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ŠTEFAN ŽÁK – MÁRIA HASPROVÁ – TOMÁŠ RUŽIČKA

CONSUMER BEHAVIOUR CHANGES IN THE ERA OF DIGITAL MARKETING

Consumer Behaviour Changes in the Era of Digital Marketing

Authors

doc. Ing. Štefan ŽÁK, PhD., MBA, LL.M. / Faculty of Commerce, University of Economics in Bratislava, Slovak Republic
Ing. Mária HASPROVÁ, PhD. / Faculty of Commerce, University of Economics in Bratislava, Slovak Republic
Ing. Tomáš RUŽIČKA, PhD. / TOMAX, Ltd., Slovak Republic

Reviewers

doc. PhDr. Ing. Pavol KRIŽO, PhD., MBA / Bratislava University of Economics and Management, Slovak Republic
doc. Ing. Gabriela PAJTINKOVÁ BARTÁKOVÁ, PhD. / Comenius University in Bratislava, Slovak Republic
Ing. Martina JELÍNKOVÁ, Ph.D. / University of Pardubice, Czech Republic

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Ing. Martina JELÍNKOVÁ, Ph.D.

University of Pardubice, Czech Republic

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Introduction

Technology has changed rapidly in the last 30 years, and even changes can be seen in a much shorter time frame - for example, in the last three years. Technological progress is a driving force that affects all elements of the market. The consumer can be seen as the core marketing element, and all marketing activities focus on consumers. Contemporary consumer is more connected online than ever before. At the same time, the range of activities that consumers carry out online has expanded significantly. The consumer behaviour represents the different ways in which products, services or resources are consumed. The trend is towards a significant increase in consumption, not only in terms of a volume but also in terms of quality and a structure.

The turnover from the sale of goods and services via the Internet has been steadily increasing. This trend is noticeable both locally and globally. The continuous access of consumers to the Internet is accompanied by the presence of applications for mobile devices. Social networks have significantly changed the way people communicate with each other. Changes in consumer behaviour require an adequate and proactive response in the use of modern marketing tools in order to achieve an effective marketing communication. To be able to satisfy the needs and wants of consumers, companies need to know them perfectly. It means that firms must be able to characterise and then categorize consumers. By studying and getting to know consumers and then categorize them, firms and marketers are able to know consumers intimately, predict their buying behaviour or influence their buying behaviour through a specific marketing mix. The knowledge of the consumer behaviour is the key to understanding how consumers will react to a new product or a service and also enables the identification of yet unrecognised opportunities on the market.

The scientific monograph *Consumer Behaviour Changes in the Era of Digital Marketing* aims to identify the patterns of digital consumer behaviour and the typology of digital consumers based on the analysis of the impact of digital technologies on long-term changes in consumer behaviour. At the same time, the authors of the scientific monograph aim to assess critically the concepts of the digital era and the digital consumer and also to specify the basic typology of consumers, to identify the forms and tools of digital marketing, to characterise the impact of social media on the digital consumer. In addition, the authors of the

scientific monograph purposefully define and characterise the online space as a platform influencing consumer behaviour, then define it in this space, and describe the processes in the online space leading to purchasing in the online environment. The outcome of the objectives of the scientific monograph is the identification of changes in consumer behaviour concerning their evolution over time.

Methodologically, the scientific monograph relies on several scientific research methods, enabling it to fulfil its primary objective through the solution of partial objectives. The authors used *content analysis of* available theoretical sources of domestic and foreign origin and, *by comparing* these findings, contributed to creating a knowledge base in the digital consumer behaviour and decision-making field. The basis for the subsequent comparison of theoretical knowledge with the practical experiences of consumers in making purchasing decisions in the digital environment was the implementation of an *empirical survey* aimed at identifying the impact of social media on digital consumers and the characteristics of the importance of digital communication channels on informed consumers and in communication with them. The *synthesis of the findings* from the conducted empirical research was also applied, and the subsequent use of the *induction* method in identifiable changes in consumer behaviour with respect to their evolution over time and the *deduction* method in formulating a typology of the digital consumer helped to *identify patterns of* their behaviour in different purchasing situations in the digital environment.

The scientific monograph is divided into three chapters. The findings in the main chapters of the scientific monograph are complemented and compared with the *findings of the research study Changes in Consumer Behaviour SK-CBCH 2022*, which the authors conducted in 2022 on a sample of 454 consumers and whose results was the impetus and basis for the elaboration of the scientific monograph itself. *The ambition of the scientific monograph Consumer Behaviour Changes in the Era of Digital Marketing* is to become a primary source that will complement the current scientific knowledge related to the issue of consumer behaviour and its changes influenced by the advent of digital technologies. The development of these technologies is very rapid. Therefore, this publication is not only a presentation of new knowledge and directions in the field but also creates a confrontational basis for the future broader scientific discussion.

Authors

1 | Consumer behaviour in the context of digital marketing

The changes brought about by innovation and the constant development of the Internet and information and communication technologies affect all areas of the human life. These changes are noticeable in everyday lives of the present population and, at the same time, can be considered extremely progressive. Today's highly competitive environment poses challenges to marketing results from the current gradual saturation of marketing activities. Constant shifts in consumer behaviour and the rapid development of a technological change has been creating new markets and it leads to a change in consumer purchasing decisions. These changes are important factors influencing consumer preferences in the choice of products or services.

1.1 Factors and patterns of consumer behaviour

Consumer behaviour includes knowledge about how individuals, groups or organisations buy and use different products, services or ideas to satisfy their needs. It also refers to the actions of consumers in the marketplace and highlights the motives leading to these actions. Marketers seek to understand what motivates people to make purchases of particular products or services. The study of consumer behaviour points at the fact that consumers, as active market participants, have different roles. The American Marketing Association (AMA) defines consumer behaviour as people's dynamic interactions with their environment, which include emotions, cognition and action. Through these interactions, people make changes that help them satisfy their needs.

According to Blackwell, Miniard and Engel (2006), consumer behaviour is a set of actions and decision-making processes of people who purchase products and services in order to satisfy their needs. Loudon and Della Bitta (1993) define consumer behaviour as the decision-making process and physical activity that leads individuals to evaluate, acquire, use or dispose of products and services. According to Kulcakova (1996), consumer behaviour is defined as the overt and observable acts of buying and consuming. Kroeber-Riel and Weinberg (2003) distinguish consumer behaviour in a narrower and a broader sense. In the narrower sense, they understand it as people's behaviour in purchasing and consuming economic goods. They define consumer behaviour in a broader sense as the behaviour of consumers in consuming material and immaterial goods. The

definition of consumer behaviour as the activity leading consumers to seek products and services that satisfy their needs suggests fundamental assumptions that can be summarized as follows (Soliman, 2000):

- The decision-making process can depend on the individual as well as the group.
- Consumer behaviour includes mental as well as physical activities such as shopping, information gathering, conversations, analysing offers and decision making.
- Consumer behaviour is goal-oriented.

The study of consumer behaviour is valuable in terms of its impact on consumption, dividing consumers from individuals, families to organisations. Kita (2017) states that consumer behaviour is mainly manifest and observable phenomena, which include purchase and consumption. These phenomena can be considered as fundamental aspects in the consumer's decision-making process. He further defines consumer behaviour as the social and mental processes that take place before, during, and after purchase.

It is essential to examine individuals, groups or organisations and the processes by which they choose, acquire, use and dispose of products and services. It brings together elements from psychology, sociology, social anthropology and economics. The emphasis is on understanding the decision-making process of the shopper. An important part of understanding consumer behaviour is to ascertain the influence of groups to which the consumer belongs, such as family, friends, reference groups or society as a whole. The study of consumer behaviour is based on purchasing behaviour where the consumer plays roles such as buyer, payer or user. Authors Peter and Olson (2008) characterize consumer behaviour as a dynamic interaction of knowledge, affect, behaviour, and influences generated by the environment. Through this interaction, people manage exchange relationships in their lives. In the concept of consumer behaviour, we encounter its three components - cognitive, conative and affective. Given the constant changes and evolution of society, it can be said that consumer behaviour is extremely dynamic. In order for marketing managers to be able to monitor and respond to changes and significant developments, it is essential to ensure continuous monitoring of the target group, the tendencies of its behaviour in the market and also the factors that influence this behaviour.

CONSUMER BEHAVIOUR FACTORS

A number of influences are at work in shaping consumer behaviour. Many variables influence consumers' purchasing decisions. Their influence on the decision-making process is manifested in the purchase decision. These variables are often related to the environment in which the consumer lives. They are so-called external factors. These include income, social status, culture, etc. Internal factors, on the other hand, are those that arise from various psychological characteristics of the individual. These include, for example, motivation, attitudes, learning, personality traits or the ability to perceive stimuli from the environment. Kotler and Keller (2007) distinguish 4 basic factors of consumer behaviour: cultural, social, personality and psychological.

Cultural factors

Culture can be defined as the totality of knowledge, understanding, beliefs, arts, laws, rules, moral codes and customs that are characteristic of the members of a particular society (Richter, 2015). Culture refers to a particular human community of which it is an integral part (Zamazalova, 2009). Solomon, Marshall and Stuart (2006) characterize culture or cultural factors as a set of social values, beliefs, tastes and customs that are important to people. Cultural factors are considered to be an important determinant of human behaviour in society. It is these factors that fundamentally influence consumer preferences and behaviour. The value in the context of cultural influences acting on consumer behaviour is the judgement that shapes people's basic life orientations. These values do not change easily and are not a large number (Koudelka, 2010). There are other groups of subcultures within individual cultures. Culture as a set of elementary values and norms, perceptions of society, desires and behaviour of a person is acquired mainly through the influence of family and institutions such as school or employment. Unlike biological traits, people acquire elements of culture through social experiences (Schiffman, Kanuk, 2004). The individual elements of culture provide an effective basis for consumer segmentation in the marketplace. The most important elements of culture in terms of examining their influence on consumer behaviour (Koudelka, 2010) are *customs, values, status of women and men, language, non-verbal communication, symbols, rituals, religion and myths, taboos, body image and art*. In general, culture has the most significant influence on consumer behaviour (Poliačiková, 2007) and also has a major impact on the satisfaction of people's needs in society.

Social factors

Throughout their lives, people come into contact with different social groups that influence their consumer behaviour in certain ways. Every consumer belongs to a certain social group. The most important social factors include family, reference groups, social status and status (Kotler, Armstrong, 2010). Family as a consumer unit making purchase decisions is among the phenomena of marketing and consumer behaviour (Commuri, Gentry, 2000). Family as a basic social group shapes the attitudes, values, and behaviours of its members. Reference groups represent groups of persons with whose behaviour and views an individual identifies. Schiffman and Kanuk (2004) distinguish between normative and comparative reference groups. Normative reference groups influence general values and behaviour. Conversely, reference groups serving as a measure for particular, specific attitudes are called comparative. Consumers unconsciously try to imitate reference groups, a phenomenon that often translates into consumer or purchasing behaviour. It is precisely the membership of reference groups that presents a good opportunity for marketing practice in order to influence consumers. People belong to different groups throughout their lives. Some are chosen, others are included. It is the groups that have a significant influence on the consumer and his behaviour or decision-making. Through the influence of groups, individuals acquire information about products or services. If a group is distinguished from other groups by its consumption behaviour, it is possible to identify this group on the basis of consumption. In terms of the formality of the group, we distinguish two basic types - formal and informal groups (Richter, 2015). Social status represents a stable homogeneous unit situated in society. Each person has a certain status and role in society. Social roles are identifiable within a group and can be defined as a defined pattern of behaviour that is expected of a particular person in a particular situation in that person (Hawkins, Best, & Coney, 1989). The actions that are expected of specific persons represent their role. Status, on the other hand, is associated with the esteem that the role commands in society. Kotler and Keller (2007) further introduce the concept of decision maker under social factors. This includes all persons who have an influence on the purchase decision process. This includes the following individuals: initiator, influencer, decision maker, buyer and user.

Personality factors

Personality factors strongly influence consumer behaviour. Personality represents those intrinsic psychological characteristics that determine the way an individual

responds to the environment. In terms of examining the nature of personality, the following characteristics are particularly highlighted (Schiffman, Kanuk, 2004):

- personality expresses the difference between individuals,
- personality is fixed and permanent,
- personality can change.

Nákonečný (2001) describes personality as the internal organization of mental life. Three main theories describing personality are encountered in the literature. These are the Freudian theory, the non-Freudian theory and the theory of character traits. The personality factors mainly include the personal characteristics of the consumer such as age and stage of life, occupation, economic situation, lifestyle, personality and self-perception. Over the course of their lives, consumers change the products and services they purchase. It is age that has a major influence on what product or service a consumer buys. At each stage of life, an individual has different preferences and specificities for that life stage. Life experiences also play a significant role. There are 4 basic age segments: children, juniors, middle-aged and seniors (Koudelka, 1997). Occupation influences purchasing behaviour mainly in terms of the type of products and services consumers purchase. An essential prerequisite is the definition of occupational groups (Zamazalova, 2009). Income is a prerequisite for the possibility of making a purchase of products or services. An increase in income largely leads to an increase in consumption. Lifestyle is a reflection of an individual's way of life manifested through interests, activities and opinions.

Psychological factors

Psychological factors are among the internal factors. They affect the individual from within. In the issue of consumer behaviour, the factors studied are: motivation, perception, learning and attitudes.

The vast majority of human action is deliberate and goal-oriented. It is based on a perception of the needs that the individual is trying to satisfy. Motivation plays a key role in the process of satisfying needs. Motivation is the state of the organism prompting a person to act (Richter, 2015). Motivation is the driving force that spurs an individual to action. This force is caused by the existence of an unmet need. Consumer behaviour in this case is the activity that mediates the relationship between the need and its fulfilment. It is necessary to distinguish between the concepts of motivation and motive. Both concepts induce a state of imbalance in

man, as a result of which it is necessary to satisfy needs in order to avoid frustration. Motives are divided into intrinsic and extrinsic (Stork, 2001). Among the most well-known and widely used theories of motivation is Maslow's hierarchy of needs, which arranges needs from the most basic, most important needs to the least important ones.

Perception is an intrapsychic process that helps individuals select, organize, and interpret stimuli from the environment into a meaningful picture (Schiffman, Kanuk, 2004). Sensitivity, perceptual threshold, and differential threshold are the basic prerequisites of perception. Perception is the process in which information is selected, sorted, and interpreted. Perception is an individual matter; different people may perceive the same stimulus in different ways. Solomon, Marshall and Stuart (2006) state that consumers tend to pay more attention to stimuli that are related to their current needs. In the process of perception, there is also often a so-called selection bias, whereby a person assigns a different meaning to certain stimuli than the stimulus actually has.

Another psychological factor influencing consumer behaviour is learning. People learn throughout their lives in order to acquire the knowledge, attitudes, skills or habits that are necessary for them. The necessity of continuous learning is conditioned by the constant changes in the micro and macro environment.

Attitudes are learned behavioural predispositions. A characteristic feature of attitudes is the attribution of certain ways of behaving to specific objects or phenomena. The author Koch (2012) defines attitudes as a direct or indirect learned experience, a more or less stable behavioural predisposition with respect to an object of interest. Consumers' attitudes are always related to their needs. Schiffman and Kanuk (2004) characterize attitudes as learned tendencies to react. Attitude consists of three basic components: cognitive, affective and conative (Solomon, Marshall and Stuart, 2006). Consumer attitude is extremely important for marketing practice because if a customer has a negative attitude towards a brand, product or service, they will not make a purchase.

Technological factors

Continuous advances and developments in technology are bringing fundamental changes to consumers' everyday lives. The high level of use of technology by ordinary consumers or households also has a major impact on their behaviour. The impacts and consequences of existing, new and advanced technologies are

strongly reflected in consumer behaviour trends. With the advent of the Internet, consumer behaviour seems to be more influenced by social networks, search engines, comparison sites or personalised blogs. Companies are forced to adapt their strategies to be able to keep up with the behavioural changes influenced by new technologies. The impact of technology has also been evident in globalisation. Vysekalova (2011) suggests that in the future there may be universal consumption and similar consumer perceptions and behaviours despite different countries. The development of technology contributes to many processes becoming easier and their duration much shorter. Innovation is an important factor influencing consumer behaviour, particularly in the context of the changes it brings. Many technologies and their development are nowadays setting trends that influence consumers and their behaviour. The impact of technology on consumer behaviour can be both positive and negative.

MODELS OF CONSUMER BEHAVIOUR

The model represents an abstract conception of a real world situation. In developing models of consumer behaviour, theorists try to describe consumer behaviour in the most effective way. The most comprehensive models of consumer behaviour include:

- **Howard-Seth model** - represents a complexly elaborated scheme, the principle of which is the so-called black box of the consumer. Smith (2000) describes a simplified version of the complex model by assuming a division of the black box into two parts. The first is perception and the second is detection. The full model includes perception, information discovery, attitudes and motivation. Kita (2015) states that the Howard-Seth model distinguishes three levels of consumer behaviour - cognitive, conative and affective.
- **Nicosia model** - one of the oldest models of consumer behaviour. It describes the process from the inducement by firms in the form of marketing incentives, through the creation of consumer attitude to the act of consumer behaviour. This model focuses on the relationships between the sharing of a message and its effects on potential consumers (Jones, Shaw, & McClean, 2011).
- **Engel-Blackwell-Miniard model** - one of the best known models of consumer behaviour. It focuses on taking into account the communication mix and its effect on the consumer, the learning process, the evaluation

process and the purchase behaviour itself. An important element of this model is the consideration of external and internal variables that have a significant and difficult to predict impact on the consumer (Blackwell, Engel, & Miniard, 2006). This model also explains the process that leads to the discovery and perception of the stimuli influencing behaviour as well as their consequences. Another feature of this model is that it details the various factors of influence. These include individual differences and environmental influences (Kita, 2015)

- ***AIDA model*** - the name of the model is derived from the initial letters of the English A-attention, I-interest, D-desire, A-action (in Slovak translation attention, interest, desire, action). The name itself describes the process of the model. The object of consumption must arouse attention, arouse the consumer's interest, so that he desires the product and considers it to be the right one to satisfy his needs. The final step is action in the form of consumption. The AIDA model is also often used in the field of marketing communication.
- ***Lavidge & Steiner model*** - based on the AIDA and Engel-Blackwell-Miniard models, with the addition of several elements of the purchasing process. Lavidge and Steiner report the significant influence of psychological or economic involvement in the purchase of a product to satisfy a need (Arnott, Fitzgerald, 2000).
- ***Acceptance model*** - specifies the consumer's reactions and their relationship to changes in the market.
- ***Linear additive model*** - Smith (2000) defines linear models as additive models involving personal variables. These variables include, for example, attitudes, intentions, or beliefs. The model seeks to provide a mathematical representation of consumer preferences. By assigning numerical values to customer preferences, specific marketing strategies can then be developed.
- ***Threshold models*** - this model is concerned with examining key characteristics - thresholds that serve as an imaginary filter in satisfying needs. Smith (2000) states that every purchase contains a threshold that consumers are unwilling to cross.
- ***Exchange models*** - they focus on the different alternatives that come into consideration in purchasing behaviour. Hoyer and Macinnis (2008) define exchange models as a mental analysis of the benefits of a product or service

and the costs of acquiring it. In this case, the negative evaluation of one of the attributes is replaced by the positive attributes of the other.

- ***The rational planned behaviour model*** - focuses on the rational elements in the consumer's purchasing decision. This model assumes the conscious acquisition and evaluation of information regarding the utility or benefits of a product while comparing it with prices, incomes and other factors (Zamazalova, 2010). The opposite of this model is the model of impulsive behaviour.

Koudelka (1997) provides a view considering the use of a combination of several models of consumer behaviour. It uses psychological, sociological and rational elements. This view provides a specific category synthesising multiple models of consumer behaviour. Given its interdisciplinary nature, it can be considered much more sophisticated than the result of one way of characterising consumer behaviour.

It follows that each of the models brings a specific perspective to the issue of consumer behaviour, examining specific stimuli and situations. Thus, it is the complex models of consumer behaviour, as a combination of several of these models, that provide the most sophisticated and comprehensive view of the issue under study.

1.2 Consumer typology

At the heart of modern marketing are human needs - the needs of the consumer. For the profitability of a firm, it is crucial to be able to satisfy consumer needs better than the competition, given the highly competitive environment (Schiffman, Kanuk, 2004). An important step before examining consumer behaviour is to distinguish the concepts of consumer and customer. The term consumer refers to persons who make consumption of products or services even if the person does not purchase or pay for them. The term customer can only be applied to a person who, by an act of his/her will, makes decisions, orders, purchases and pays (Vysekalová, 2004). The person who performs the act of consuming goods and services is called a consumer. Solomon, Marshall and Stuart (2006) characterize the consumer as the final user of a good or service. Richterová - Kulčáková - Klepochová (2005) define a consumer as an individual purchasing products or services for their own consumption, use by family members or as a gift to others. Consumers can be individuals or organisations, or they can be

companies, government, associations or charities. Horská and Ubrežová (2001) distinguish two categories of consumers:

- an individual consumer is an individual purchasing products and services for his/her own consumption, family consumption or for the purpose of giving as a gift,
- organisations as consumers purchase products to develop their activities.

