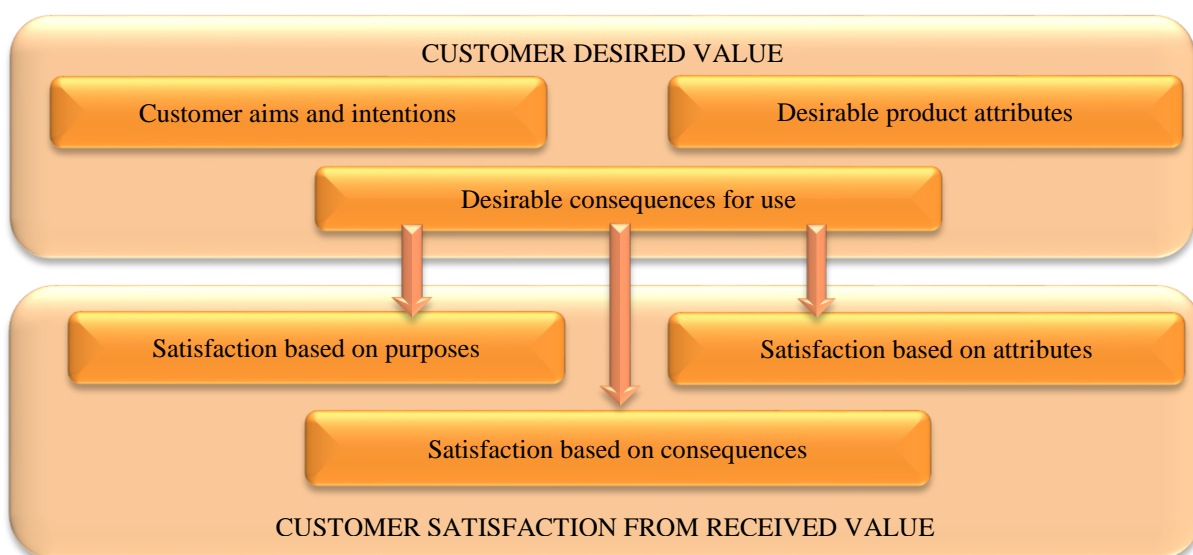


Figure 1. Hierarchical value model for the customer R. B. Woodruff' (prepared on the basis of: M. Szymura-Tyc, *Marketing in contemporary processes of creating value for the client and enterprise*, AE Publishing House in Katowice, Katowice, 2005: 76-77)

K. Monroe (1990: 46) is of the opinion that “value perceived by buyers is a relation between the quality as well benefits perceived by them in a product, and perceived sacrifices that must be borne by the buyer by paying a given price.”

An important feature of value is its *universality*. Customers can, to a greater or lesser extent, assess the benefits and costs associated with the purchase of a given product, which, however, can change over time and during the product use. For this reason, managers must take into account the life cycle of a product and the numerous external conditions that will affect the value for the client (Bae, 2012; Majchrzak-Lepczyk, 2015: 72; Wu & Li, 2018).

There are different approaches to customer value management, which are characterized by different degrees of usability, understood as the ability to meet the needs of an economic entity in the scope of creating and implementing activities aimed at customer needs and creating company value (Chiu, Wang, Fong & Huang, 2012; Yadav, Rai & Srivastava, 2014). Customer-perceived value results from an overall evaluation of the rewards and sacrifices associated with the service (Jiang, Jun & Yang, 2016). Customers tend to pay more attention to price reductions than to a proportional increase in benefits. Thus, the objective features of the product will not be relevant to its determination, but the way they are perceived by the buyers. Apart from the features of the product itself, the relations established with the company are also assessed. Therefore, we can talk about customer's satisfaction when the results of purchase and use of the product exceed the expectations of the buyer.