Consumer typology is the division of systems of persons, objects or phenomena into different groups on the basis of certain criteria or features (Vysekalova, 2011).

Typology, i.e. the segmentation of consumers into groups according to predefined traits, is one of the key areas of marketing. *Types express the characteristics of a certain group - segment in a reserved form and highlight the features that are characteristic for it. The characteristics of the individuals who belong there are more or less similar to the type. Typology does not exclude intra-individual differences in behaviour. Behaviour is influenced not only by personal characteristics, but also by social, psychological and individual conditions* (Richter, 2015). Richter further distinguishes between transnational and national approaches to consumer typologies. The transnational approach focuses on two main variables of psychographic segmentation - personality and lifestyle. The premise of this approach is the ability to define people based on their customs and life values. Based on this, it is then possible to define the motives for their behaviour, life and value attitudes. Psychographic research carried out on large, representative samples plays an important role here. As a result of the research, typologies are developed.

The most well-known lifestyle typologies include VALS, EUROSTYLES and SINUS META MILIEUS. The VALS (Values And Life Styles) typology is based on the approach of identifying individual groups. This approach is based on the theory that a person goes through several developmental phases during his/her life and each phase influences his/her views, goals, attitudes or interests. These phenomena are subsequently reflected in their purchasing behaviour. The original version of the VALS system resulted in 9 types. With the passage of time, it was reduced to two internally structured variables. The first is life orientation, which divides people into three categories based on whether they are personally oriented towards ideals, achievement or self-expression. The second variable is resources, which are divided into tangible and intangible. (Richterova et. al, 2015).

EUROSTYLES (Eurostyles) is a typology based on defining consumers according to their lifestyles and values. It is characterised by two groups of features:

- Characteristics of the relationship to innovation.
- Indicators of the relationship to material and immaterial values.

In a Publicis Knut survey of a sample of 4,000 respondents aged 15 and over, 11 types of consumers were defined on the basis of factor analyses: breadwinner, modernity generation, successful and affluent, housewife, consumption worshippers, information age followers, oldies in the new, stock gold diggers, the disadvantaged, holidaymakers and leisure gourmets. This is a unique typology of Slovak consumers (Publicis Knut, 2008). The consumer typology is often an important starting point for marketers in decision-making and strategy building. According to Publicis Knut (2008) and authors Spiggle and Sandres (1984), the core benefits of consumer typology include:

- dividing the market into smaller parts, which it also defines,
- reducing the amount of data into clusters that are easier to grasp,
- enabling a deeper understanding of consumer behaviour of different types,
- helping to identify which consumers are delivering value currently and which will deliver value in the future,
- displaying communication channels and stimuli that will work on specific types,
- the possibility of understanding how consumers perceive themselves and what products they are looking for.

It is important to note that some consumer types can be considered as continuous; on the other hand, some types have evolved in parallel with technological and economic developments. After defining target markets, firms are faced with the decision whether to target one or more segments (Schiffman, Kanuk, 2004).

1.3 Changes and trends in consumer behaviour

Technological progress, social trends as well as the variety of choice and the improving economic situation of the population are factors that are changing consumer behaviour in the market. Marketers are forced to respond to changes in

lifestyles and consumer behaviour. Thanks to technology and the Internet in particular, consumers are becoming more and more informed and it is much more difficult to reach them through traditional media. Segmentation can be identified as a key tool to respond to these changes. Today's era is characterised by the fact that consumers have an extremely large and varied range of products available on the market to meet their needs. It is this fact that encourages the perception of consumption as an important part of social life. Fashion can also be seen as one of the most fundamental drivers of changes in consumer behaviour. Fashion is a social pattern preferred at a certain time and by a large number of people (Sopóci, 2004). Different phases of consumer behaviour are noticeable within social development. Each phase in this development reflects specific elements characterizing consumption and consumer behaviour.

It is an irrefutable fact that over the last twenty to thirty years there have been significant changes caused by the penetration of the Internet and mobile technologies into people's lives. Technological developments have brought with them changes in social and societal trends, and it is technologies such as the Internet and mobile phones that have had a huge impact on these trends. These changes are also influencing consumer preferences and behaviour. Despite the significant technological changes, there is an assumption that the nature of consumer behaviour will not change significantly, but that the means used by consumers in particular will change significantly. We are seeing more and more 'singles' households, which are households with one member.

The trend is an ageing population, this fact, given the current state of digital literacy of the population, indicates a high expectation of a high percentage of digitally literate seniors in the future. In the context of this phenomenon, it should also be pointed out that the behaviour of a specific segment of consumers, represented by seniors, is also changing.

Digital skills are a step towards consumers becoming part of a multicultural society. There is an increasing pressure to socialise consumers. In order to be able to maintain profits, companies are forced to interact with customers through new technologies. The change in the social context of consumption is challenging marketers to cope with a diverse range of new issues related to marketing research. As a result of the impact of new technologies, there is a noticeable change in the size and age structure of society, leading to a gradual transformation of consumer behaviour. Currently, it is the area of consumption that is reflecting significant changes. Factors such as the longevity of the population, aging, the ability of

seniors to control new means of communication and to have much more information than in the past lead to the generation over 60 being able to adapt new technologies (Ordun, 2015). The younger generation is characterized by a noticeable qualitative change in their perspective on consumption. This generation is able to adapt very quickly to dynamic changes in technology. The above changes are very significant in the process of shaping consumption in the future.

Based on Cetelem's 2015 barometer survey, 60% of Europeans have changed the way they shop within 5 years. These changes can be seen on two levels. The first is the change in terms of the quantity of goods or services purchased. The second is the qualitative changes in purchasing in terms of the object of purchase and the way of purchasing. The economic crisis has had a significant impact on changes in consumer behaviour in recent years. One of the indicators in the barometer shows that 56% of consumers have reduced impulse purchases. In terms of mobile technology or the internet and their impact on consumer behaviour, they can be identified as key vectors of consumption. Based on the results of the Cetelem barometer (2015), it is justified to identify electronics and cooperative shopping practices as essential factors influencing the development and changes in consumer behaviour. The survey further reflects that 73% of Europeans have increased their use of internet and mobile technologies compared to five years ago. Europeans' Internet and mobile technology literacy is high across age groups, with minimal differences. The second-hand market and online purchases are also gaining ground, at the expense of new product purchases and purchases made in bricks-and-mortar stores. Internet shopping has thus come to the fore in terms of new ways of shopping. Adherence to a healthy lifestyle is a strong trend among many consumers. We are seeing the use of various applications that monitor activities related to healthy lifestyles, following news through websites, discussions or blogs. At the same time, many people use social networks or specific websites to share their opinions, results or advice. Other trends in consumption that are worth noting are the attention paid to product quality, increased respect for the environment.

1.4 The digital era and digitalisation

Experts refer to the twenty-first century as the century of information and knowledge. It is information and knowledge that is an important prerequisite for successful activity, performance and growth of wealth in different areas of the

economy. *The potential and use of information and communication technologies are pushing human society into a new dimension, which is referred to as the digital era (Žák, 2014).*

Thanks to the Internet, a new dynamic sector has emerged - the digital economy, where information and communication technologies are creating and continuously expanding a global platform through which people and businesses can implement their business plans, communicate and search for information. The European Commission attributes to the digital economy a 50% share of growth over the last 15 years, which has not been completely dampened even during the crisis. Revenues of the world's top ICT firms grew by 6% a year between 2000 and 2011. ICT services fared even better than ICT equipment manufacturing, with growth of 5 to 10 per cent. However, European ICT businesses account for only around 20% of global revenues and employment in the sector, according to OECD surveys (ITAS, 2014).

Technological advances are progressing at a rapid pace and it is therefore crucial for businesses to be able to adapt to these changes and also to consumer demand for digital content consumption. Consumers today are more armed with information than ever before. The internet and digital technologies have increased the demands for personalised information and on-demand services, creating a situation in which brands have to strive much harder for attention. *It can be said that the 21st century has contributed to the creation of a dynamic new sector - the digital economy." The implementation of information and communication technologies has made their digital platform extremely useful as it brings advantages and benefits to all market players. In particular, key factors include cheapened and simplified access to the source of information, its processing and storage (Žák, 2014).*

Digitisation means the conversion of information from analogue to digital form. With the proliferation of digitization, many aspects of life are captured and stored in digital form. The Internet is used for a diverse range of activities, resulting in a high number of people using this network. Especially economically active people with specific interests are forced to navigate this space flexibly. The Internet can also be seen as a flexible, fast and relatively inexpensive communication channel that can deliver messages to the target group very quickly and efficiently.

CONSUMER BEHAVIOUR AND THE DIGITAL ECONOMY

In the last three decades, the evolution of information and communication technologies has led to the emergence of a new economic model, the so-called digital economy (Van Gorp and Batura, 2015). This model shows the potential to stimulate competition between businesses and consumer welfare. Due to the continuous increase in the availability of the Internet for different categories of users, this model is spreading at a significant pace. The European Commission (EC, 2016) reports that gross revenues have at least doubled in selected sectors in a span of two years. According to the World Bank (2016), the main benefits arising from the use of digital technologies by individuals, firms or the public sector are as follows:

- They reduce information and transaction costs.
- They encourage innovation.
- They enhance efficiency through speed and convenience of service.
- They increase consumer inclusion by increasing the availability of services that were previously unavailable.
- They create new job opportunities.

The characteristics of the digital economy are highly conducive to stimulating competition through price comparison sites or other online facilities that help consumers to obtain relevant information regarding the products and services they wish to acquire (World Bank, 2016). Another driving force is the rating of sellers through various rating systems or online forms, and many consumers find this information relevant. Consumer interaction and sharing of experiences are also highly frequent nowadays (Alexandru, 2016). Pressure is put on companies, which is reflected in the form of competition between competitors to send messages to their target audiences (Armstrong, 2008). At the same time, companies are taking the approach of investing in creating better products or services, for the purpose of generating so-called content clients from whom they receive positive reviews. This positive information in turn influences the attraction of new customers as well as the return of former customers (Bolisani, Scarso and Zieba, 2015). The effective management of information flows and the implicit management of knowledge across the value chain is unquestionably a source of competitive advantage in a digital economy that is heavily influenced by globalization (Nicolescu, Galalae and Voicu, 2013).

DIGITAL DYSFUNCTION

The negative phenomena and consequences of the digital era are also referred to by experts as digital dysfunction. In the field of consumer behaviour research, consumer satisfaction is one of the key starting points (Dahl and Peltier, 2015). Consumer dissatisfaction and complaints form a separate narrow sub-category. There is a sophisticated body of research in this particular area focusing specifically on consumer reactions associated with negative outcomes; the need for research in this area continues to grow. The area of consumer dissatisfaction or consumer abuse represents an important area of investigation for marketers.

Sargeant and West (2001) describe 3 specific ways in which consumers express their complaints or dissatisfaction. The first way describes a situation where consumers express dissatisfaction directly to the company. The second is represented by word of mouth and in the third way the consumer seeks the help of external entities such as lawyers, consumer protection associations, etc.

A digital environment in which sub-optimal outcomes are occurring is leading to profound changes in consumer behaviour and the relationship between consumers and businesses. From a business perspective, the digital era brings with it enormous opportunities as well as significant challenges. With the ever-increasing volume of data being collected and subsequently analysed, there is scope and opportunities for companies to better access information about consumers and their purchasing behaviour. These insights are extremely helpful for companies as they allow them to target the market with much greater precision and tailor a tailored offer for consumers. Retargeting is becoming a phenomenon, as is content customisation. If a customer virtually enters a digital store or shares any information in connection with a potential purchase, the retailer has the opportunity, thanks to special tools, to offer a standardised offer directly on the consumer's display. These facts clearly document the significant changes in the relationship between sellers and consumers. The consumer is much more involved in the process of creating specific content (Kaplan and Haenlein, 2010). The growing role of the consumer in the content creation and customisation process, together with the continuously increasing range of options for the consumer, puts pressure on companies and forces them to respond flexibly to consumer demands. Einwiller and Steilen (2015), in the context of a highly competitive marketplace, point to the need to capture consumers' attention through various channels, social media not least. There is a need to manage not only offer and delivery but also consumer response and reactions.

1.5 Social media and social networks

Nowadays, for most people, life without the Internet and the ability to access various information is very difficult to imagine. There is no doubt that it is thanks to the Internet that people have the opportunity to benefit from many advantages. It is social media that is used by many people for the purpose of getting information or communication.

Social media can be defined as online communication channels or as forms of electronic communication that are mainly used to establish and develop social contacts (Cohen, 2011). Their advantage is that content can be created, edited or commented on by any registered user. Thus, they provide a large scope for creativity and ideas, which are then easily disseminated among the users themselves. They are superior to social networks because they also include blogs, wiki pages or chat rooms. Over the past few years, social media has become a popular way to generate profit. Scott and Jacka (2011) identify social media as a tool that allows the exchange of ideas, opinions, discussion regarding the content of the site or networking. The difference between traditional and social media is that content can be created by any user. We come across various forms of social media such as text forms, video, photos that bring communities together and are a platform for people who have a need to associate. Social media can be characterized as a group of applications connected to the Internet and built on the ideological and technological foundation of Web 2.0. They also enable the creation and exchange of user-generated content (Kaplan, Haenlein, 2010).

Janouch (2010) defines social media as media with content created and shared by its users. Social media is dynamic with constantly changing content. With social media, we encounter a wide range of tools. This fact is related to the constant emergence but also the disappearance or merging of services provided by social media. It is therefore difficult to specify the exact breakdown of social media. Solis (2017), on his website conversationprism.com, gives the following breakdown of them - blogs, B2B social networks, newsgroups and forums, multimedia sharing sites, microblogging services, podcasting, review and travel sites, social networking sites, wiki-systems, bookmarking systems, geolocation services.

Social media has brought about a change in the way companies communicate with consumers. Traditional media only allows for one-way communication. Social media, on the other hand, allows for the perception of consumer feedback. Media

monitoring is used to detect feedback. Ogneva (2010) defines media monitoring as the continuous and ongoing discovery of brand conversations for the purpose of education, engagement, assistance and collaboration.

A significant increase in the popularity of social media can also be seen in the Slovak Republic. Social media significantly influence the behaviour and habits of Internet users. Over the past years, social media has become a popular way to generate profit. Social networking has a significant impact on marketing as well as marketing research. They are interactive online platforms where groups and individuals discuss, exchange, edit and co-create content. The whole concept of social media influence is based on popularity. If a business is trying to influence consumer behaviour, it should achieve a high degree of popularity for its products among its target group. Social media has the purpose of reaching potential customers as well as interacting with existing ones. Businesses or brands desire loyal customers, but face a much bigger challenge - to build communities.

The age of technological advancement brings with it the opportunity to build loyalty through the systematic implementation of loyalty principles into marketing strategies. Businesses can achieve this by implementing corporate loyalty principles into their social media strategy.

Bernoff and Li (2008) segment active social network users into five groups based on social behaviour: 'creators' publish and post various content, 'critics' comment and rate other users' activity, 'harvesters' store and collect videos, photos or other content, 'joiners' tend to join groups, stay connected with other users and become part of pages or groups, and 'watchers' follow what is happening and read relevant content.

Mayfield (2008) defines five basic characteristics of social media. These include participation, openness, reciprocity, emphasis on community, and connectedness. These characteristics are the impetus for using social media as a tool to reach potential consumer groups or to communicate with existing customers.

For marketers, it is crucial to keep track of the growing interaction of consumers with the digital environment. This activity is most evident on social media in particular. Consumer behaviour in the online environment is a dynamic element developing at a high growth rate. These changes also have a significant impact on marketing decision-making.

There is a noticeable phenomenon within the marketing environment where there is an increase in interactivity in the digital environment. Social media represents one of the most prominent aspects of consumer activity in the digital environment. As consumers are increasingly performing activities that were previously controlled by commercial companies, the overall marketing environment is changing in its original perception. In terms of the evolution of consumer behaviour in the online environment, significant changes are noticeable. Consumers are engaging in a variety of activities ranging from consuming content, participating in discussions or sharing knowledge and information with other consumers in order to contribute to their activities. Kristina Heinonen (2011) states that the consumer becomes an active contributor to the creation of marketing content. This assertion is based on the huge consumer interest in social media and the content on it created by its users. The most well-known platforms where consumers actively contribute to the creation of marketing content are Facebook, YouTube and Wikipedia.

Stafford and Schkade (2004) identified three basic consumer doubts and motives for using the Internet as a medium. These are information, entertainment and social aspects. This finding is supported and extended by research on consumer generated media. This research identifies information, entertainment, social interaction and community development, self-actualization, self-actualization and self-expression as the main motives of consumers (Shao, 2009). A particularly important area of investigation for marketers in this context is consumer activity on social networking sites. Consumers' social media activities have been examined based on their degree of activity in the online environment. De Valck et. al. al. (2009) identified six groups or different members of a virtual community. The criteria for categorization are the degree of communication or participation of members in the virtual community.

- Core community - consists of the members who contribute the most to the development of the community. It is the key members of the community who enrich, acquire as well as discuss information the most.
- Conversation-oriented consumers. They focus on discussion regarding information.
- A group oriented to information download.
- A group whose interest is mainly focused on updating their personal information. They tend to post content frequently on social media.

- Functionalists - focus on the acquisition of information with the aim of its subsequent use. Often these are professional companies.
- Opportunists - they only get marginal content.

In contrast to the above division, Shao (2009) states that people perform three main activities in the online environment:

- Information consumption and entertainment.
- Participating in social interactions and developing a community online.
- Production of elements of self-expression and self-actualisation

Consumption in this context is the reading of content contributed by other users. Participation occurs when people comment or express their opinion in writing on the content. Production is characterised by creating and contributing one's own content to the network. Currently, research on consumer activities in the online environment focuses mainly on user-generated content. It emphasises consumer communication and behaviour. It is based on the dichotomy of contributing and actual consumption.

The internet and the use of social media have fundamentally changed the consumer decision-making process. In the past, marketers assumed that consumers had a large number of brands in their minds to consider at the beginning of their purchase decision process, which they then methodically narrowed down until they selected a specific brand. Once the purchase is made, the consumer's relationship with the brand focuses on the use of the product or service itself. The unique aspects of social media and its immense popularity have revolutionized marketing practice, especially in marketing communications (Hanna, Rohn and Crittenden, 2011). Social media has further influenced consumer behaviour from information gathering to post-purchase consumer behaviour, which mainly represent the spread of satisfaction or dissatisfaction with the purchase, product or service made (Mangold and Faulds, 2009). The communication of a brand or a firm helps to create an image of the users who receive and process information, which subsequently leads to purchase decision making. The interactivity of the brand with the target segment through social media can be considered as an extremely important factor. The way the recipient evaluates the message is a determining indicator.

SOCIAL NETWORKS

Nowadays, social networks are certainly one of the biggest social, economic, cultural as well as communication phenomena in society. Bush and Mathur (2011) define social networks as tools providing easy to use interactive techniques and workspaces using a variety of communication tools. A social network is a web-based service operating through a website or an application that is also primarily designed for establishing and building new or permanent contacts. It is actually an online community that allows users to meet, interact with, and share various content with other members of the network through the use of a created profile. Social networking has a significant impact on marketing as well as marketing research. Social networks are a subset of social media. Communication on the Internet as well as the origin of social networks are closely related to the concept of *Web 2.0*. Ellison and Boyd (2007) refer to a social network as a service that originates from the web and allows users to create profiles in a bounded system, create lists of users with whom an individual shares a connection, and also allows viewing of other lists of users in the system. The use of social networking brings many benefits to users such as easier accessibility and exchange of information, the ability to share or hold discussions. Based on the above, it can be concluded that social networking is a type of online service that facilitates communication and information sharing. A characteristic feature is the creation of profiles that represent individual persons or organisations. Connections, 'friendships' or content subscriptions are a prerequisite.

The Association of Digital Marketing Agencies of Slovakia (2016) defined 4 types of social networks:

- Social networks focused on social relationships - allowing you to keep in touch with friends, family or people in your professional environment. These include Facebook, Twitter and Google+,
- professional and professional - provide users with the opportunity for professional growth, the most famous example of such a network is LinkedIn,
- multimedia - their principle is to share multimedia content (Instagram, Youtube, Snapchat, etc.),
- informative - they collect information and provide answers to various questions (Sashe).

The Internet today offers a diverse range of social networks. That is why it is important to know the preference of using social networks. From a global perspective, based on research by eBiz, the most popular social network is Facebook with over 1.1 billion users, followed by YouTube (1 billion), Twitter (310 million), LinkedIn (255 million) and Pinterest (250 million). Other social networks with 100 million or more include, Instagram and Tumblr. In this context, it is also essential to be aware of the significant local differences that determine the diversity of social network use in different regions. An example is Russia, where the most used social network Facebook is not the only one. The current trend can be considered to be a steady increase in the number of social network users as well as an increase in the number of social networks used by a single user. Social networks and their use do not only affect individuals. Many companies use social networks to communicate with consumers, run competitions or use them as a platform for their marketing communications. The use of social networking sites also has a significant impact on marketing research.

Based on the above knowledge gained by examining the perspectives of various authors on the issue, we conclude that consumer behaviour is an extremely important element for marketers when creating strategies for brands, products or services. Consumer behaviour can be broadly classified as decisions and actions that influence consumer buying behaviour. The indicators that drive consumers to choose a particular product over others are analysed and investigated by marketers. The selection processes associated with purchasing are based on emotions and reasoning. Marketers who know the typology of consumers, the factors influencing their behaviour or the perception of changes and trends in their behaviour gain important insights in a tough competitive battle. Digitalisation and the penetration of digital technologies into consumers' everyday lives are an inherent part of today's world. Experts point to the fact that it is the digital environment that has a significant impact on consumer behaviour.

1.6 Digital marketing tools

Digital marketing is a relatively new, interactive and specific branch of marketing, whose potential is conditioned by the characteristic attributes of new media. At present, digital marketing can be considered as applied to complex marketing. Frey (2011) considers the use of digital marketing tools for certain market segments more justified than traditional tools. Digital marketing encompasses a wide range of marketing communication operating on the principles of digital

technologies, including Internet tools, mobile communication, digital communication devices in outdoor and in-store environments. The difference between digital and traditional media lies in the ability of digital media not only to disseminate information but also to solicit feedback from customers (Macek, 2010). According to Frey (2011), digital marketing tools have attributes such as:

- timeliness, flexibility and effectiveness of the marketing message,
- fast, flexible and easy to change the content of the information disseminated,
- precise and effortless targeting of selected segments,
- integration of motion elements - important when presenting marketing content using digital signage,
- the ability to build a positive image,
- the ability to instantly measure the effectiveness of campaigns,
- low cost per campaign,
- creating databases of information.

An important part of digital marketing is goal setting. A typical example of a digital marketing goal is to increase sales.

ONLINE ENVIRONMENT AS A PLATFORM FOR DIGITAL MARKETING

One of the most basic rules characteristic of the online environment can be considered to be speed. Changes in the online world come very quickly and it is essential for companies to react to these changes in a timely manner. The digital world is becoming an increasingly important part of the economy, both from the perspective of individual countries and the European Union as a whole. Research by the Institute for Public Affairs (Velsic, 2015) has shown that new phenomena are emerging as a result of the mass use of information technologies. In 2015, 49% of the world's population aged 14+ used the internet on a daily basis, with more than a third of users spending more than 3 hours online. The internet population represents over 70% of the total population. However, there are significant differences in user behaviour. These differences are mainly influenced by age, education, income, economic activity or regional affiliation. A survey by Miniwatts Marketing Group (2015) shows that 83.1% of Slovak citizens are

internet users. This is a significant change compared to 2000, when the number of Internet users was 12.1%.

A characteristic feature of modern consumers is the use of multiple devices at the same time. Given the amount of time today's population spends online via various digital devices, it is imperative that brands artfully combine the use of marketing communication tools between the online and offline media space. Therefore, the increase in the volume of advertising and brand building in the digital environment is on a steady upward trend. With the significant increase in the use of multiple devices - screens at the same time, the view of traditional media content consumption is changing. This phenomenon is called the ***digital living room***. The digital living room is characterised by consumers using mobile devices with internet connectivity to consume traditional media such as television or radio. Through these devices, they search for additional information or interact with other consumers via social media. It is able to convert the stimuli themselves into a purchase within a short timeframe from the initial viewing of the communication message.

Google's Consumer Barometer (2015) points to the fact that 55% of people are connected online via digital devices while watching TV in parallel (Consumer Barometer, 2015). Of these, 44% use a computer, 48% a mobile phone and 18% a tablet. These results underline the enormous growth in the importance and use of mobile devices in today's society. The growing importance of mobile marketing and the use of mobile applications is characterized by (Chaffey, 2016):

- More than 50% of searches are conducted via mobile devices,
- 91% of active Facebook users use mobile devices to surf the web,
- Users spend 90% of their mobile media time in apps,
- 80% of the revenue generated from advertising on Facebook comes from mobile devices.

The most frequently researched industries by consumers in the online environment are (Zonemedia, 2017): accommodation (95%), transport (80%), airline tickets (87%), music (86%) and cinema tickets (78%). Consumers use mobile devices for a variety of activities leading to a purchase decision. 63% are comparing products, 56% are looking for inspiration, 52% are preparing to buy and 36% are looking for advice. It is the search for information in the online environment that represents the initial stage in the purchase decision process for

up to 72% of consumers (Barometer, Google). In terms of the source of information for purchasing decisions, most consumers (69%) use search engines, followed by retailers' websites (32%), individual brands' websites (19%), price comparison sites (17%) and social networks (10%).

These facts point to the necessity of including digital marketing elements in the marketing strategy of companies. Janouch (2010) defines 4 basic steps leading to the successful implementation of digital marketing communication: *goal setting, knowing the customer, communication, providing a quality product*. The success of the implementation in this case depends on the ability and understanding of the behaviour of the target group of consumers. The massive spread of the use of mobile devices has created a phenomenon where the consumer can be in a brick-and-mortar store and virtually on a website at the same time. Thus, in many cases, the separation of offline and online space is becoming meaningless (Trebulova, 2014). It is websites that provide a source of information for consumers. More than half of the European population uses websites where price comparison tools are available in order to find the best deal. It is the ever-increasing importance of websites that puts a challenging goal in front of online marketing, similarly increasing website traffic and, in particular, increasing sales.

SELECTED DIGITAL MARKETING TOOLS

The emergence of digital marketing is closely linked to the advent of the internet. The beginnings of marketing activities in the online environment took place in the early 1990s. These were very simple forms of promoting products or services by sending trivial text emails.

Nowadays, however, digital marketing brings many more benefits and opportunities. Its advantage is that it can engage multiple consumer senses. The main advantages of digital marketing include the interactivity of getting feedback. The possibility of more precise targeting brings the advantage of being able to target a selected segment or socio-economic groups. Other advantages include better internet accessibility and high coverage. The Internet itself is a communication platform that allows the use of a global digital network to transmit information. Within this platform, we distinguish several communication channels. Nielsen's survey 'The consumer's path to purchase' (2011) identifies the factors in the digital sphere of influence that affect the consumer's process leading to a purchase. These include product search, online circulars, social media, mobile planning tools and e-commerce (electronic commerce).

WEB

The basis of the Internet is still the web - that is, a classic website. In terms of focus, they can be divided into commercial and non-commercial. Exclusively commercial websites include, for example, e-shops or sales websites. From the point of view of the applicability of marketing, it is necessary to distinguish between its use directly on the website within its content or indirectly through add-ons. An example of an add-on is the use of a variety of websites to allocate advertising in the form of a banner.

SEO

SEO from the English search engine optimization can be characterized as a tool for optimizing a site for search engines (the most famous include Google, Yahoo). Based on their own algorithms, search engines have the task of evaluating the relevance of the content of a web page, taking into account the keywords used by the user. Depending on the precision of the SEO implementation, individual web pages are ranked in the search results. The high ranking of a page in the search results is directly proportional to the traffic to the page. Thus, the goal of SEO is to obtain the highest possible positions in the search results. Based on a recent analysis of websites ranked in the top 30 positions in search, Searchmetrics found that text length increased by 25% in 2015 (compared to 2014).

SEM

The term SEM (search engine marketing) is a synonym for search engine marketing. This tool is mainly used when companies do not want to wait for the results of SEO optimization and are willing to invest funds from their marketing budgets in so-called sponsored links. Simply put, we can say that the use of SEM is the process of increasing traffic to a website by buying search engine advertising. 85% of web activity is carried out through tools such as search engines.

GRAPHIC ADVERTISING ONLINE

Online advertising is becoming an integral part of the communication mix of every company that wants to succeed in the tough competition for customers. This form of online advertising has many advantages. A significant attribute of online advertising is the high level of interactivity.

The consumer has the opportunity to respond immediately to the communicated message of the advertisers. For marketers, the measurability of the effect of advertising is a particularly important factor. In order for online advertising to be sufficiently effective, it is necessary to pay attention to its placement, execution, imaginativeness and, last but not least, it is important to choose an adequate form. The web offers a variety of advertising options. Among the best known are:

- **Banner advertising** - the oldest form, but still one of the most used today. It offers options ranging from a static combination of text and images to various cartoon animations, the use of photos, sound or video. Banner advertising can be divided according to format into: full banner (468x60 pix.), half banner (234x60 pix.), microbar (88x31 pix.) and skyscraper (120x600 pix.).
- **Contextual advertising** - uses the principle of embedding an advertising message into web pages in the context of their content. The essence of contextual advertising consists in assigning keywords to advertising messages and comparing them with the thematic content of web pages. It is an effective way of targeting.
- **PPC (Pay per click)** - This is pay per click targeting. Thanks to PPC advertising, it is possible to quickly and effectively increase traffic to a company's website. The most well-known PPC advertising systems in Slovakia include Adfox and Etarget. In the world, the most popular systems are Google AdSense, Yahoo!, Publisher Network and AdBrit e.
- **Pop-up advertising** - pop-ups with advertising messages. The most commonly used size of pop-up ads is 250x250px.
- **Native advertising** - is advertising that is naturally embedded in the content of the page, but it is not contextual or intertext. It appears as part of the site. It therefore has higher visibility as well as credibility. Its main advantage over traditional banners is that 99% of site visitors do not click on the banner (ADMA.SK, 2013).

E-MAILING

The term e-mail refers to electronic mail used to communicate via the Internet. E-mail marketing is still one of the best tools for communicating

with consumers. It is e-mail that is used by many people on a daily basis. The main advantages of e-mail marketing include:

- fast campaign implementation,
- the possibility to personalise your campaign,
- high rate of return on investment,
- relatively low costs for preparing and sending campaigns,
- the possibility of active communication with beneficiaries,
- a space for spreading the message by the recipients themselves,
- interactivity through the use of automatic responses and their triggers,
- measurability and statistical evaluation of campaign effectiveness.

Important features of email marketing are proactivity and the possibility of personalization. These facts significantly increase the effectiveness of individual campaigns. However, this form of marketing needs to be done responsibly and legally. Spam is a big problem nowadays and makes it very difficult to carry out e-mail marketing activities. The disadvantage is that despite compliance with laws such as the Law on Advertising (No. 147/2001 Coll.), the Law on Electronic Commerce (No. 22/2004 Coll.) and the Law on Electronic Communication (No. 610/2003 Coll.), which regulates the sending of advertising materials, many people have a subconscious aversion to this form of marketing. Many experts consider it essential to comply with the conditions, which are to voluntarily subscribe to e-mail messages, to allow the recipient to unsubscribe at any time and, in particular, not to use purchased databases of e-mail addresses. The basic metrics for evaluating effectiveness are:

- Open rate - this is the ratio of recipients who opened the mail in relation to all recipients of the mail.
- Click through rate - the proportion of recipients who clicked on the link in the received email and were therefore redirected to e.g. an e-shop.
- Deliverability - is a measure for recognizing the quality of the database and the distribution tool. It represents the ratio of delivered mails to sent mails.

- Unsubscription rate - the number of contacts that have prevented receiving further messages from the sender.
- The turnover from the mailing.
- Turnover per sent email - the value of the contact in the database.
- Return on investment.

Open rate for promotional campaigns is between 5-20%, CTR between 30-50%. Deliverability is around 85%, top tools can approach values around 96%.

ADWORDS

It is a sophisticated ad system that allows you to serve search ads on Google and its network of partner sites. It works on the principle of credit recharge. The advertiser first recharges the credit, which is then deducted based on the number of clicks on a given ad.

REMARKETING

Remarketing is an online marketing tool that allows you to serve ads to people who have visited your company's website in the past. Its purpose is to reach consumers who have visited a website but have not made a conversion, such as a purchase. This is done by displaying relevant advertisements on the different devices used by consumers. The main advantages of remarketing are:

- reaching people in time,
- lists tailored to the advertising objectives of the advertiser,
- wide range,
- efficient pricing,
- simple ad creation,
- stats regarding the campaign,
- Reaching customers at a time when they are actively searching for a company through search engines.

VIRAL MARKETING

Viral marketing is a marketing technique that uses various social networks and communities to quickly spread certain information in order to promote a product or company. The average internet user spends approximately 16 minutes a month watching online promotional videos. 87% of marketers use video. 64% of consumers have an increased tendency to make an online purchase of a product after watching a video, and as many as 90% of consumers say that product videos are a significant factor in their decision-making process. In 2016, over \$5.5 billion was spent on video ads in the U.S. (hubspot.com, 2016)

AFFILIATE MARKETING

Affiliate marketing is a performance-based marketing tool that rewards one or more affiliate partners for each visitor or customer brought to a business's website. There are four key players in this field: *the seller*, the *network* (which contains a selection of offers that the affiliate can recommend further and is also in charge of payments and disbursements), the *publisher* (the so-called "affiliate partner" who offers a good or service to third parties) and the *customer*.

Online advertising revenues in the first half of 2016 increased by 26% compared to the first half of 2015. The Interactive Advertising Bureau - IAB (2016) Slovakia survey on the percentage share of individual advertising categories confirmed the strong position of ***display advertising*** with a share of 63%. Display advertising includes: banners, buttons, skyscrapers, overlays, interstitials, pop ups, mobile display, video advertising. Search-based ***display advertising*** has a share of 23%. The ***Classifieds and directories*** category, *which includes contextual PPC and catalogue advertising, has a share of 12%.*

OMNICHANNEL AND MULTICHANNEL MARKETING AS NEW TRENDS

The development of new technologies is also putting pressure on the development of new marketing strategies, which has been reflected in new elements in professional terminology. Within the e-commerce marketing strategies, two frequent terms - multichannel marketing and omnichannel marketing - are also noticeable. Despite the very similar core of both terms, it is important to define

the differences in their definition. Cecere (et. al 2010) state that the term 'social commerce' is determined by the use of social technologies in order to connect, listen, understand and engage in the process of improving the shopping experience. Consumer involvement adds a new dimension to the traditional AIDA model defined by Kierzowski (et. al 1996). The added value of consumer involvement from the perspective of businesses lies in gaining marketing information, particularly about consumers' preferences during interactions with them on a personal level.

Omnichannel Marketing

The word Omni from the Latin omnis means all or universal. Omnichannel, which increasingly represents the key to success for companies as consumers engage in different ways in brick-and-mortar stores, on websites, virtual catalogues or social media. Consumers use a diverse range of tools in order to shop and access services. The modern consumer also interacts with brands and companies using means such as various apps available on smartphones, tablets or computers. It should be in the interest of businesses to ensure that each consumer experience is consistent and complementary.

Multichannel Marketing

The term Multichannel Marketing represents the ability to communicate with potential customers on different platforms individually. This form of marketing focuses on the different parts of omnichannel marketing, and there are different communication channels it uses. These include print advertising, promotional events, retail activity, website, etc. From the perspective of businesses, multichannel marketing is a way in which they are able to increase their sales quickly. These businesses mostly have their own departments dedicated to social media marketing or email marketing in order to achieve individual goals.

One of the most important challenges that marketers and their organizations face when transitioning to omni-channel strategies is knowing the difference between omni-marketing and multi-channel marketing. Many organizations are struggling to move from a sales focus to customer-centric practices. The challenge is also to put the consumer at the forefront and create integrated experiences for them. A multichannel strategy uses multiple channels available to the consumer but these channels are not interconnected. On the other hand, an omnichannel strategy implies the interconnection of channels that are accessible to the consumer.

Omnichannel and multichannel marketing are distinct marketing strategies, although both focus on the use of multiple channels to reach the consumer. Marketers need to understand the need to shift towards a global effort in order to increase customer retention rates and the resulting revenue.

2 | Research study Changes in consumer behaviour SK-CBCH 2022

The first chapter of the scientific monograph defined the factors influencing consumer behaviour and consumer typology. It also focused on the description of consumer behaviour patterns and trends. A significant part of the previous chapter was devoted to digital marketing and its tools. However, the focus of the scientific monograph did not end there and it was necessary to empirically verify what changes have occurred in consumer behaviour in the era of digital marketing. The basis was the implementation of a research study entitled *Changes in Consumer Behaviour SK-CBCH 2022*. The second chapter not only describes the process of conducting the research study, the structure of the sample, but also presents the basic findings necessary to draw the consequences.

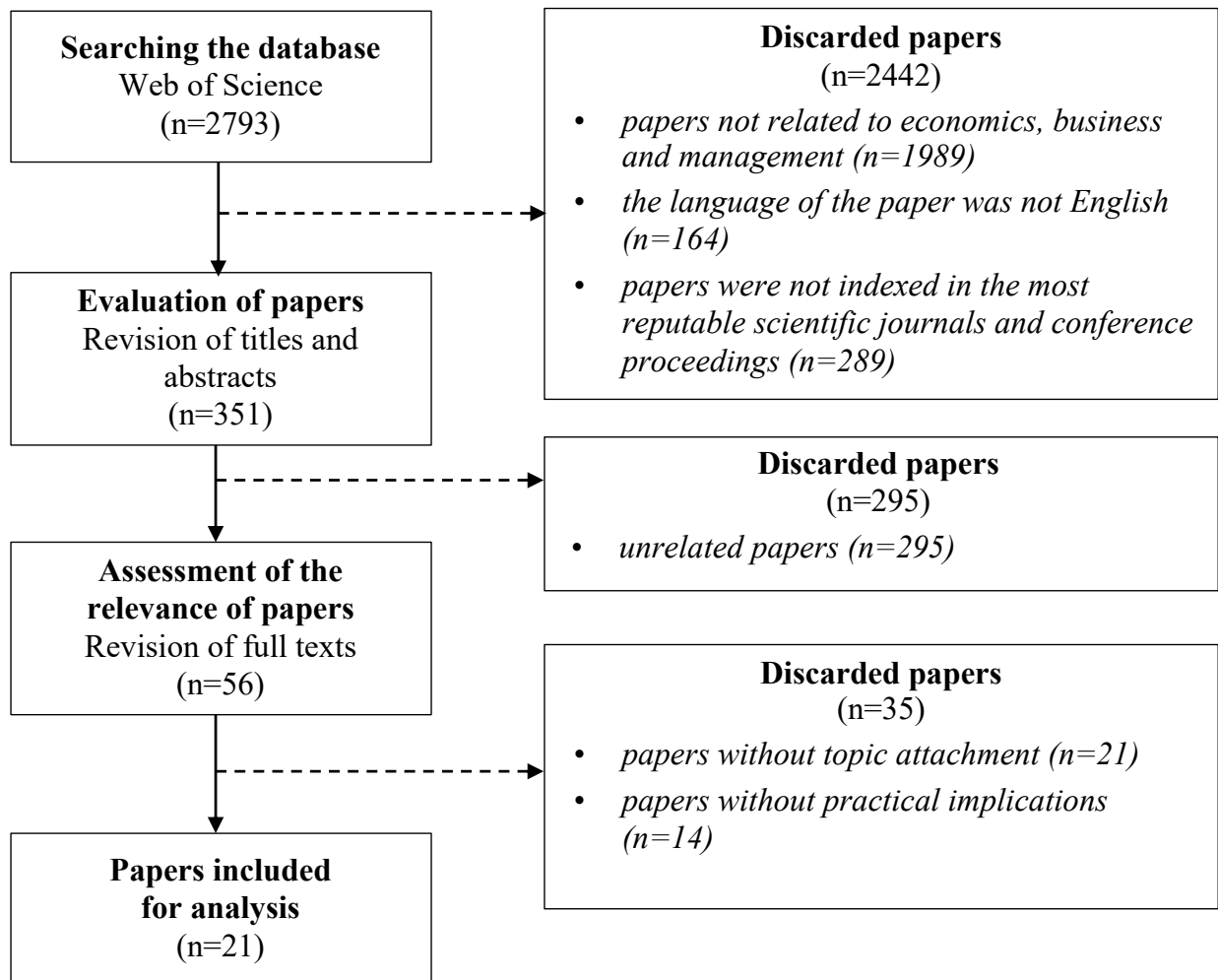
However, at the beginning of the chapter it will be necessary to look at how the topic of consumer behaviour in the digital era resonates in academia. It will be done by analysing available research studies elaborated in scholarly papers by international colleagues.