3. The development of the e-commerce market in Poland

E-commerce is currently one of the most dynamically developing areas of the economy in many countries especially Poland (Xing, Grant, McKinnon & Fernie, 2011; Majchrzak-Lepczyk, 2016; Hofman-Kohlmeyer, 2016). Polish entrepreneurship is evolving, and its impetus is the dynamic development of the Internet, as well as the opportunities brought by the digital revolution. The global e-commerce market is growing year by year at a rate of around 20 percent. The forecasts for Polish e-commerce are very optimistic, as they indicate an increase of around 23 percent year-on-year. The e-commerce segment in Poland is growing faster than in the world, and its value is estimated at PLN 40 billion in 2017 (Interaktywnie.com, 2018). For entities already operating on the market, it generates new competitive opportunities, while for emerging enterprises, thanks to low barriers to entry, it offers a chance for rapid development. The knowledge and skills of employees, which translate into the organization's financial results (Ciekanowski, 2014), are extremely important here. Thus, *investments in human potential* open up great opportunities for enterprise development, but at the same time their lack makes the organization stagnant.

The growth of e-commerce is undoubtedly fostered by the increasing mobility of consumers, which is manifested by the huge popularity of portable devices, which, apart from standard communication, allow to order products at a time and place that is convenient for them. The growing number of Internet users, the introduction of the trading ban on selected Sundays, investments of enterprises in omnichannel¹ (Murfield, Boone, Rutner & Thomas, 2017; Rosenbloom, 2007) the increasingly common use of smartphones to perform online shopping are the main factors that will affect the dynamic development of e-commerce.

According to research carried out by Gemius for e-Commerce, in 2017, 54% of Polish internet users made online purchases, up from 50% a year earlier, which gives around 15 million consumers. Analyses indicated that the strongest factor encouraging e-shopping is their availability around the clock (82% of indications). For 44% of Internet users, online

¹ It's a multichannel, whose goals are to provide a consistent shopping experience to the consumer regardless of which channel or channels interact with the seller.

shopping is convenient and uncomplicated (41%). 39% of respondents believe that e-shopping takes less time than on-line stores, while 33% of respondents perceive it is cheaper. A change is also observed in the case of the perception of e-shopping security. While in 2016, 43% of respondents considered online shopping as risky, in 2017 this opinion was shared only by 38% of people (*Gemius dla e-Commerce Polska 2017*). For people who shop online, the speed of delivery is very important, so the 'day delivery' is getting stronger. With a very large volume of transactions and small parcels that characterize the segment of individual clients (B2C), an important role is played by logistic customer service, which obviously shapes competitive advantage. E-businesses also need to master the characteristic e-commerce returns service, as well as the option of giving back money to the buyer's account within 14 days to in accordance with the European Union regulations.

In business operations the Internet appeared as an additional sales channel and a new source of creating and strengthening relationships. Customers were offered access to widely understood information, with the ease of searching for offers and comparing them. The purchase is possible to be made at a convenient time and place. Due to the specificity of e-commerce and lack of physical contact with the product, a friendly environment should be created for the client to encourage shopping. It is also necessary to ensure a high level of security.

4. Value for the customer in e-commerce

In e-commerce, transactions of purchase and sale take place in computer networks. Goods or services are ordered electronically, while payment and delivery can be made in any form. Such orders can be placed by telephone, fax, television and internet. The most popular are internet transactions, which is why the attention was focused on them. Thus, the Internet has become an important medium and tool in creating value for the customer, changing the catalogue of benefits and costs for the customer.

The price of the product is one of the most important criteria in electronic purchases. Customers will look for products whose price is attractive to them, often lower than those offered in traditional stores. At the same time, customers incur certain non-financial costs, related primarily to the time of delivery, receiving the wrong product (size, color, type), often not being able to try out or try on the goods before buying, etc. In e-commerce transactions are carried out at a distance, which implies both benefits and costs. From the customer's perspective, a lower price and convenience of purchase may be associated with lack of immediate access to the product and the risk of receiving a product that will not meet expectations. It should be remembered that clients are characterized by a large diversity of behaviors, which is why for a large number of them a wide range of products, prestige of the brand, delivery speed or, for example, recommendations, may be more important than the price. T. Doligalski (2013: 61) divided partial categories of values related to online sales:

1. *Value of the goal* – it is the ability of internet sellers to meet customer needs;
2. *Value of communication* – the way of contacting the client. Customers expect contact, giving them access to full information, they want quick answers to the questions asked. A third party in this communication is another customer expressing opinions about the company or its products, or the courier delivering the parcel;
3. *Value of convenience* – it refers to lack of the need for the customer to move to purchase products, and the ease and speed of choice at a convenient place and time, using any communication device;
4. *Value of experience* – is related to the client's emotions and refers to lifestyle, fashion or trends. The experience is related to the purchase process, but also to what happened before and after the purchase;

5. *Value of individualization* – it concerns the adaptation of the offer to the customer's preferences without its direct participation. The customization of offers may also take place through customization, in which the client co-creates value with the company;
6. *Value of belonging* – for many customers the role of belonging, or identifying with specific social groups is increasing, creating consumer communities;
7. *Time value* – is of great importance in shaping the value for the client. This is the time for finding a product and information about it, answering customer questions and the duration of delivery of the ordered goods;
8. *Value of security* – e-commerce is perceived as more risky than traditional trade. It is also about trusting the seller, about the payment and protection of personal data.

Competitive advantage is achieved by those enterprises that skillfully implement new logistics solutions tailored to the clients' expectations (*Mentzer, Matthew & Cheung, 2004*). In order to do this, a man with appropriate knowledge and skills is necessary, which will allow the company to shape a strong competitive position.

Thus, the value of modern organization is not only good economic results, technology or applicable procedures, it is also intellectual capital (*Olak, 2011*), understood as the knowledge and ability to use it gathered in the company. Logistics does not only support e-commerce, but also opens up new opportunities for it. Logistics creates value by accommodating customers' delivery requirements in a cost effective manner (*Stank, Goldsby, Vickery & Savitskie, 2003: 27*). Entities operating on the Internet are forced to guarantee customers the choice of delivery, the date of collection and its change and return of the product. Still, without proper support of marketing activities, it will be difficult to identify the clients' needs and prepare an offer for them (*Geng & Chu, 2012; Kadlubek, 2015*).

5. Method

The study uses the results of research carried out using an online survey, based on a questionnaire in an electronic version, posted on the Webankieta.pl platform. The study lasted two months – from 24. 11. 2016 to 24. 01. 2017.

5.1. Characteristics of the survey

247 correctly completed surveys were obtained, which were subjected to a further analytical procedure. The study was taken by adults who declared making purchases in e-commerce. The selection was accidental, which means that the study is not generalizing. The analysis aimed, among other things, at showing how customers in Poland perceive value in e-commerce and what it determines. The average profile of the person taking part in the study is following: woman; less than 29 years old; working at the position of office worker; with university degree; with income less than 2,000; with four-person household.

The majority of respondents were women – 67% and young people up to 29 years of age, with a nearly 59% share in the study. Almost 60% of clients had a university degree, 40% had secondary education. Respondents most often declared being a student – over 38%, while also often working. The most often mentioned profession was an office worker. The majority of respondents came from four-person households (almost 30%). Slightly more than 26% were represented by three-person households, over 20% – two-person households. Available income per one person was up to PLN 2,000 for almost 35% of respondents, 29% of them declared income up to PLN 3,000.

Qualitative features were assessed in the studies. The analysis of such data has its own specificity, based on the use of adequate statistical tools for comparisons. The structure indices (percentages) were calculated for variables measured in the rank and nominal scales.

5.2. Most important results of the survey

The study participants were asked to determine their perception of the Internet (Figure 2). The obtained answers show that the Internet has very wide applications in the daily lives of respondents, and opinions about it are very favorable. More than half of people participating in the study perceive and treat the Internet as a source of knowledge and information. Another of the categories indicated it is a place where it is easy to compare the offers of competing businesses and make purchase decisions (a help tool when making purchase decisions). Respondents referred to the Internet as a shopping destination (49%) (*Gemius dla e-Commerce Polska 2017*), a place of study (46%), the main medium of information and a place to look for a job at 41%. As you can see the Internet is perceived comprehensively, and consumers perceive and use the advantages it offers.