2. 1 Systematic review of academic research studies

The issue of changes in consumer behaviour in the era of digital marketing has become popular not only among the professional public, but has also found a response in the academic and scientific spheres and is currently elaborated in many publications and papers, which, however, it adapts too much their view on the common circle of their readers. A number of professional monographs have also been published which deal responsibly with this issue in contemporary corporate practice. Particularly noteworthy are the works that give the reader a comprehensive professional view of the subject (Rodrigues, M. - Proena, J. 2022; Bartosik-Purgat, M. - Filimon, N. 2022).

In order to form a picture of the resonance of this issue in the academic environment, an analysis of the available knowledge in the form of papers published in peer-reviewed scientific journals and conference proceedings was carried out. The Web of Science database was chosen as a reference database, which was sufficient in terms of its scope and focus on credible outputs with regard to the problem addressed. A modified approach of systematic review of academic literature (PRISMA) was chosen.

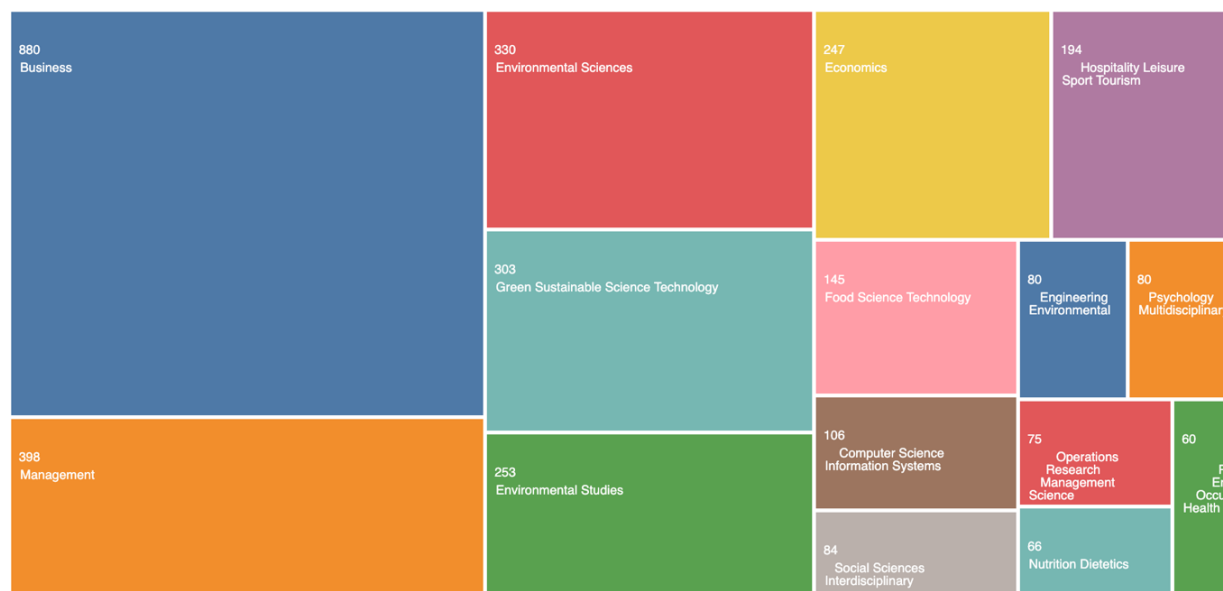
Diagram 1: Selection process of the scientific papers included in the analysis



Source: based on authors' own research: research study Changes in consumer behaviour SK-CBCH 2022.

Given the intention to review available scientific papers on changes in consumer behaviour from a digital marketing perspective, the search was limited to the years 2016 to 2022. The keywords were chosen with respect to the thematic focus of the analysis. This initial step yielded 2,793 outputs in the Web of Science database, which were exclusively peer-reviewed papers in scientific journals and conference proceedings. The interdisciplinarity of the subject matter is evidenced by Figure 1, which shows the categories with the largest number of published papers.

Figure 1: Selected categories of scientific journals and conference proceedings registered in the Web of Science database with the largest number of published papers on consumer behaviour change in the digital marketing era (n=2793).



Source: based on authors' own research: research study Changes in consumer behaviour SK-CBCH 2022.

After reducing the categories to those related to the fields of economics, business and management, the number of results was reduced to 804 entries. The following table shows the number of papers by selected categories of scientific journals and proceedings as ranked by the Web of Science database.

Table 1: Selected categories of scientific journals and proceedings registered in the Web of Science database oriented to the field of business, economics and management (n=804).

Web of Science Categories	Record Count	%
Business	497	62
Management	204	25
Economics	103	13

Source: based on authors' own research: research study Changes in consumer behaviour SK-CBCH 2022.

After excluding papers that were not written in English (164 papers) and papers that were not indexed in the most reputable scientific journals and conference proceedings (289 papers), an initial database of 351 potentially relevant articles was compiled. An overview of the scientific journals in which these papers were published, together with the number of papers in each journal, is shown in the table below.

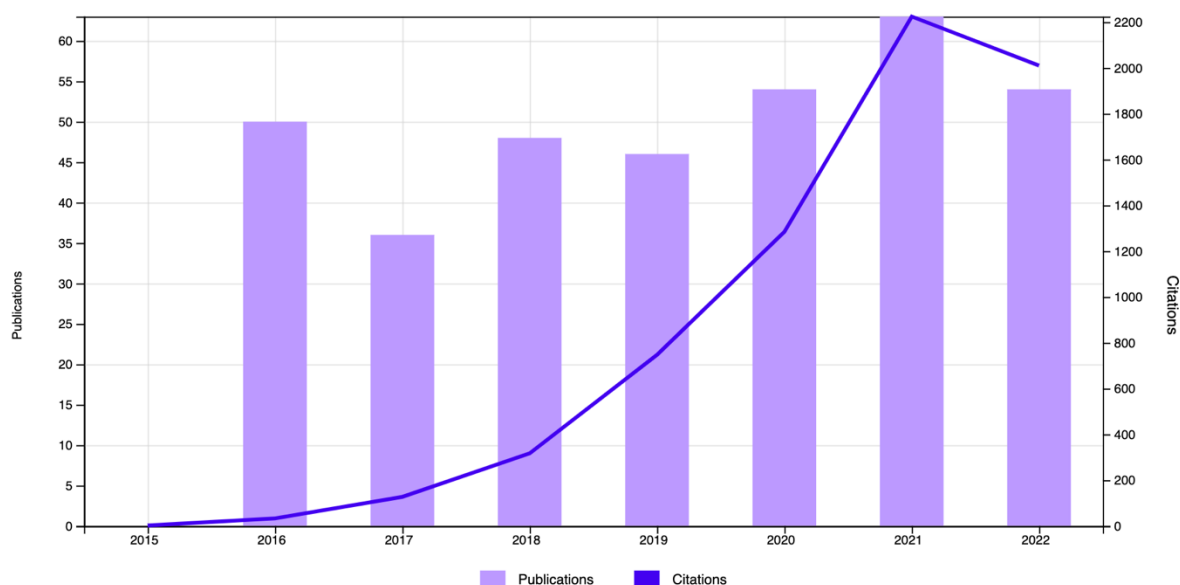
Table 2: Number of papers in scientific journals (initial base of 351 papers)

Journal Titles	Record Count
Journal Of Business Research	33
Journal Of Retailing And Consumer Services	32
Journal Of Research In Interactive Marketing	28
Journal Of Sport Management	22
Journal Of Theoretical And Applied Electronic Commerce Research	13
Sport Marketing Quarterly	13
Technological Forecasting And Social Change	11
Psychology Marketing	9
Journal Of Business Ethics	8
Electronic Commerce Research And Applications	6
European Journal Of Marketing	6
Management Science	6
International Journal Of Contemporary Hospitality Management	5
Journal Of Product And Brand Management	5
Applied Economic Perspectives And Policy	4
Business Horizons	4
Clothing And Textiles Research Journal	4
International Journal Of Bank Marketing	4
International Journal Of Market Research	4
Journal Of Hospitality Marketing Management	4
Journal Of Interactive Marketing	4
Journal Of International Business Studies	4
Marketing Letters	4
Marketing Science	4
Rbgn Revista Brasileira De Gestao De Negocios	4
Tourism Management	4
Electronic Commerce Research	3
Electronic Markets	3
Journal Of Electronic Commerce Research	3
Journal Of Services Marketing	3
Journal Of Vacation Marketing	3
Marketing Intelligence Planning	3
Sport Management Review	3
Others	85

Source: based on authors' own research: research study Changes in consumer behaviour SK-CBCH 2022.

From the overview of the development of the number of publications and citations by year, it is clear that the interest in this issue appears continuously during the whole time period.

Chart 1: Evolution of the number of publications and citations (initial database of 351 papers)



Source: based on authors' own research: research study Changes in consumer behaviour SK-CBCH 2022.

Manual review of the titles and abstracts of all articles identified through this process helped to remove unrelated articles, leaving a total of 56 articles in journals and proceedings for further analysis. For the remaining articles, while relevance and eligibility were not clear in the title or abstract, a full-text screening was performed. After this screening process, 35 studies were excluded.

A total of 21 papers were selected for the final systematic review of papers. The list of papers included in the literature review on the topic of consumer behaviour change in the digital marketing era is presented in Table 3.

After a thorough study of the papers, it can be concluded that the issue of changes in consumption behaviour is treated differently in the academic space, varying according to the country of origin of the authors of the article.

Table 3: List of 21 papers included in the literature review on the topic of changes in consumer behaviour in the era of digital marketing

Title	Authors	Source	Year
Revisiting the impact of perceived social value on consumer behavior toward luxury brands	Reyes-Menendez, Ana; Palos-Sanchez, Pedro; Ramon Saura, Jose; Rodriguez Santos, Carmen	European Management Journal	2022
Leveraging consumer behavior research to forge new insights into B2B buyer behavior: Contextualizing extant research and developing a research agenda	Mohan, Mayoore; Casidy, Riza; Thaichon, Park; Nyadzayo, Munyaradzi	Industrial Marketing Management	2022
Government Policy, Strategic Consumer Behavior, and Spillovers to Retailers: The Case of Demonetization in India	Kim, Yewon; Chintagunta, Pradeep K.; To, Bhuvanesh Pareek	Marketing Science	2022
The impact of weather on consumer behavior and retail performance: Evidence from a convenience store chain in China	Tian, Xin; Cao, Shasha; Song, Yan	Journal Of Retailing And Consumer Services	2021
COVID-19 ads on purchase intention of online consumer behavior as business innovation activity: A contribution to the uses and gratification theory	Mejia-Trejo, Juan	Electronic Commerce Research And Applications	2021
The business analysis on the home-bias of E-commerce consumer behavior	Huang, Wei-Lun; Hu, Peng; Tsai, Sophia; Chen, Xi-Ding	Electronic Commerce Research	2021
Sport Brands: Brand Relationships and Consumer Behavior	Kunkel, Thilo; Biscaia, Rui	Sport Marketing Quarterly	2020
How corporate social responsibility (CSR) saves a company: The role of gratitude in buffering vindictive consumer behavior from product failures	Kim, Junghyun; Park, Taehoon	Journal Of Business Research	2020
The role of financial innovations in consumer behavior in the Russian retail payments market	Krivoshnya, Egor	Technological Forecasting And Social Change	2020
The effect of activity identity fusion on negative consumer behavior	Hawkins, Matthew A.	Psychology & Marketing	2019
Globalization, national identity, biculturalism and consumer behavior: A longitudinal study of Dutch consumers	Sobol, Kamila; Cleveland, Mark; Laroche, Michel	Journal Of Business Research	2018
Retailers beware: On denied product returns and consumer behavior	Dailey, Lynn C.; Ulku, M. Ali	Journal Of Business Research	2018

Table 3: List of 21 papers included in the literature review on the topic of changes in consumer behaviour in the era of digital marketing - continued

Title	Authors	Source	Year
From ownership to access: how the sharing economy is changing the consumer behavior	Barbu, Catalin Mihail; Laurentiu Florea, Dorian; Ogarca, Radu Florin; Barbu, Mihai Constantin Razvan	Amfiteatru Economic	2018
Exploring the Relative Effectiveness of Emotional, Rational, and Combination Advertising Appeals on Sport Consumer Behavior	Lee, Seunghwan; Heere, Bob	Sport Marketing Quarterly	2018
Cross Channel Consumer Behavior and its Benefits: Scale Validation to Assess Purchasing Process Performance	Porto, Rafael Barreiros; Okada, Sionara Ioco	Rbgn-Revista Brasileira De Gestao De Negocios	2018
On the significance of statistically insignificant results in consumer behavior experiments	Peterson, Robert A.; Umesh, U. N.	Journal Of The Academy Of Marketing Science	2018
Generational perspective on consumer behavior: China's potential outbound tourist market	Huang, Qunfang; Lu, Yuqi	Tourism Management Perspectives	2017
The compelling urge to misbehave: Do impulse purchases instigate unethical consumer behavior?	Bossuyt, Saar; Vermeir, Iris; Slabbinck, Hendrik; De Bock, Tine; Van Kenhove, Patrick	Journal Of Economic Psychology	2017
The Need to Give Graciously: A Relevant Concept Anchored in Catholic Social Teaching to Envision the Consumer Behavior	de Peyrelongue, Benedicte; Masclef, Olivier; Guillard, Valerie	Journal Of Business Ethics	2017
Modeling online consumer behavior: Preeminence of emotions and moderating influences of need for cognition and optimal stimulation level	Richard, Marie-Odile; Chebat, Jean Charles	Journal Of Business Research	2016
A dirty store is a cost forever: The harmful influence of disorderly retail settings on unethical consumer behavior	Bossuyt, Saar; Van Kenhove, Patrick; De Bock, Tine	International Journal Of Research In Marketing	2016

2. 2 Selected findings of the research study SK-CBCH 2022

In the context of presenting the results of the authors' investigation of the scientific monograph, we are concerned with the identification of the output of the quantitative research, including the presentation of a graphical representation of them. In the following section, we will use the knowledge gained from the quantitative research in order to verify the hypotheses expressed and their subsequent acceptance or rejection. Based on the knowledge gained, it will then be possible to propose recommendations for the academic community as well as management practice.

The following results represent the desired outcome of the application part:

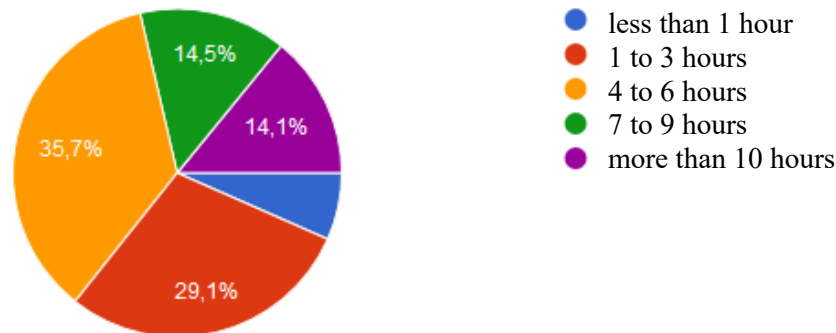
- Interpretation and graphical representation of the conducted quantitative research,
- Verification of the hypotheses and research questions based on the results of the research and the use of selected statistical methods,
- Propose recommendations and develop specific proposals in relation to the problem addressed, then propose a model of applicability in management practice.

The successful implementation of the quantitative research was conditional on reaching and distributing an adequate number of questionnaires so that the partial objective of reaching a relevant and sufficiently large sample could be met. The selection of respondents was done through random sampling method. Due to the fact that the survey focuses on the digital consumer, the questionnaires were sent in the form of an online questionnaire. Several online platforms were used for sending the questionnaire, in particular e-mail and Facebook. The survey was conducted in the months of April and May 2022 and was conducted in Slovak language. Out of the total number of respondents contacted, we received responses from 454 respondents. The first question was: "How much time do you spend online every day?" we tried to find out the frequency of internet usage of the respondents in their daily routine.

Of the total number of respondents contacted, 454 respondents commented on the question, with most respondents saying they spend between 4 and 6 hours online per day, accounting for 35.7% of responses; 29.1% spend between 1 and 3 hours online. Conversely, the least number of respondents, 6.6%, spend less than an

hour online. The results to the question are also interpreted graphically in Chart 2 below.

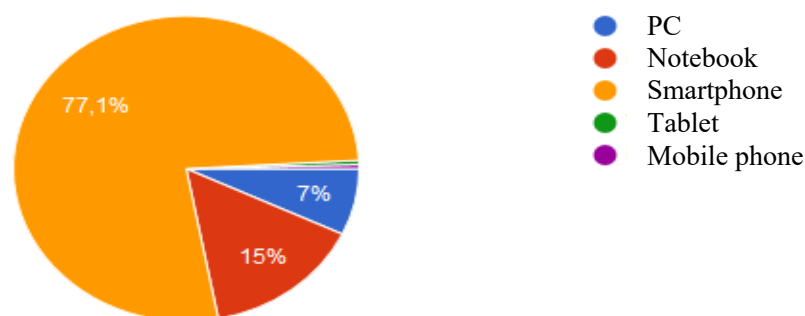
Chart 2: How much time do you spend online each day? (n = 454, data in %)



Source: based on authors' own research: research study Changes in consumer behaviour SK-CBCH 2022.

The second question asked about respondents' preferences in terms of the devices they use to connect to the Internet. The question was worded "From which device do you most often go online?" 454 respondents answered and the most common answer was "smartphone", which accounted for 77.1%. the second most used device was a laptop, with 15% of respondents seeing this alternative. Conversely, the least used devices for the purpose of connecting online are desktops and tablets, cited by an identical 0.4% of respondents.

Chart 3: From which device do you connect online most often? (n = 454, data in %)

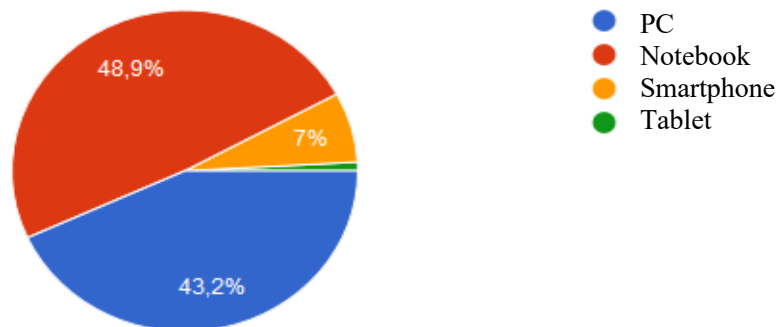


Source: based on authors' own research: research study Changes in consumer behaviour SK-CBCH 2022.

Question 3 was a follow-up to the previous question, seeking to identify the device through which consumers most frequently connected online 5 years ago. From the answers given, it can be concluded that 5 years ago the situation was radically

different compared to today. In particular, the most used devices for connecting to the Internet were the laptop (48.9%) and the desktop computer (43.2%). The smartphone, which according to the respondents is the most used device nowadays, was used by 7% of the respondents 5 years ago, which represents a significant change. A tablet was used by 0.9% of respondents.

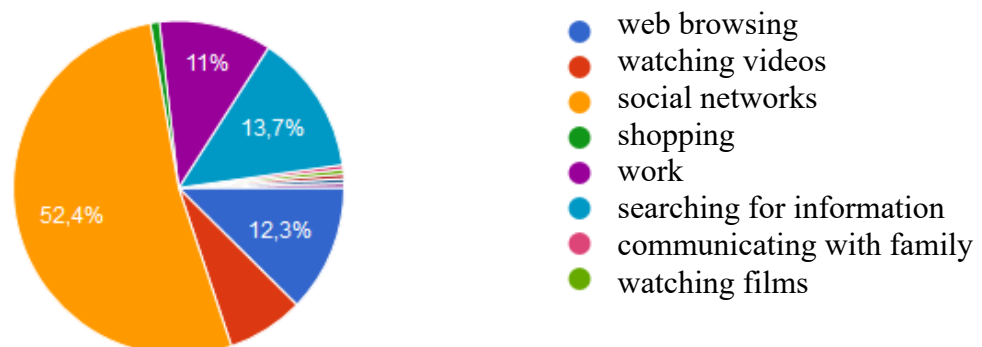
Chart 4: From which device did you go online most often five years ago? (n = 454, data in %)



Source: based on authors' own research: research study Changes in consumer behaviour SK-CBCH 2022.

In the following question 4, we surveyed the most frequent activities carried out on the Internet. The results showed that social networking activities account for a very significant share of activities with 52.4%. 13.7% use the Internet to search for information, 12.3% to browse websites and 11% for work activities. The least frequent activities are playing games and watching movies, with 0.4% each. The results of the survey clearly show the ever-increasing importance of social networks and their use in the daily lives of today's population.

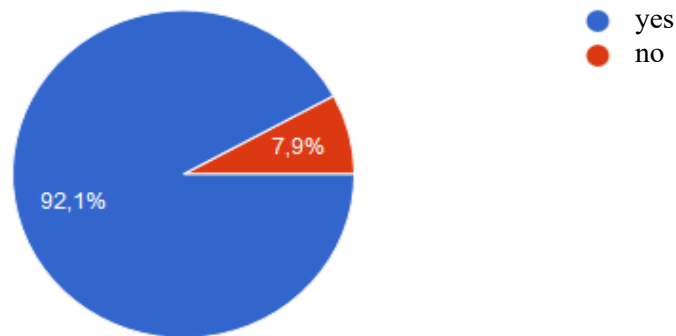
Chart 5: What is your most frequent online activity? (n = 454, data in %)



Source: based on authors' own research: research study Changes in consumer behaviour SK-CBCH 2022.

In terms of using the Internet for shopping purposes, question 5 asked whether consumers shop online. 92.1% of respondents answered yes and 7.9% said they do not shop online.

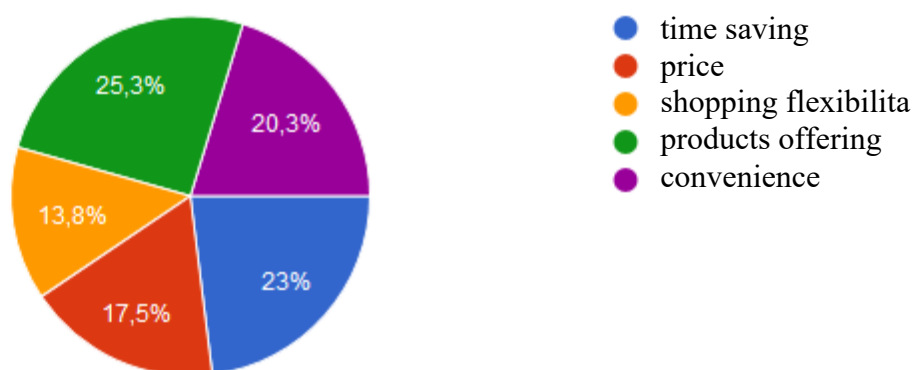
Chart 6: Do you shop online? (n = 454, data in %)



Source: based on authors' own research: research study Changes in consumer behaviour SK-CBCH 2022.

In question 6, we focused on respondents who indicated in the previous question that they shop online. The question focused on the factors that lead consumers to make online purchases. 25.3% answered that the product offer leads them to buy online, 23% the time saving, 20.3% the convenience, 17.5% the price and 13.8% the flexibility of the purchase.

Chart 7: Which of the following factors lead you to shop online? (n = 454, data in %)

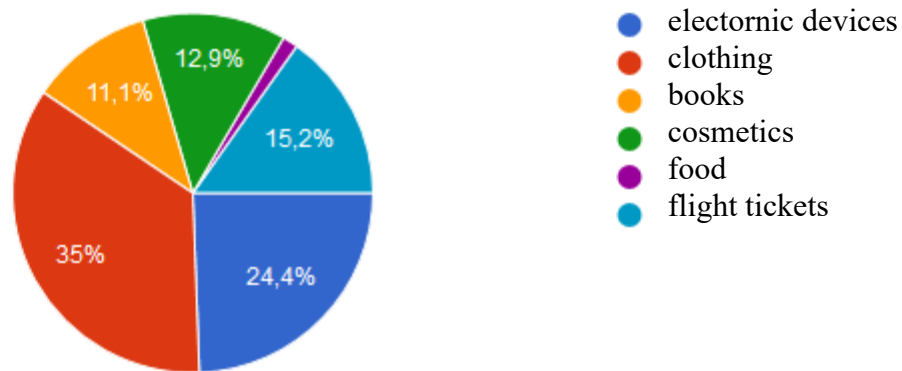


Source: based on authors' own research: research study Changes in consumer behaviour SK-CBCH 2022.

The issue of the content of the purchases was addressed in question 7 with the wording: What kind of products do you most often buy online? Clothing is the

most frequently purchased product, reported by 35% of respondents, followed by electronics at 24.4% and airline tickets or holidays at 15.2%. The least, 1.4%, shop online for groceries.

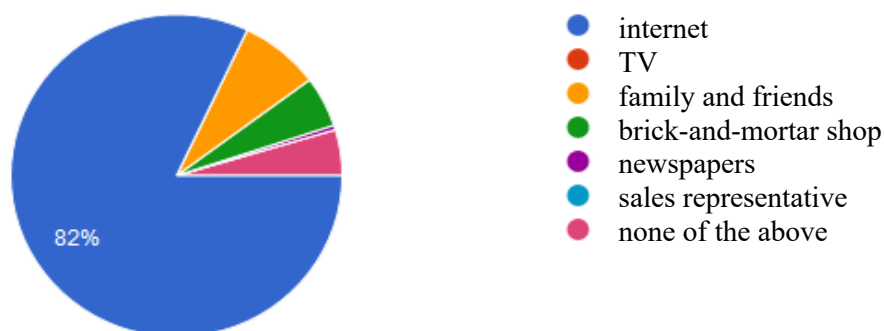
Chart 8: What kind of products do you buy most often online? (n = 454, data in %)



Source: based on authors' own research: research study Changes in consumer behaviour SK-CBCH 2022.

In question 8, we asked what is the most common source of pre-purchase information, with the majority of respondents - 82% - stating that they most often get their pre-purchase information from the internet. 7.8% get their information from family and friends. The smallest number of respondents mentioned the press (0.5%).

Chart 9: What is your most common source of information before buying? (n = 454, data in %)

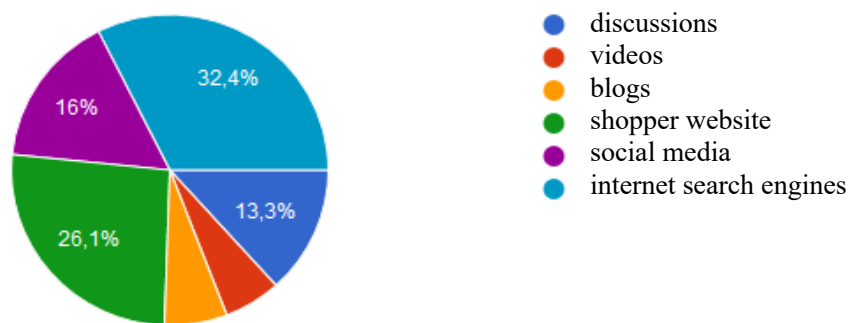


Source: based on authors' own research: research study Changes in consumer behaviour SK-CBCH 2022.

Following on from the previous question, we wanted to find out what specific online source of information is used by the respondents who said that the internet

is the most common source of information for them. The dominant responses included internet search engines (32.4%) and dealer websites. 16% use social media for this purpose and 13.3% consider the opinions given on discussion boards to be relevant.

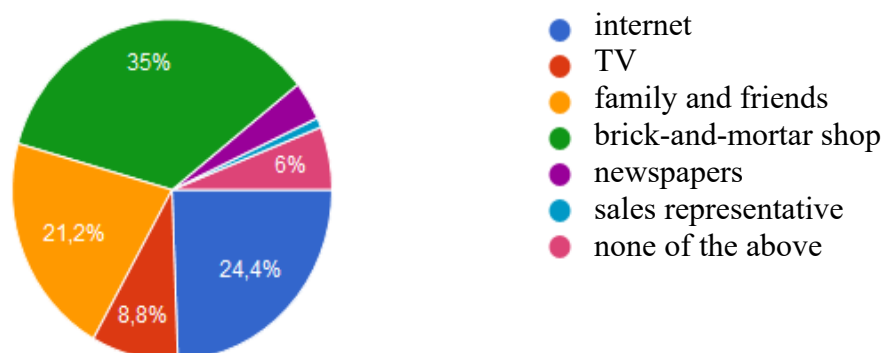
Chart 10: If you mentioned the Internet in the previous question, which of the following online resources do you use most often? (n = 454, data in %)



Source: based on authors' own research: research study Changes in consumer behaviour SK-CBCH 2022.

Question 10 focuses on identifying the most common source of pre-purchase information 5 years ago. Among the respondents, the most reported - 35% - brick-and-mortar stores, 24.4% the Internet and 21.2% information from family and friends. Based on the above, we can observe a change compared to the current situation addressed in question 8. There is no doubt that the increase in the influence of the Internet on pre-purchase information search is extremely significant. The responses also show a decline in the use of bricks-and-mortar shops or television as a source of pre-purchase information.

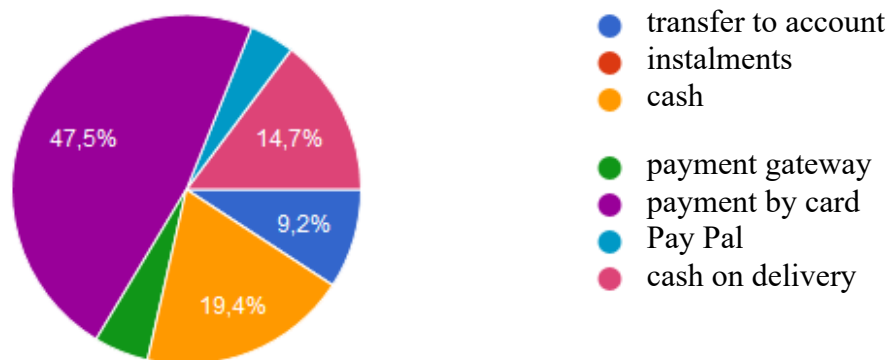
Chart 11: What was your most common source of information before you bought 5 years ago? (n = 454, data in %)



Source: based on authors' own research: research study Changes in consumer behaviour SK-CBCH 2022.

In the following question 11, we investigated the payment method used by consumers when shopping online. The most common answer was card payment (47.5%), with 19.4% preferring to pay in cash when collecting in person. Cash on delivery was the payment method mentioned by 14.7%. The least of the respondents use PayPal (4.1%).

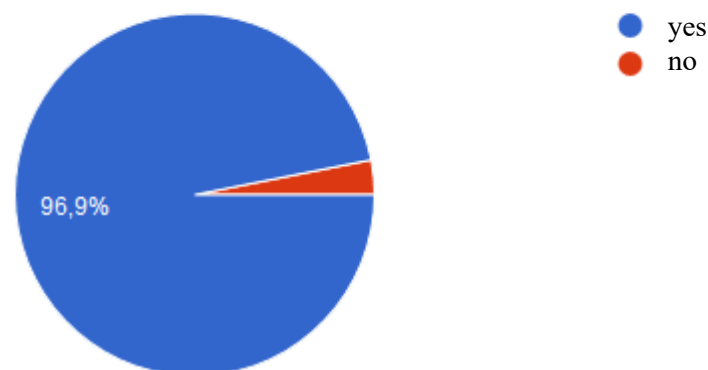
Chart 12: What payment method do you use when shopping online? (n = 454, data in %)



Source: based on authors' own research: research study Changes in consumer behaviour SK-CBCH 2022.

In terms of social media usage, we focused on observing this change over 5 years. Chart 15 shows the responses of social media usage nowadays, with social media usage up to 96.9% which represents 440 respondents, Only 14 people stated that they do not use social media and this represents 3.1%.

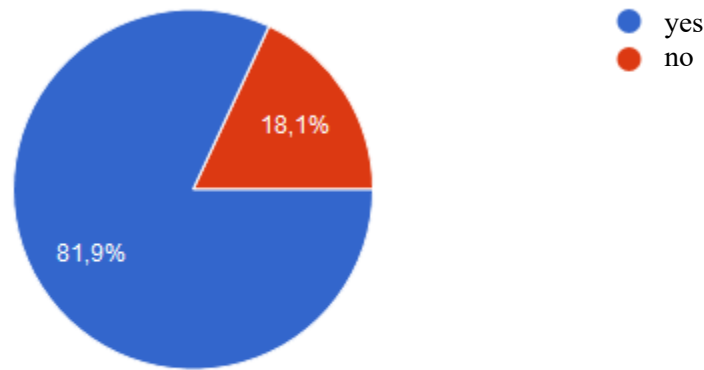
Chart 13: Do you use social media? (n = 454, data in %)



Source: based on authors' own research: research study Changes in consumer behaviour SK-CBCH 2022.

Chart 16 shows the responses to the question of whether respondents used social media 5 years ago. 81.9% saw that they did and 18.1% did not use social media 5 years ago. Based on the comparison, a 15% increase is noticeable. As well as stating the absolute penetration of social media into everyday lives.

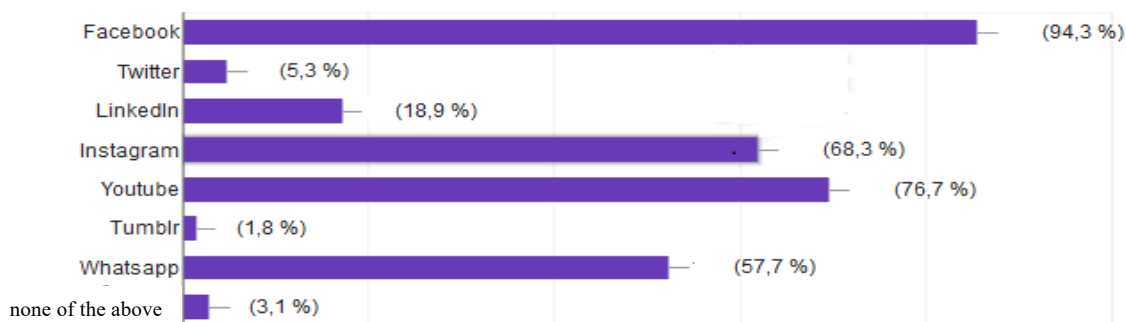
Chart 14: Did you use social media 5 years ago? (n = 454, data in %)



Source: based on authors' own research: research study Changes in consumer behaviour SK-CBCH 2022.

In the next question, we explored which platforms are most used within social media. Respondents were given the opportunity to give multiple choices. Facebook was the most used platform, cited by 94.3%, followed by YouTube with 76.7%. Tumblr was the least used with 1.8%, while 3.1% of respondents did not use any of the options listed.

Chart 15: Which of these platforms do you use? (n = 454, data in %)

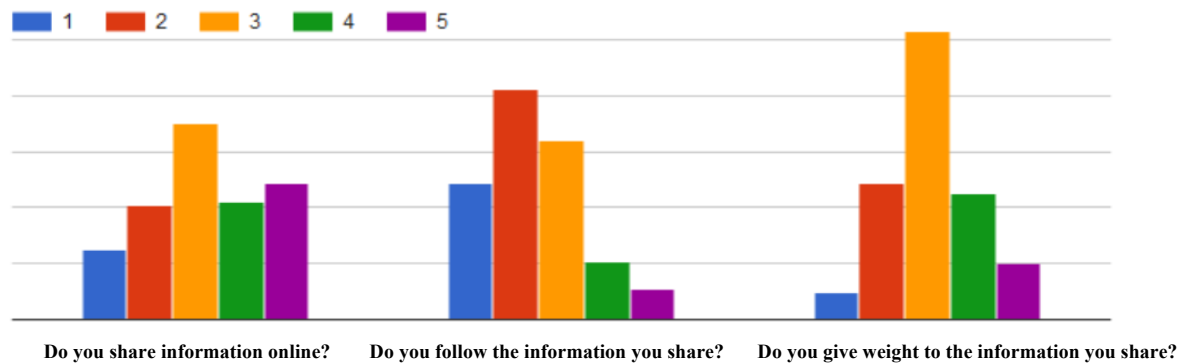


Source: based on authors' own research: research study Changes in consumer behaviour SK-CBCH 2022.

Question 15 asked for responses to 3 sub-questions on a scale of 1 to 5, with 1 being the most and 5 being the least. In the first, we examined whether respondents shared information On-line. The responses showed that the majority

took a neutral stance. In the second, we investigated whether the respondents follow the shared information. Within the responses, respondents were inclined to follow the information. In terms of giving importance to the information shared, the majority again expressed a neutral attitude.

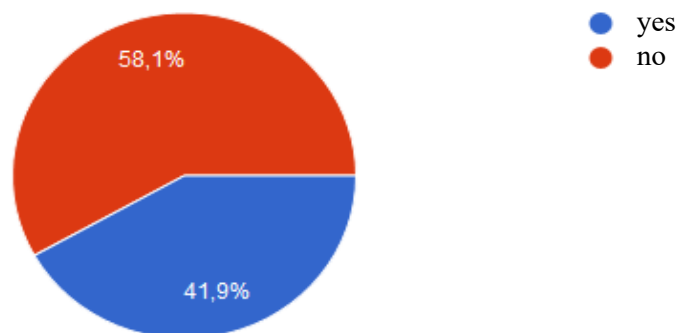
Chart 16: On a scale of 1(least) - 5(most), please indicate: do you share information online? Do you follow the information you share? Do you give weight to the information you share? (n = 454, data in %)



Source: based on authors' own research: research study Changes in consumer behaviour SK-CBCH 2022.

As part of the question about following publicly known people who influence public opinion (influencers), we asked what proportion of respondents follow influencers. The survey results showed that 41.9% follow influencers and 58.1% do not follow influencers.

Chart 17: Do you follow influencers on social networks? (n = 454, data in %)

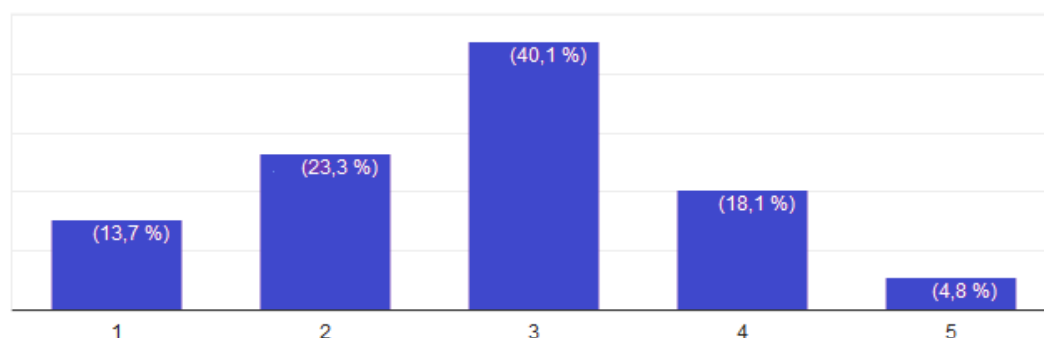


Source: based on authors' own research: research study Changes in consumer behaviour SK-CBCH 2022.

In question 17, we focused on the level of agreement with the statement: "Information shared by others can influence me in my purchasing decisions". The

level of agreement could be expressed on a scale from 1 (strongly disagree) to 5 (strongly agree). We note that the largest proportion of respondents, 40.1%, expressed neutral attitudes. At the same time, 13.7% expressed absolute disagreement in the above statement and 4.8% expressed absolute agreement.

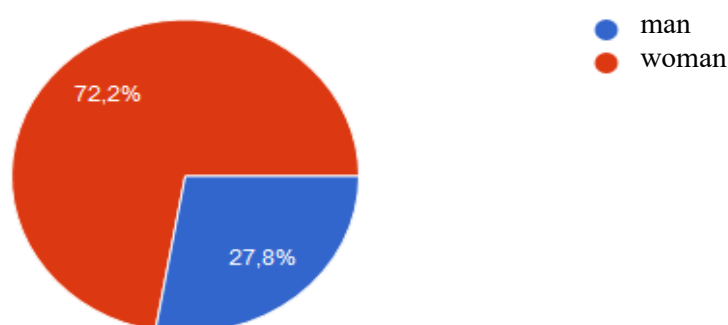
Chart 18: To what extent do you agree with the statement: Information shared by others online can influence my buying behaviour? 1 (strongly disagree) - 5 (strongly agree) (n = 454, data in %)



Source: based on authors' own research: research study Changes in consumer behaviour SK-CBCH 2022.

328 women and 126 men participated in the research. The result shows a significant percentage predominance of women. Considering the fact that the questionnaire was distributed through several online platforms and also noting that there is no assumption that it was sent to groups where the female gender is overrepresented, we assume that the significant percentage difference between the genders of the respondents is due to the "honesty factor" of the female respondents.