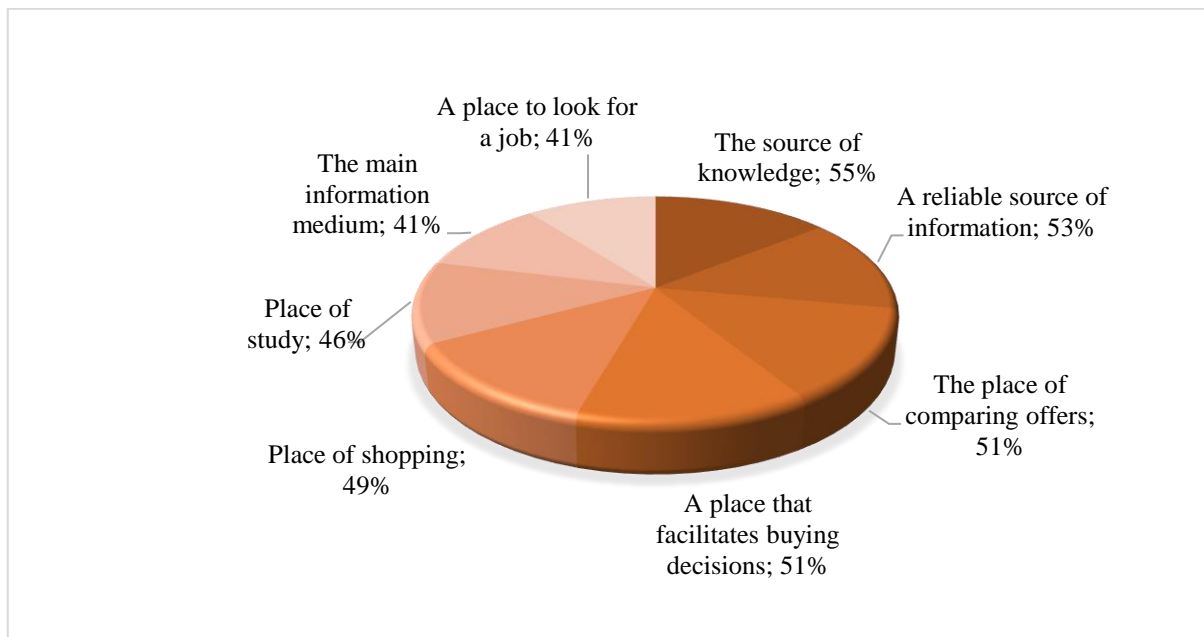


Figure 2. The perception of the Internet by customers (own study)

The credibility of the website or online store is very important in the shopping process. When asked about the factors that affect and shape this credibility, Internet users most often indicated the accuracy of information about the terms of the order, possible complaint or refund process (68%), (*Interaktywnie.com, 2018; Ocicka & Raźniewska 2016*). Thus, the form of the message and communication is very important here, often being a distinguishing feature among available offers. An attractive price came in second place (58%), (*Gemius dla e-Commerce Polska, 2017; Cichosz, Goldsby, Knemeyer & Taylor, 2017*). A clear and functional website on which one can easily place an order is another factor affecting the credibility of the website or online store, where the customer expresses the desire to make a purchase. In other words, information, graphics, and photo quality are very important in shaping the competitive position of the e-business and, as you can see, they constitute a certain value for the consumer.

Logistics plays an increasingly important role in e-commerce (*Bask, Lipponen & Tinnilä, 2012*), attracting new customers, but also maintaining relations with the existing ones through timely delivery, compliance of the goods with the order, lack of damage and losses, or complaints. For 45% of respondents also low delivery costs affect the perception of the credibility of the online store. Too high or too low fees may reduce this credibility.

Modernity determines the difficulty of surviving on a very competitive and globalizing market, at the same time enforcing changes in the understanding of the company and

competition. The customer can choose a product from any market at a convenient time and place. Businesses, however, will look for ways to reach the customer and obtain information about them. Knowledge gained in this way may allow to individualize offers addressed to particular clients, leading them to satisfaction.