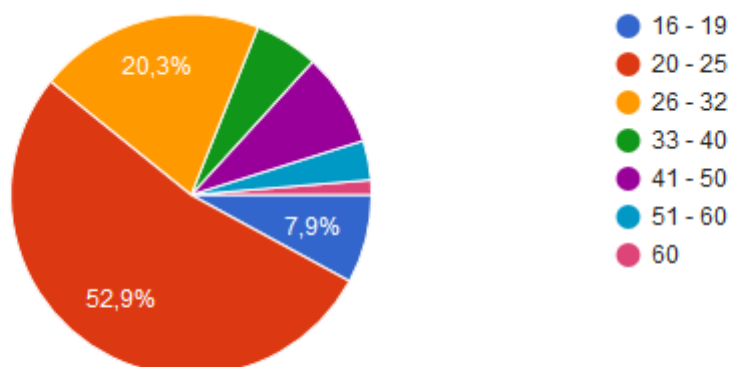
Chart 19: Gender of respondents (n = 454, data in %)



Source: based on authors' own research: research study Changes in consumer behaviour SK-CBCH 2022.

In terms of age structure, there was a wide representation of different generations, with the largest group being aged between 20 and 25 years, while the smallest number of respondents were over 60 years of age.

Chart 20: Age of respondents (n = 454, data in %)



Source: based on authors' own research: research study Changes in consumer behaviour SK-CBCH 2022.

2. 3 Verifying hypotheses and answering research questions

On the basis of the data obtained from the quantitative survey, we concluded that the impact of modern technologies or the Internet on the lives of respondents is in most cases very significant. Among the most prominent trends is the activity on social networks. At the same time, we observe a change in terms of the use of devices in order to connect to the Internet, where nowadays smartphones dominate, whereas five years ago desktop computers or laptops were more prevalent. We note that online shopping has earned a prominent place in the lives of many consumers.

The present scientific monograph provides an overview of the changes and trends in consumer behaviour under the influence of the digitalisation of society. Within the monograph it is necessary to take into account the interconnection of the theoretical perspective of various authors with the conceptual definition of the state of the problem applied to a selected sample of consumers in Slovakia. The research was carried out in order to know the state of Slovak consumers in terms of Internet use, the use of devices for the purpose of connecting to the Internet, their activities and, in particular, to find out any changes in their behaviour over the last five years. We assume that the significant level of digitalisation and the penetration of the Internet into consumers' everyday lives has also brought about

changes in their behaviour in the context of the use of modern digital technologies and the impact of selected digital marketing tools. We used mathematical and statistical methods to obtain answers to the research questions. Specifically, we focused on the use of chi-square goodness-of-fit test. In order to evaluate the conducted research, we used the IBM SPSS statistical program.

VO1: IS THERE A CORRELATION BETWEEN THE AGE OF THE CONSUMER AND THE TIME SPENT ONLINE?

Through the first cross-tabulation, we investigated the relationship between the age of the respondents and the time they spend on the Internet.

Table 4: Cross-tabulation of age vs. time

vek * čas Crosstabulation								
		čas					Total	
		1 až 3 hodiny	10 a viac hodín	4 až 6 hodín	7 až 9 hodín	menej ako 1 hodinu		
vek	16 - 19 rokov	Count	6	10	14	4	2	36
		% within vek	16,7%	27,8%	38,9%	11,1%	5,6%	100,0%
	20 - 25 rokov	Count	64	30	106	40	0	240
		% within vek	26,7%	12,5%	44,2%	16,7%	0,0%	100,0%
	26 - 32 rokov	Count	26	20	24	16	6	92
		% within vek	28,3%	21,7%	26,1%	17,4%	6,5%	100,0%
	33 - 40 rokov	Count	10	0	8	4	4	26
		% within vek	38,5%	0,0%	30,8%	15,4%	15,4%	100,0%
	41 - 50 rokov	Count	20	2	4	2	10	38
		% within vek	52,6%	5,3%	10,5%	5,3%	26,3%	100,0%
	51 - 60 rokov	Count	4	2	2	0	8	16
		% within vek	25,0%	12,5%	12,5%	0,0%	50,0%	100,0%
	60 a viac rokov	Count	2	0	4	0	0	6
		% within vek	33,3%	0,0%	66,7%	0,0%	0,0%	100,0%
	Total	Count	132	64	162	66	30	454
		% within vek	29,1%	14,1%	35,7%	14,5%	6,6%	100,0%

Source: based on authors' own research: research study Changes in consumer behaviour SK-CBCH 2022.

Table 5: Cross-tabulation of age vs. time - Chi-square test

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	138,791 ^a	24	,000
Likelihood Ratio	126,805	24	,000
N of Valid Cases	454		

Source: based on authors' own research: research study Changes in consumer behaviour SK-CBCH 2022.

Based on the chi-square test of goodness of fit, we can conclude that given the statistical significance value of the explanatory variable - 0.000 (with $0.000 < 0.05$), there is a relationship between the age of consumers and the time spent on the Internet.

VO2: IS THERE A STATISTICALLY SIGNIFICANT DIFFERENCE BETWEEN THE SEXES IN THE TIME THEY SPEND DAILY ON THE INTERNET?

Table 6: Cross-tabulation of gender vs. time

pohlavie * čas Crosstabulation							
		čas					Total
		1 až 3 hodiny	10 a viac hodín	4 až 6 hodín	7 až 9 hodín	menej ako 1 hodinu	
pohlavie	muž	Count	40	16	52	10	8
		% within pohlavie	31,7%	12,7%	41,3%	7,9%	6,3%
	žena	Count	92	48	110	56	22
		% within pohlavie	28,0%	14,6%	33,5%	17,1%	6,7%
Total		Count	132	64	162	66	30
		% within pohlavie	29,1%	14,1%	35,7%	14,5%	6,6%

Source: based on authors' own research: research study Changes in consumer behaviour SK-CBCH 2022.

Table 7: Cross-tabulation of gender vs. time - Chi-square test

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	7,441 ^a	4	,114
Likelihood Ratio	8,069	4	,089
N of Valid Cases	454		

Source: based on authors' own research: research study Changes in consumer behaviour SK-CBCH 2022.

In this case, there was a situation where the value of statistical significance was greater than 5%, namely the value of Asymp. Sig. = 0.114, that is, it is not possible to confirm the dependence between the gender of the consumer and the time per day they spend on the Internet.

VO3: IS THERE A CORRELATION BETWEEN THE DEVICE MOST USED BY RESPONDENTS TO CONNECT TO THE INTERNET NOWADAYS AND THE TIME THEY SPEND PER DAY ON THE INTERNET?

The results of chi-square goodness-of-fit test, where we wanted to see whether the explanatory variable of device affects the explanatory variable of time spent on the Internet. In this case the value is 0.000 which is less than 0.005 and thus we can confirm the existence of a relationship between the variables under study. Thus, an important finding from the conducted research is the fact that the device used influences the amount of time a consumer spends daily online

Table 8: Cross-tabulation of equipment today vs. time

zariadenie1 * čas Crosstabulation			čas					Total
			1 až 3 hodiny	10 a viac hodín	4 až 6 hodín	7 až 9 hodín	menej ako 1 hodinu	
zariadenie1	Mobilný telefón	Count	0	0	0	0	2	2
		% within zariadenie1	0,0%	0,0%	0,0%	0,0%	100,0%	100,0%
	Notebook	Count	18	10	20	12	8	68
		% within zariadenie1	26,5%	14,7%	29,4%	17,6%	11,8%	100,0%
	Smartfón	Count	104	52	132	46	16	350
		% within zariadenie1	29,7%	14,9%	37,7%	13,1%	4,6%	100,0%
	Stolový počítač	Count	10	2	8	8	4	32
		% within zariadenie1	31,2%	6,2%	25,0%	25,0%	12,5%	100,0%
	Tablet	Count	0	0	2	0	0	2
		% within zariadenie1	0,0%	0,0%	100,0%	0,0%	0,0%	100,0%
	Total	Count	132	64	162	66	30	454
		% within zariadenie1	29,1%	14,1%	35,7%	14,5%	6,6%	100,0%

Source: based on authors' own research: research study Changes in consumer behaviour SK-CBCH 2022.

Table 9: Cross-tabulation of equipment today vs. time - Chi-square test

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	45,813 ^a	16	,000
Likelihood Ratio	28,415	16	,028
N of Valid Cases	454		

Source: based on authors' own research: research study Changes in consumer behaviour SK-CBCH 2022.

HYPOTHESIS 1: WE HYPOTHESIZE THAT THERE IS A RELATIONSHIP BETWEEN THE VARIABLES UNDER STUDY - THE DEVICE CONSUMERS USE TO GO ONLINE AND SOCIAL MEDIA USAGE.

The research conducted focused on comparing the dependency between the device consumers use to go online and their use of social media. The research compared the current situation with five years ago. In the research we found that there is a correlation between the device that consumers use to connect online and the use of social media applied to the current situation, since the value of Asymp. Sig. Based on Pearson chi-square test takes the value of 0.000.

Table 10: Cross-tabulation of devices today vs. social media

zariadenie1 * socialne_media Crosstabulation					
			socialne_media		Total
			áno	nie	
zariadenie1	Mobilný telefón	Count	2	0	2
		% within zariadenie1	100,0%	0,0%	100,0%
	Notebook	Count	64	4	68
		% within zariadenie1	94,1%	5,9%	100,0%
	Smartfón	Count	348	2	350
		% within zariadenie1	99,4%	0,6%	100,0%
	Stolový počítač	Count	24	8	32
		% within zariadenie1	75,0%	25,0%	100,0%
	Tablet	Count	2	0	2
		% within zariadenie1	100,0%	0,0%	100,0%
	Total	Count	440	14	454
		% within zariadenie1	96,9%	3,1%	100,0%

Source: based on authors' own research: research study Changes in consumer behaviour SK-CBCH 2022.

Table 11: Cross-tabulation of devices today vs. social media - Chi Square test

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	60,731 ^a	4	,000
Likelihood Ratio	33,914	4	,000
N of Valid Cases	454		

Source: based on authors' own research: research study Changes in consumer behaviour SK-CBCH 2022.

In terms of examining the relationship between the same variables but five years ago, the chi-square test determined the value of Asymp. Sig. = 0,000. Based on the above, we can conclude that just like today, five years ago there is a correlation between the device consumers use to go online and the use of social media, since the value of Asymp. Sig. Based on the Pearson chi-square test takes the value of 0.000.

Table 12: Cross-tabulation of device 5 years ago vs. social media 5 years ago

zariadenie2 * socialne_media(5r) Crosstabulation					
			socialne_media(5r)		Total
			áno	nie	
zariadenie2	Notebook	Count	200	22	222
		% within zariadenie2	90,1%	9,9%	100,0%
	Smartfón	Count	24	8	32
		% within zariadenie2	75,0%	25,0%	100,0%
	Stolový počítač	Count	146	50	196
		% within zariadenie2	74,5%	25,5%	100,0%
	Tablet	Count	2	2	4
		% within zariadenie2	50,0%	50,0%	100,0%
	Total	Count	372	82	454
		% within zariadenie2	81,9%	18,1%	100,0%

Source: based on authors' own research: research study Changes in consumer behaviour SK-CBCH 2022.

Table 13: Cross-tabulation of device 5 years ago vs. social media 5 years ago - Chi Square test

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	21,114 ^a	3	,000
Likelihood Ratio	21,277	3	,000
N of Valid Cases	454		

Source: based on authors' own research: research study Changes in consumer behaviour SK-CBCH 2022.

Comparing the two study periods, we conclude that there has been no change in consumer behaviour in terms of the above variables, despite a noticeable increase in the use of social networking sites as well as a change in the use of digital devices through which consumers connect online.

HYPOTHESIS 2: WITHIN HYPOTHESIS 2 WE PROCEEDED TO DIVIDE IT INTO 2 PARTS, WHILE WITHIN HYPOTHESIS H2A WE ASSUME THAT THERE IS NO DIFFERENCE BETWEEN THE EXAMINED VARIABLES - THE USE OF SOCIAL MEDIA IN RELATION TO THE MOST FREQUENT SOURCE OF INFORMATION USED BY CONSUMERS BEFORE PURCHASE NOW AND FIVE YEARS AGO, AND AT THE SAME TIME WITHIN H2B WE ASSUME THAT THERE IS A DEPENDENCE BETWEEN THE VARIABLES IN BOTH EXAMINED PERIODS.

Hypothesis 2 compares the current situation with that of five years ago in terms of examining the dependence between social media use in relation to the most common source of information used by consumers before they make a purchase. The research assumed a comparison of two time periods - the current situation and the situation five years ago, which led to the assumption of dividing it into 2 parts.

Table 14: Cross-tabulation of social media vs. information source

		socialne_media * zdroj_info Crosstabulation						Total
			ani jedna z uvedených možností	informácie od rodiny a známych	internet	kamenná predajňa	tlač	
socialne_media	áno	Count	18	18	34	346	22	440
		% within socialne_media	4,1%	4,1%	7,7%	78,6%	5,0%	100,0%
	nie	Count	2	2	0	10	0	14
		% within socialne_media	14,3%	14,3%	0,0%	71,4%	0,0%	100,0%
Total		Count	20	20	34	356	22	454
		% within socialne_media	4,4%	4,4%	7,5%	78,4%	4,8%	100,0%

Source: based on authors' own research: research study Changes in consumer behaviour SK-CBCH 2022.

Table 15: Cross-tabulation of social media vs. information source - Chi Square test

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	8,338 ^a	5	,139
Likelihood Ratio	7,807	5	,167
N of Valid Cases	454		

Source: based on authors' own research: research study Changes in consumer behaviour SK-CBCH 2022.

In the research, we obtained Asymp values based on Pearson chi-square goodness-of-fit test. Sig. = 0,139. Based on this finding, it can be concluded that the variables under study are not dependent. In this case, we conclude that the use of social media does not influence which source of information consumers use most often before making a purchase.

Table 16: Cross-tabulation of social media 5 years ago vs. information source 5 years ago

socialne_media(5r) * zdroj_info2 Crosstabulation										
		zdroj_info2								Total
			ani jedna z uvedených možností	informácie od rodiny a známych	internet	kamenná predajňa	obchodný zástupca	televízia	tlač	
socialne_media(5r)	áno	Count	12	16	84	98	120	4	24	14
		% within socialne_media(5r)	3,2%	4,3%	22,6%	26,3%	32,3%	1,1%	6,5%	3,8%
nie	Count	8	10	8	8	32	0	14	2	82
		% within socialne_media(5r)	9,8%	12,2%	9,8%	9,8%	39,0%	0,0%	17,1%	2,4%
Total	Count	20	26	92	106	152	4	38	16	454
		% within socialne_media(5r)	4,4%	5,7%	20,3%	23,3%	33,5%	0,9%	8,4%	3,5%

Source: based on authors' own research: research study Changes in consumer behaviour SK-CBCH 2022.

Table 17: Cross-tabulation of social media 5 years ago vs. information source 5 years ago - Chi-square test

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	38,378 ^a	7	,000
Likelihood Ratio	37,694	7	,000
N of Valid Cases	454		

Source: based on authors' own research: research study Changes in consumer behaviour SK-CBCH 2022.

We then examined the dependence of the same variables, with both variables representing the baseline to the situation studied five years ago. The chi-square test showed that a value of $0.000 < 0.05$ and hence there was a statistically significant dependence between the variables under study. The use of social media five years ago influenced from which source consumers most frequently drew information before purchase.

When comparing the two periods under study, there is a noticeable change in the relationship between these variables. There has been a significant change in the use of social media in the form of an increase over the last five years. Another

important fact is the change in terms of the most frequent source of information before purchase. The internet has now become an absolute phenomenon in terms of information search. We also made an interesting observation in our research that five years ago, the group that was already using social media at that time preferred to search for information in a brick-and-mortar store more than on the Internet. However, the brick-and-mortar store has seen a significant decline in consumer preferences for information search before purchase over the five years.

HYPOTHESIS 3: WE HYPOTHESIZE THAT THERE IS NO DIFFERENCE BETWEEN THE VARIABLES UNDER STUDY - THE DEVICE THROUGH WHICH CONSUMERS MOST OFTEN CONNECT ONLINE AND THE SOURCE OF INFORMATION THEY USE BEFORE MAKING A PURCHASE.

Both variables are examined in the present and five years ago, and we assume that there is a dependence between the variables in the two periods examined

Hypothesis 3 compares the current situation with that of five years ago in terms of examining the dependence between the device consumers use to connect to the Internet and the source of information they use before making a purchase.

Table 18: Cross-tabulation today vs. source of information today

zariadenie1 * zdroj_info Crosstabulation								
		zdroj_info						Total
			ani jedna z uvedených možností	informácie od rodiny a známych	internet	kamenná predajňa	tlač	
zariadenie1	Mobilný telefón	Count	0	0	0	2	0	2
		% within zariadenie1	0,0%	0,0%	0,0%	100,0%	0,0%	100,0%
	Notebook	Count	2	0	4	60	2	68
		% within zariadenie1	2,9%	0,0%	5,9%	88,2%	2,9%	100,0%
	Smartfón	Count	16	16	28	268	20	350
		% within zariadenie1	4,6%	4,6%	8,0%	76,6%	5,7%	100,0%
	Stolový počítač	Count	2	4	2	24	0	32
		% within zariadenie1	6,2%	12,5%	6,2%	75,0%	0,0%	100,0%
	Tablet	Count	0	0	0	2	0	2
		% within zariadenie1	0,0%	0,0%	0,0%	100,0%	0,0%	100,0%
	Total	Count	20	20	34	356	22	454
		% within zariadenie1	4,4%	4,4%	7,5%	78,4%	4,8%	100,0%

Source: based on authors' own research: research study Changes in consumer behaviour SK-CBCH 2022.

Table 19: Cross-tabulation today vs. source of information today - Chi-square test

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	14,117 ^a	20	,825
Likelihood Ratio	18,398	20	,561
N of Valid Cases	454		

Source: based on authors' own research: research study Changes in consumer behaviour SK-CBCH 2022.

In the part of the research focused on examining the dependence between variables, applied to the current situation, we obtained the following results: the value of Asymp. Sig. It reached the level of 0.825, with $0.825 > 0.00$ and thus we can conclude that there is no dependence between the device Slovak consumers use to connect online and the most frequent source of information they use before buying.

Table 20: Cross-tabulation of equipment 5 years ago vs. source of information 5 years ago

			zariadenie2 * zdroj_info2 Crosstabulation							Total	
			zdroj_info2								
				ani jedna z uvedených možností	informácie od rodiny a známych	internet	kamenná predajňa	obchodný zástupca	televízia	tlač	
zariadenie2	Notebook	Count	6	16	50	52	68	2	16	12	222
		% within zariadenie2	2,7%	7,2%	22,5%	23,4%	30,6%	0,9%	7,2%	5,4%	100,0%
	Smartfón	Count	10	0	0	20	2	0	0	0	32
		% within zariadenie2	31,2%	0,0%	0,0%	62,5%	6,2%	0,0%	0,0%	0,0%	100,0%
	Stolový počítač	Count	4	10	40	34	82	2	20	4	196
		% within zariadenie2	2,0%	5,1%	20,4%	17,3%	41,8%	1,0%	10,2%	2,0%	100,0%
Tablet	Count	0	0	2	0	0	0	2	0	4	
	% within zariadenie2	0,0%	0,0%	50,0%	0,0%	0,0%	0,0%	50,0%	0,0%	100,0%	
Total	Count	20	26	92	106	152	4	38	16	454	
	% within zariadenie2	4,4%	5,7%	20,3%	23,3%	33,5%	0,9%	8,4%	3,5%	100,0%	

Source: based on authors' own research: research study Changes in consumer behaviour SK-CBCH 2022.

Table 21: Cross-tabulation of device 5 years ago vs. source of information 5 years ago - Chi-square test

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	123,517 ^a	21	,000
Likelihood Ratio	101,067	21	,000
N of Valid Cases	454		

Source: based on authors' own research: research study Changes in consumer behaviour SK-CBCH 2022.

In terms of examining the relationship between the device Slovak consumers used to connect online, i.e. the explanatory variable, and the most frequent source of information, i.e. the explanatory variable, they used before making a purchase in the period five years ago, we concluded that there is a statistical dependence between the variables under study. Since the value of statistical significance has reached 0.000, with $0.000 < 0.05$, we can confirm the existence of a correlation between the device Slovak consumers use to connect online and the most frequent source of information they use before purchase.

By comparing the two periods in terms of examining the relationship between the device Slovak consumers use to connect online and the most common source of information they use before making a purchase, there is a noticeable change in the relationship between these variables. Five years ago, there was a dependence between the variables studied and, conversely, today the device through which the consumer connects online has no influence on the search for information before purchase. There has also been a significant change in the variables themselves over the period under consideration. In terms of the explanatory variable, the trend in this case is a change in the use of devices and a shift from using a desktop or laptop to a smartphone. It is the use of the smartphone that has been steadily increasing, and with the addition of many features we can assume its absolute dominance.

The analysis of the quantitative survey ***included the determination of 3 research questions and 3 hypotheses***, their verification and subsequent evaluation. The research questions were designed to investigate the impact of different variables on time spent on the Internet. It is the time spent online that we consider to be one of the key factors in identifying digital consumer behavioural tendencies.

For ***VO1***, we were interested in the existence of a relationship between the age of the respondent and the time spent by the consumer on the Internet. Pearson's test confirmed the existence of a relationship between these variables. ***VO2*** discusses whether there is a statistically significant difference in the time spent on the Internet between men and women. The analysis showed that there are no statistical differences in this case. In ***VO3***, we focused on finding the relationship between the most frequently used device through which the respondent connects online and the time spent online. The examination of the dependency revealed that the device through which a consumer connects online has an impact on the length of time spent online.

For us, answering research questions means gaining valuable insights when exploring the digital consumer. We also add that the answers to the research questions correspond to our expectations.

The hypotheses were conceived with the aim of a detailed analysis of the dependence of the selected variables. *Hypothesis 1* was conceived in order to investigate the relationship between the device used for browsing online and the use of social media. By verifying the hypothesis, we state the existence of a dependency between the variables. These results suggest that mobile devices in particular, which represent an ideal platform for multiple social media, are used to a higher extent than other devices for this purpose.

Given the nature of *hypothesis 2*, we divided it into 2 parts, the first of which found that social media use and what source consumers use to obtain information before purchase are not correlated. However, there was a dependence between these variables five years ago, indicating a significant change over a five-year period. In this case, we consider the adaptation of the majority of the population to social media and their daily use as a key factor. We note that the Internet has become a key element in the search for information before purchase. *Hypothesis 3* provided us with insight by comparing two periods of 5 years apart, both of which examined the dependence between the device through which a consumer connects online and the source of information they use before making a purchase. We note that there was a dependence between these variables five years ago but none five years later.

In the context of evaluating the research questions and hypotheses, it is possible to consider time as a significant factor shaping and influencing the consumer behaviour of the digital consumer.

The findings lend credence to our assumption that the rise of digitalisation, the availability and ubiquity of the internet provide many more opportunities for consumers to use the internet. The key factors here are both the availability of technology and the speed at which it can be accessed. Changes in the behaviour, attitudes and expectations of today's consumers bring with them many challenges for marketers who want to be successful in a competitively saturated market.

2. 4 Comparison of findings from the research study

The aim of this subchapter is to present the authors' view of the results of the research as well as their subsequent confrontation with the assumptions made before its implementation.

In the framework of the research, we proceeded to an online questionnaire, since the monograph focuses on the digital consumer and consumer behaviour in the era of digital marketing. It is in this context that we decided on this type of questionnaire, as we consider the Internet as a common tool in the lives of digital consumers.

Within the research we set a set of logical follow-up questions, the answers to which and subsequent analysis provided the basis for characterizing the profile of the digital consumer. It was the results of the research that highlighted selected characteristics typical of the digital consumer in today's era, which we can call the digital era. It is not surprising to us that the average time spent by a digital consumer on the Internet is between 4 and 6 hours per day. We assume that consumers' use of the Internet, to the extent indicated by the research, is a natural evolution. Technological breakthroughs, the availability of information technology as well as the Internet itself, are important contributors to the fact that the Internet is an integral part of many people's lives. On the basis of these facts, we can expect a further increase in the hours per day spent online by the digital consumer. This is certainly helped by the ability to use the Internet on a variety of devices, which represents a fundamental change from the recent past. The digital consumer is most often connected via a smartphone. This is where there has been a significant change over the last 5 years. This change is understandable; the smartphone is available to a wide range of consumers, it is easily portable, it is rechargeable, it is used by the majority of the population. What is important in this respect is that smartphones today are performing at an extremely high level and, thanks to applications, they allow their users to solve problems, work or entertain themselves in a way that these users do not have to use a desktop or laptop computer. From a technological point of view, we are also emphasising the expansion of mobile Internet, with data packages forming an increasingly significant part of the services provided by mobile operators. We are also taking into account the coverage of various public places with WIFI connections. Another characteristic of the digital consumer, according to our research, is activity on social networks associated with the use of multiple platforms. Social

networks have penetrated people's everyday lives in a significant way. Activity on social networks brings opportunities to communicate, interact with other users, share their feelings, opinions, achievements or photos. At the same time, the developers of these platforms are constantly reacting and working on developing existing or developing new platforms. It is a fact that social networks, especially for the young generation, represent an extremely important element of their social interaction as well as a way of life associated with a high level of time spent in this environment. From the perspective of consumer behaviour research in relation to the interest of business companies, it is social networks and the activity of their users that can form an imaginary consumer profile, which appears to be a suitable starting point for activities aimed at the efforts of business companies to create strategies leading to their customers becoming their customers, based on an understanding of the behavioural tendencies of their target group of consumers. Social networks help to shape opinion to a significant extent and this is a prerequisite for the activities not only of business companies but also, for example, of various political parties and non-profit organisations.

The digital consumer shops online. Based on the survey result, we see this characteristic as a natural part of the evolution of consumer behaviour under the influence of the online environment. It is of course important to distinguish between the different types of products or services for which we perceive an intense level of online shopping. The evolution of technology and applications creates room for the development and growth of online purchase volumes. For many digital consumers, this type of purchase is a comfortable form of solution to satisfy their need. In simplified terms, it is possible to describe a situation where the entire shopping process takes place via a smartphone. This process is applicable to a model of the buying behaviour of a typical digital consumer. The moment of need awareness occurs when the digital consumer browses the web via a smartphone or interacts with content on social networks. This is the point at which, if the consumer is interested in a product, he or she begins to search for information on which to base a decision about whether or not to make a purchase. On the one hand, thanks to technology and the availability of a wide range of information, the consumer can quickly obtain relevant impulses for his decision-making, while at the same time being able to obtain the basis for his decision also in interaction with other consumers, for example through social networks. On the other hand, in the case of a purchase decision, the whole process can take place in an extremely short time. Apart from speed, the advantage is that digitalisation and the internet bring opportunities to buy products and services from all over the

world. For example, sharing satisfaction or dissatisfaction with a purchased product or service, most often via social networks, is a common phenomenon in the context of purchasing behaviour. A change from the imaginary standard models of decision-making, provided that the individual is not characterised by too much hesitation in decision-making, is the fact when it is possible to point to a phenomenon where this pattern of purchasing behaviour of the digital consumer takes place in a short period of time and, in certain cases, only through a single device - say, a smartphone. It is worth reflecting on what direction the issue will take in the future. We anticipate that the pattern of purchasing behaviour will be influenced to an even greater extent by technology. We estimate that the trend in the future will be for even greater consumer interactivity, for example through virtual reality technologies.

We have concluded that the most significant cause of change in consumer behaviour is time. In this case, given that processes are speeding up and technological advances are simplifying them, it is the time during which people make decisions. This time for processes is therefore generally getting shorter. We are also talking about the time available to companies to engage consumers. If we think about and compare a common act in an individual's life, such as buying a plane ticket, we find that today, compared to the past, the entire process of making a purchase decision, from the realisation of the need to the purchase itself, can take a short while, and the entire process is carried out on a smartphone. Compared to the past, this is an unimaginable leap. Today's consumer has learned to deal with their purchase decision-making processes faster than in the past, and it is the fact that the time for these processes has shortened and the consumer has adopted the speed of the processes extremely quickly, we conclude that this insight is a key change in consumer behaviour in the era of digital marketing.

3 | Digital consumer purchasing behaviour

The previous chapter provided the empirical results of the research study conducted and highlighted the findings from it. Thus, the last chapter of the scientific monograph focuses on the digital consumer, his typology and models of purchasing behaviour in the online environment. This chapter summarises the dynamics of changes in consumer behaviour from the perspective of practical applications.

3. 1 Model of digital consumer purchasing behaviour

Thanks to the impact of a technological change, as well as changes in consumer behaviour influenced by the digital era, a type of the consumer that we call the "digital consumer" has taken shape. Changes in consumer behaviour are often difficult for companies to understand and often difficult to spot in time. Changes in behaviour can be illustrated by the following trends (Manicom, 2015):

- Consumers are no longer comparing a brand to its closest competitors in the industry, the trend has become to compare regardless of industry or the product, consumers are focusing on factors such as service, quality or overall satisfaction of their needs.
- Criticism and complaints of consumers have a much greater impact on companies due to the speed at which information is disseminated through digital media. There is pressure on brands to meet the needs of an increasingly demanding and less tolerant customer.
- The influence of social media is consolidating the strong position of the word of mouth marketing. On the one hand, it can have a positive impact on brand building, but on the other hand, it can also be destructive.
- As technology advances, customer loyalty is diminishing. Digital consumers are more open to rebranding.
- Digital communication channels play an increasingly important role in consumer's information and communication. If brands want to be successful on the marketplace, they need to navigate the digital space and choose the right way to communicate with consumers. For many brands, finding the right balance between communicating through traditional

channels and the digital space is the best but also extremely challenging solution. This is multi-channel communication.

- Consumers in the digital era are more informed than ever before. This makes it much harder for brands to regulate the information that reaches consumers. Knowledge about products and services gives them enough room to make product purchase decisions.

Thanks to innovation and the prevalence of the internet, the starting points of today's consumers are much different compared to the past. However, it is still the case that developments are constantly advancing and new innovations are coming. Consumer engagement is extremely high, they have an unprecedented amount of information at their flexible disposal and can use it to their advantage at any time. The ability to navigate and adapt digital innovations, to use social networks, high-performance mobile devices or cloud solutions contributes to the consumer's maturity in the entire purchasing decision-making process. For companies that want to be successful in the long term, understanding and adapting to so-called digital consumer behaviour is a key task. Author Patrick Wu (2016) lists 4 characteristics of the modern digital consumer:

The modern consumer is connected

Consumers are connected online through a variety of devices that allow them to access up-to-date information 24 hours 7 days a week. Digital technologies are increasingly conquering consumers and this is reflected in the expectations of the average consumer. These customers expect full service without having to speak to a real person. This doesn't just apply to B2C sales. This phenomenon also applies to B2B, where 30% of buyers in 2015 completed at least half of their purchase online

The modern consumer is thorough

The connected consumer is becoming thorough based on digital influences. This puts pressure on prices and merchants' margins. Comparing prices, watching product reviews as well as searching for authentic content from real users is very easy for the consumer. Around 81% of consumers search for information on the internet before making a purchase, 61% read product reviews. The digital presence of sellers needs to be at a very high level, otherwise it is very easy for a consumer to find a competitor that provides a better experience. It is also true that the increased competition caused by

the digital revolution does not only apply to the B2C segment but also to the B2B segment, where 94% of shoppers do their pre-purchase research online and this is true even if the purchase itself is made offline.

The modern consumer is prudent

A Nielsen study (2011) showed that consumers are increasingly sceptical of traditional advertising, with trust falling in TV ads (down 24%), magazines down 20%

and in newspapers by 25%. Overall, only 47% of customers trust traditional advertising. Meanwhile, digital advertising is significantly improving its position. However, still only 58% of customers trust "owned media" such as news on company websites. The strength of digital marketing is its strength in "earned media" such as word of mouth and personal recommendations. The Nielsen study further shows an extraordinary increase in consumer trust in 'earned media' compared to other forms of advertising. This study also shows a 92% share of consumers who trust earned media more than other forms of advertising, with online reviews coming in second place with 70%. This fact is fully reflected in the ever-increasing trend of digital marketing in the form of user-generated content. Particularly among the younger generation, this is seen as a trusted form of marketing that is more memorable and influences buying behaviour more than other forms of media.

The modern consumer makes himself known/heard

Today's consumers are more vocal than ever. The ways in which consumers can voice their opinions are constantly growing. The empowerment of the modern consumer is a phenomenon that, on the one hand, frightens many and, on the other, represents a huge opportunity for all businesses. Authentic expressions from consumers who are customers of a business and use its services or products are extremely valuable decision-making factors for potential shoppers seeking information as part of their purchasing decisions. In this context, it is surprising that while 83% of satisfied customers are willing to report their satisfaction with products or services, only 29% of them actually end up doing so. Many sellers miss the opportunity to seek out and further disseminate positive feedback from their best customers in order to reach new potential customers through

authentically sourced media. Experts predict that word-of-mouth marketing generates more than double the sales generated by paid advertising. Customers acquired through positive testimonials bring 16% higher lifetime value to sellers compared to other customers. Investing in a digital system that supports referrals and word of mouth is an extremely profitable solution in terms of ROI (return on investment).

Lauren Kay (2014) of Braffton reports that digital content is becoming a breakthrough solution for consumers looking for information online. The new digital global economy is constantly evolving and the modern consumer is becoming its beneficiary. Transparency today is at an all-time high. Researching, comparing, evaluating information and buying thanks to digital tools has never been easier for the consumer in history. Businesses should invest in digital solutions if they want to keep up with today's highly digitally savvy consumers. High-performance websites, mobile apps, custom enterprise software that enables proactive communication and keeping in touch with consumers are all effective tools to retain their target audience. Customers later repay their trust with public praise, for example, which helps generate new customers. The data collected by these digital solutions can be analysed so that businesses can better understand their target audience while knowing exactly how to engage customers better and more effectively. The real value of adapting to digital platforms comes from being able to measure, analyse and always improve.

Alison Bolen (2017) distinguishes 7 characteristics of the modern consumer. These characteristics are also supported by the fact that today's consumer is the most connected in history. However, the device through which consumers connect online plays a special role here. A defining characteristic and phenomenon of today is the fact that the only device a consumer can carry with them at all times dominates consumer usage. This device allows consumers to search for information, compare products, check prices, shop, obtain coupons or interact with other consumers as well as purchase a product from a retailer's online channel while physically standing in a direct competitor's brick-and-mortar store. The development of mobile internet connectivity has enabled the consumer to shop in a variety of ways and has also created a wide range of options for retailers as well. Specifically, it opens up the space for them to have targeted interactions with consumers and the ability to personalise those interactions.

Continuous shopper

There is an expectation among today's consumers that they are able to consume 24/7. Since consumption today is possible at any time, retailers must address the nuances, demands and wide variety of different consumer needs throughout the day.

Consumers are in control

Today's consumers have much more control over their shopping process or overall shopping experience. At the same time, they are aware that they have the power to dictate what kind of shopping experience they expect. Typically, the consumer has the means to review, analyze or share any point in the decision-making process leading up to making a purchase. All of these processes are extremely fast and the loss of a consumer may not be limited to a specific purchase but may mean a long-term or permanent loss of a customer. It is therefore necessary for retailers to be able to respond immediately to consumers' needs rather than directing them. This 'levelling effect' is a major challenge.

Omnichannel shopper

One of the biggest trends that is currently noticeable is the blurring or elimination of consumer process lines leading to purchase across different channels. A consumer is a consumer no matter where they shop. It is essential to avoid barriers between channels, to empower the consumer in a unified way and to involve them in what is happening on the website just as if they were in a bricks-and-mortar store.

Content consumer

The consumer's ability to explore products or services at any given moment is expanding enormously. The interconnectedness and close relationship consumers have with what they are buying and the reasons why they make purchasing decisions in their minds are reflected in the enormous impact the content they encounter online has on their behaviour. The content that reaches consumers to complement their purchasing decisions must add value and engage the consumer, particularly through social networks.

Global experience

Crossing borders, technological sophistication or knowledge of foreign languages allow consumers to define themselves in a global context. It is essential to understand the needs of consumers wherever they are at the moment. The way to do this is to work with tools that allow interaction with the consumer as much as possible. Another important factor from a global perspective is international competition from the point of view of retailers. Consumers, thanks to the Internet, have the proof to search for and make a product purchase anywhere in the world.

"Cooperating"

Thanks to technology and the significant impact of consumer communication in the online environment, there is much more collaboration and information sharing that has a significant impact on consumer purchasing decisions. There are devices whose use is predisposed to information sharing or information checking.

"Sharers via social media"

The justification for the use of social media is high, however, despite the rapid increase, it is still not being used to a relevant extent. In general, it is a sharing that goes beyond sharing reviews to retail purchase. In this, social feedback often precedes the in-store assortment mix as well. Lather describes this phenomenon as the existence of various online groups providing feedback on ideas or specifics of particular products. The existence of social feedback in this context comes before the retailer invests time and money in, for example, production and distribution. The advantage for today's marketers is that this mechanism did not exist in the past.

Based on the research of behaviour, attitudes and motivations in the digital environment, TNS Slovakia defined 4 consumer segments and 2 areas of influence - digital and social (Vallo, 2015). Digital influence is determined by the number of times a consumer connects to the internet via different devices. Social influence describes the importance of the use of social networks, their content and interaction on them for the digital consumer.

- "Leader" - this includes young people who make heavy use of digital devices. According to the survey, they spend more than 6.2 hours a day using digital devices.
- "Functional" - this group is characterized by a more moderate use of technology. A certain degree of distrust of digital devices and cyberspace is a typical feature.
- "Observer" - these are enthusiasts of technology and technological progress. The typical feature is curiosity and orientation in innovations and novelties.
- "Connector" - they are the opposite of the observer segment, they use the Internet primarily for communication via social media. This includes mainly lower income users.

Considering age as the main criterion for segmenting digital consumers, it is possible to classify them into the following 4 basic categories:

- The first are the so-called **Baby Boomers**. These are consumers born in the post-war period between 1948-1963. No generation before this one has experienced such drastic changes in education, economic and social life.
- **Generation X** (those born between 1964 and 1978) - this is the generation that was of working age during the advent of technologies such as mobile phones, computers and the internet. This generation tends to find out as much information as possible about a product before making a purchase. They are also characterized by scepticism towards marketing communication tools (Williams, 2016).
- **Generation Y** (born 1979-1990) - grew up with digital technology and in the age of social media. For this segment, the internet is increasingly becoming the primary source for information about products and services.
- **Generation Z** - the so-called "Millennials" (born between 1991 and 2005). This generation is the most tech-savvy generation of all time - young children can find and watch any video on YouTube and first graders can make a PowerPoint presentation for school. This generation can absorb a lot of information and also find it in seconds. *"Millennials prefer social media above all forms of media, with 63% using social networks and 59% of young people watching online videos. This group is also the first to adopt new digital methods such as mobile payments"* (TNS Slovakia, 2015).

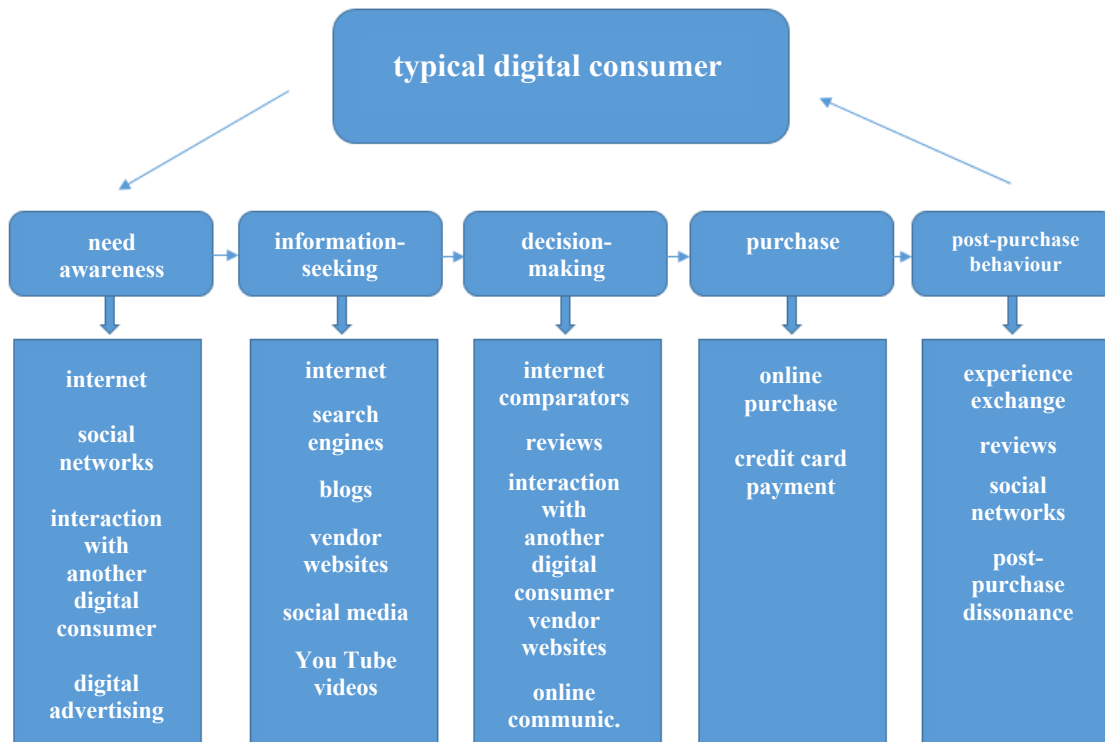
Significant intergenerational differences are also reflected in different rates of growth in digital literacy levels. It can be concluded that the approach to digital literacy has changed significantly over the last decade. *"Today, up to 60% of the population aged 14 and over adapts to ICT without major problems. On the other hand, the proportion of those who refuse to learn and adapt (about a quarter of the population) has not changed in the long term"* (Velsic, 2015). While Generation Y has reached a high level of digital skills in almost a decade, their parents' generation has only reached a medium level, and their grandparents' generation is still not digitally mature enough and faces numerous challenges in using hardware, software or a wide range of electronic services. Perceptions of information technology are also different. For young people, ICT is not only a way of self-expression and self-fulfilment, but also of generational differentiation. Communicating with peers via social networks, chatting, streaming media, online gaming, e-shopping - all this is "cool". On the contrary, their parents' generation sees modern technology more as a tool to help them keep their jobs and fulfil their daily responsibilities. Their attitude is more pragmatic to utilitarian. For Baby Boomers, computers, smartphones, tablets, the Internet and its services are something their children and grandchildren can use, but they themselves are, in their own words, "too old" for it. While ICT is a natural part of life for Millennials and a necessity of life for Generation X, for Baby Boomers it is (in most cases) useless.