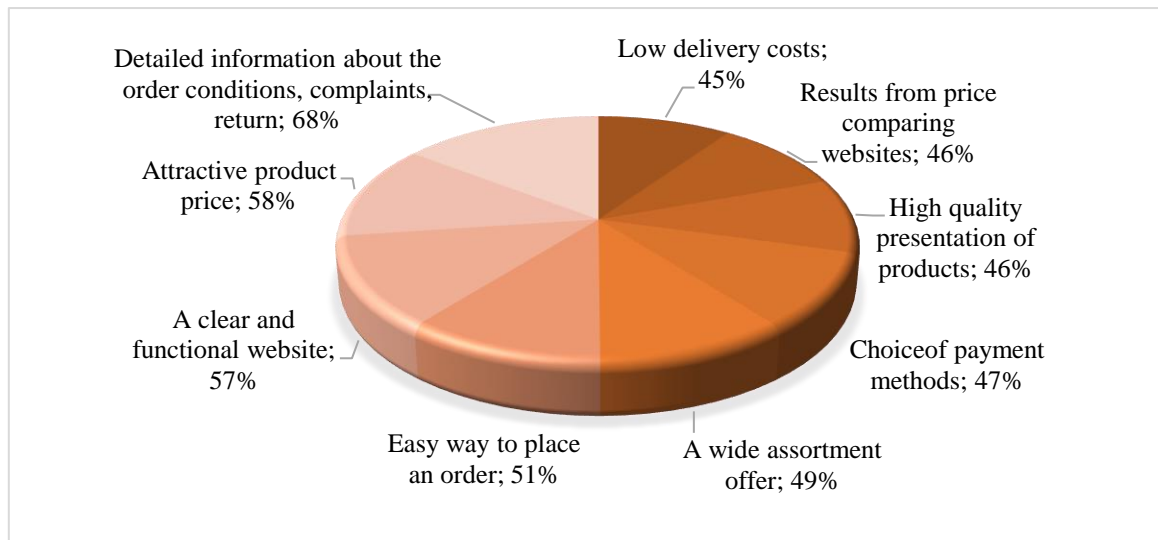


Figure 3. Factors affecting the credibility of the website/online store (own study)

6. Conclusion

By means of globalization, the development of information technologies and the intensified competitive struggle, markets are becoming more and more saturated. Customers, on the other hand, thanks to the speed and comfort of access to the Internet, have gained a huge selection of products of similar quality. This allows them to freely use information and easily compare market offers. As a consequence, clients become more aware of their own rights, have a more rational attitude towards market offers, but they also have higher requirements. Enterprises are struggling with problems related to gaining new clients, as well as looking for ways to retain them in the long-term and shape their loyalty (Petrykowska, 2013: 6). The wide availability of information and, as a consequence, the wealth of knowledge is becoming an indispensable element of today's management of organizations. Human capital as the most valuable among other resources present in the enterprise (Kucharčíková, Tokarčíková & Blašková, 2015), is the only capital that has the ability to acquire, collect and select the necessary information, and as a result it is the owner of knowledge that he uses to make decisions and solve problems at every level of management (Butkiewicz-Schodowska, 2015: 115).

The modern client smoothly transitions between different sales and distribution channels, deciding on the manner, time and place of delivery of the purchased product. In turn, apart from selling the products themselves companies, more and more often, also provide values that have different benefits.

The considerations contribute to a broad spectrum of issues related to value creation in e-commerce (Wu & Li, 2018). The research makes it possible to draw interesting conclusions, among others, confirming the increase of consumer requirements with respect to the quality of communication and ways of delivering products. Undoubtedly, technological advances and innovations are conducive to the development of e-commerce. Also, mobile devices and applications as well as the expanding offer of non-cash payments constitute an incentive for transactions carried out on the Internet.

The application and implementation of new technologies is changing the standard of functioning of both consumers and enterprises. Internet reality is changing the approach to managing communication methods, concluding transactions and shaping relationships. Being connected to the Internet seven days a week, 24 hours a day is a fact that modern organizations must cope with. E-businesses are expected to respond quickly, efficiently and accurately to the needs reported by customers. Customers with almost unlimited and quick access to information are beginning to expect the business offer to be tailored to their individual requirements. The greatest value of e-commerce for the customer is the speed and transparency of communication.

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