The intergenerational digital divide is something to be reckoned with for some time to come. However, it is likely that in the long term the differences between generations will not be as marked as they are today. On the one hand, a generation is being born and growing up for whom modern ICT will be a natural part of their lives from birth. On the other hand, society itself is putting more and more intense pressure on digital skills in different social environments and fields.

Based on the evaluation of the quantitative research conducted, it is possible to point out selected characteristics of a typical digital consumer. The basic characteristics of the digital consumer can be summarised as follows: the typical digital consumer is aged 16-32, spends 4-6 hours online daily, is most often online via smartphone, is active on social networks and uses multiple platforms. At the same time, they also shop online and search for information online before buying and pay for purchases with a credit card. The characteristics of the typical digital consumer serve as a basic prerequisite to identify the pattern of their purchasing behaviour.

The following diagram describes the different phases of the buying process as well as the influences that act on the consumer in each of the phases of the process.

Diagram 2: A model of a typical digital consumer's purchasing behaviour



Source: based on authors' own research: research study Changes in consumer behaviour SK-CBCH 2022.

Buying behaviour starts with the **need awareness** phase, where the digital consumer at this stage acquires a sense of need, especially in the context of internet usage, web browsing or social networking. Awareness of need after interaction with another digital consumer is common. Marketers aim to reach this segment in a targeted way through digital marketing tools or directly through digital advertising. This is followed by the **information-seeking** phase, where the Internet is the most used source of information nowadays. Specifically, search engines, blogs, vendor websites. Interaction with other digital consumers through social media also plays an important role. An interesting category is represented by videos, which can offer information to the consumer in an audio-visual form. The digital consumer is constantly connected online and the fastest way to find information is via a smartphone. In particular, online comparison sites play an important role in the **decision-making** phase, where consumers compare the features, reliability or specification of a product, as well as comparing prices with similar products.

Interacting with other digital consumers or friends, finding out their experiences, preferences opinions or attitudes is one of the key factors influencing this process for many consumers. Another factor that often influences the decision-making process is reviews from other consumers who have already had experience with the product. In terms of the **purchase** itself, the digital consumer prefers to buy online and most often pays for the purchase with a credit card. The last phase is the **post-purchase behaviour**. The starting point of this phase is the level of satisfaction of the customer with the purchase made. Characteristic of this phase for the digital consumer is the sharing of information related to satisfaction or purchase experience. The most common channel for this information is social networks or reviews. Another phenomenon is post-purchase dissonance, resulting from the availability of a large amount of information after the purchase, which can make the consumer feel insecure.

3. 2 Digital consumer typology

Today's digitally connected and connected consumers are power conscious, demanding instant access to personalised and customised content on their own terms. To meet the needs of these consumers, media and entertainment providers must largely become "digital" to be able to offer consumers personalized experiences on demand, anytime, anywhere. With digital consumers, there is a noticeable increase in the social aspect and an emphasis on consumer demand. Media and entertainment providers are further challenged to be able to offer consumers entertainment experiences that are both more relevant and perceived as having higher added value. If they want to go beyond digital content distribution, they need to:

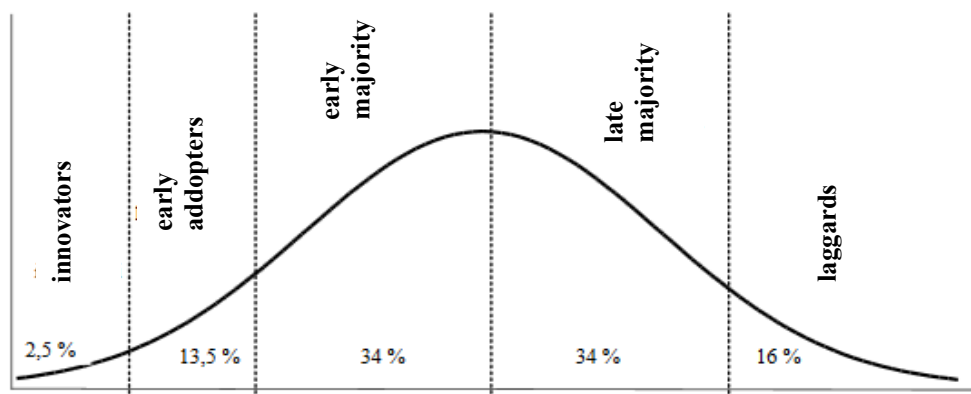
- Act as B2C companies regardless of their position in the industry value chain.
- Focus on specific digital consumer personas.
- Deliver holistic, relevant content experiences - not just the content itself.
- Create flexibly integrated multi-channel models that deliver value comparable to traditional models.

A number of studies on content consumption patterns of digital consumers point to the fact that users of digital devices commonly exhibit four content consumption behaviours:

- **On-demand browsing** - In terms of breadth of reach, this type of online browsing option has overtaken all other forms of browsing and internet use since 2010.
- **Non-linear browsing** - Based on a global survey, around three-quarters of adults also watch a TV broadcast while browsing the web. Rather than solely passive viewing of content on TV, there is a noticeable phenomenon where consumers are looking to interact with other content as well.
- **Mobile Display** - The ability to change where a consumer views content has been made possible with the advent of mobile technology. There is a noticeable time shift in the context of content consumption as well as distracted viewing. The most popular activities include using social networking sites, listening to music, searching for information, emailing and using maps or navigation. This trend is extremely progressive.
- **Social Consumption** - Connecting and communicating through social media is essential.

Given the constant influx of new technologies and products, it is essential to know the issue of consumers' adaptability to technology or the extent to which they are willing to accept these innovations. The diversity of consumers predetermines the fact that there are significant differences in their willingness to try or start using a new product. Only a small proportion of the population is characterised by a high level of innovation readiness. In contrast, many consumers. The Rogers curve provides insight into the distribution of consumers into five adaptation groups in terms of innovation at a certain point in time.

Diagram 3: Rogers adaptation curve



Source: Kotler (2007). Source: The Free Press, a division of Simon and Schuster, Inc. Everett M. Rogers 1995 *Diffusion of Innovations*, 4th Edition.

An important aspect of the monograph is the proposed typology of the digital consumer. There are many models or approaches that are a suitable basis for creating one's own typology. After defining the digital consumer and its characteristics based on the conducted research, the proposal of a typology for the digital consumer segment followed. This typology takes into account in particular the tendencies of their purchasing behaviour in the context of adaptation to innovative products or novelties on the market.

The proposed typology distinguishes three main types of digital consumer. The starting point for the design of the typology is the fact that within the digital consumer segment there are inherent differences in the perception of innovation and the ability to adapt to it, especially in terms of purchasing behaviour. The degree of trust in a new product, a technological innovation or the consumer's willingness to accept a change in his/her purchasing behaviour are crucial factors in the typology. Many products that are technological novelties and innovations require a certain degree of technology adaptation and skills from users, a degree of trust that may be represented by the provision of various data or access to the consumer's credit card. The group of consumers that reacts in a positive way to innovations in a very short time represents the so-called *"enthusiast"*. These are mostly enthusiasts who welcome technological innovations, new products and services, while at the same time taking a quick approach to buying and using them. They are willing to buy products at the beginning of their life cycle, often in spite of a higher price. The typical enthusiast has many apps downloaded on their smartphone, is up-to-date with the technology world before the majority of the population, is willing to take a certain amount of risk at the cost of trying new things, and is always eager to be among the first to have the latest products. The second group is the so-called *"rationalist"*. This group includes prudent consumers who prefer convenience and seek to eliminate a degree of risk. Rationalists check information about new products, compare and weigh alternatives. Then, if they decide to buy a product, they look for the best price for them, while some rationalists wait for discounts or promotions. It is common for enthusiasts to investigate the credibility of products. The decision process before making a purchase usually takes a long time. If a particular company earns their trust on a long-term basis, they are willing to accept new products from their portfolio in a relatively quick time. After the trust phase, they often share their feelings and share information with the environment. The last group is represented by *'sceptics'*, who are characterised by a high level of distrust towards novelty.

They are sceptical, cautious and cautious. They stick mainly to proven products, react suspiciously to changes and accept them only when they become a tradition. They find the process of deciding on innovations lengthy, do not follow new things too closely and never try something new without it having already been tested by someone else. They are a group of conservative consumers, they are not representatives of opinion leadership.

3. 3 Dynamics of changes in purchasing behaviour in the online environment

Consumer behaviour is constantly changing. These changes pose an inevitable challenge for marketers and salespeople. The necessity to adopt new technologies in order to meet customer needs has gradually become commonplace. Mobile devices have largely become the driving force behind changes in consumer behaviour. Many consumers tend to rely on devices such as the smartphone. Author Steven Van Belleghem (2016) posits that mobile devices are becoming the sixth sense of today's consumers. Anyone who wants to be successful in today's highly competitive environment and gain the favour of consumers must have exact information about their customers, their behaviour as well as what form of interaction they expect to have with the seller. Van Belleghem goes on to identify five ways in which modern consumers perceive interaction with sellers and what they expect from them:

- Individual approach to customers - nowadays, the ideal segment size can be considered as one person, each with their preferred products and services taking into account individual consumer requirements and needs.
- Convenience - large and successful companies such as Instagram, Uber and Booking.com have built their success on factors that make the product quick and easy for consumers to understand and operate. A defining characteristic of today's consumers is that they expect and demand simplicity and speed.
- Human contact - research points to the fact that seven out of ten consumers still value human contact. This insight also applies when digital channels work perfectly.
- Buying from trusted and right companies - Today's, constantly connected, consumer has the potential to be part of connecting with

brands at a much higher level than ever before. Closely related to this is the rise of groups of companies that consumers connect with on an emotional level. When consumers are emotionally connected to a brand, they tend to buy their products with pride and advocate the brand itself.

- Personalising the digital environment - for market and business leaders, the ever-improving capabilities of digital technology are an effective way to achieve high levels of personalisation, convenience and meet the needs of modern consumers.

The adoption of the Internet by consumers as a means to inform themselves, compare, and purchase different products and services has resulted in the concept we call the e-consumer. In contrast to traditional consumers who are much more conservative and there is more constancy in their buying behaviour. E-consumers show more openness to change and are more open to trying new options (Belinger and Cantemir, 2011). In addition to the above, e-consumers are characterized by being more concerned with the functional characteristics of products and implicitly seek maximum utility from consumption (Brown et al., 2003). Dennis et al. (2008) describe the e-consumer as an innovative person with an above-average level of education and a relatively high socioeconomic status. Despite the conveniences provided by the media or the Internet, which are considered innovative means of communication, human characteristics and qualities remain constant over time. This phenomenon, according to the authors Haugtvedt, Machleit and Yalch (2005), becomes a challenge for the current online environment as well as its future development.

Over the past few years, market developments have revealed a new segment of consumers known as 'extreme customers'. This segment is characterised by the use of whatever technologies and media are available to achieve the optimal alternatives offered by the market. A study published by GfK (2015) shows that 67% of these consumers use the internet to gather and exchange information before buying, while 38% will see a product in person in a brick-and-mortar store or at another retailer. In the context of using the Internet as an external source of information as well as a means to purchase goods or services, this alternative appears to be the optimal solution.

A major challenge is how consumers succeed in the process of analysing, interpreting and integrating the information they have acquired, as well as the

ability to turn these cognitive skills into useful knowledge (Haugtvedt, Machleit and Yalch, 2005). Considering the factors that influence and enhance online purchase behaviour, sales-related services (e.g., transaction security, warranty or services) and ease of purchase, personalization of experience or comparative analysis of offers represent a key factor in determining purchase behaviour (Bourlakis, Papagiannidis and Fox, 2008). Another perspective on the factors influencing online consumer purchase behaviour is provided by Dange and Kimar (2012) within the FFF model. This model defines three categories of influences on online consumer behaviour. They distinguish between internal and external factors that influence the consumer, information filter factors whose role is to determine the threshold of perceived risk, and purchase decision filter factors where the consumer evaluates his own expectations and motives. Regardless of the mode of acquisition, whether online or offline, the cognitive or affective components at each stage of the decision-making process and the intensity with which they manifest themselves are closely related to the buyer's experience, the relevance and usefulness of the product purchased as well as the risks perceived by the consumer.

With the explosion of mobile technology and social media, multi-channel shopping has become the way consumers choose the journey they make represents the way they satisfy their needs. This process needs to be mapped and understood. The new multi-channel consumer behaviour has led to the development of a new marketing practice. Marketers' practical decisions are based on the assumptions brought about by the recognition that the web is a place where consumers are able to gather information quickly and from multiple sources and in multiple formats. Authors Wolny and Nipawan (2014) list three types of behaviour:

- Zero moment of truth (ZMOT) - Refers to a consumer's first contact with a product or service through various social media outlets. This term, defined by Google's Jim Lecinski, is described as a moment that occurs millions of times a day on the screens of mobile phones, laptops or other devices. This moment is accompanied with the consumer's initial access to information, beginning the consumer decision-making process. It is this moment that significantly influences success or failure (Lecinski, 2011).
- Showrooming - The consumer behaviour of viewing a physical product in a brick-and-mortar store or in any location with a physical display of the product, but choosing to purchase it online. Mostly because of the wide range of offerings and the ability to compare prices (Smith, 2013).

- Webrooming - A consumer behaviour where pre-purchase research is conducted online but the purchase is made in a brick-and-mortar store (Philips, 2013).

From a broader perspective, we can conclude that various effects suggest that people are increasingly confronted with complex multi-channel shopping paths. From a consumer perspective, new types of behaviour represent a simplification of decision-making processes in an ever-expanding digital space. It is imperative for brands to embrace multi-channel experiences. The seamless integration of the physical and digital worlds is an ongoing challenge (Zhang et. al, 2010).

Consumers tend to create channels in a way that provides them with the greatest opportunity to take advantage of shopping opportunities, expecting retailers to have access to them at every point of encounter. In order to understand how ZMOT, showrooming and webrooming work in the customer path to purchase process, it is essential to understand customer interactions across multiple channels. In his empirical study, Frambach (2007) describes that the purchase phase has a significant impact on the actual intention to use the channel. Consumers tend to seek various benefits at the pre-purchase stage, during the purchase stage as well as after the actual purchase. These facts can lead to dynamic channel preferences throughout the purchase decision process. While Frambach's author collective remained focused on the online - offline dichotomy, with the passage of time, the authors considered this approach outdated and foresee the necessity of examining consumers' use of an increasing number of channels in the context of the consumer decision-making process. In order to fully understand consumer behaviour and their engagement at different touchpoints during the consumer purchase journey, it is essential to clarify the consumer decision-making process. An examination of consumer decision process models leads to the identification of the general stages that consumers must complete before they make or refuse a purchase (Häubl and Valeria, 2000). The most well-known models of consumer behaviour include the AIDA models or the Howard-Seth model of purchase behaviour (Evans, Ahmad and Gordon, 2011). Among the most well-known and widely used models of the consumer decision-making process is the so-called five-stage consumer decision-making process. It consists of five stages that influence the consumer during the process leading to purchase: need recognition, information search, evaluation of alternatives, purchase and post-purchase behaviour (Teo and Yeong, 2003). The validity of the above model is evident in the online context as well as multi-channel consumer segmentation

(Molenaar, 2010). The extent of involvement in the framework in the decision-making process has an impact on the length and the different stages of the decision-making process. According to Clark (2013), the customer journey is defined as a description of the customer experience for different touchpoints. This journey characterises the customers' interaction with a brand, product or service and at the same time, the multitude of channels involved reflects the emotional behaviour and cognitive reactions present in this process. Molenaar further discusses a model of consumer behaviour in the online environment called ORCA.

The ORCA model represents a combination of purchase stages of a nonlinear collection of constants of points present during the decision process. This model also discusses the concept of shopping 3.0, where consumers use different channels for information search as well as for shopping itself. Many contact points are connected without a strict chronological order. The diagram above shows the number of channels that a consumer encounters after recognising a problem in the form of awareness of a need. It points to the process of gathering information from web search engines and product comparison sites before making a purchase decision. This decision can then be reflected in other distribution channels, including commercial web sites or brick-and-mortar stores. All consumer paths leading to purchase were mapped to detect patterns. The surveys resulted in the identification of the following typology:

- ***Impulse trips*** - During impulse trips, consumers tend to spend less time searching for information. They place more importance on their previous experiences, advice from friends and a quick test of a product often leads to a purchase decision. Purchase intent is often influenced by the consumer's mood, and it is common to suddenly change the purchase decision due to an attractive display of another product. Impulsive consumers often feel overwhelmed when exposed to large amounts of data that push them towards impulsive and emotion-driven purchase decisions.
- ***Balanced Paths*** - Aspirational or reference groups such as family, friends or even traditional and digital media, bloggers or celebrities can trigger so-called balanced consumer paths. These journeys represent an extended search for information and its evaluation. It is these elements that make the difference between impulse and balanced pathways. Consumers initiate their purchase intention through emotions and at the same time their decisions are supported by cognitive evaluations. A group of consumers

falling into this segment often check the information they have sought and compare it with other information from different sources, through different channels and platforms to arrive at a definitive purchase decision. Webrooming as well as showrooming play an important role in this process.

- ***Considered journeys*** - This type of journey is characterized by an extended pre-purchase phase where consumers gather information from many sources including news, reviews, blogs, friends which they keep in imaginary databases of their own. This information is then used in order to evaluate options when the need arises. ZMOT (zero moment of truth) is the most influential in this case because it has a longer effect time on the consumer's final purchase decision. This moment strongly influences the subconscious permission to buy that the consumer allows in their mind.

3. 4 Theoretical and practical implications of the problem addressed

Today's era, characterised by extraordinary advances in technology, puts considerable pressure on commercial companies seeking consumer favour in a tough competitive battle. It is the consumer and his behaviour that has changed noticeably over time and also as a result of technological and social change. The study of this issue poses a challenge for both academia and business. Understanding changes in consumer behaviour is an extremely important factor in managerial decision-making in the process of setting marketing strategy. Within the framework of understanding consumer behaviour and monitoring or analysing its changes, the identification of consumer typologies and their subsequent segmentation is one of the key prerequisites for success.

In terms of the changes brought about by the boom in technology, the expansion of the virtual world and the online environment, we consider the changes that have taken place over the last decade to be the most dynamic in history. An important indicator for understanding the acceptance of change is the segmentation of the population on the basis of socio-demographic indicators, and in particular the segmentation of the population into different generational groups is considered extremely important by the professional community. An equally important role is played by the typology of consumers based on an analysis of their behaviour, as well as the identification of a typology based on the ability to accept and respond to change.

The contribution of the theoretical part of the scientific monograph can be considered as a summary of knowledge in the field of consumer behaviour as well as a description of factors and models of consumer behaviour, which represent the basic starting point for understanding this issue. The next step was to define a typology of consumers. In the context of a comparison of several theoretical backgrounds of the issue of consumer typology, it is possible to offer insights into the benefits of identifying a consumer typology. At the same time, we note that certain consumer typologies are influenced by digital advances and others are even conditioned by these advances, indicating a change made over time. The identification of the theoretical knowledge in the field of changes in consumer behaviour has highlighted the different phases reported by different authors. Each perspective reflects specific elements of consumer behaviour characterising consumption itself.

Another contribution of the scientific monograph is the definition of the concept of the digital era and digitalisation. Following the theme of digitalisation, we have addressed the issue of consumer behaviour in the context of the digital economy. This dynamic sector is subject to constant development and therefore it can be stated that by comparing several sources of knowledge on this issue, the monograph provides a theoretical as well as pedagogical basis for further research in this area with the help of their synthesis. A hitherto marginally addressed phenomenon is the power of consumers, which is constantly growing under the influence of the evolution of consumers in what we call the digital era. Closely related to this is the so-called digital dysfunction, which also represents the negative phenomena caused by the trend towards digitalisation. For the majority of the population, social media has become an almost everyday part of their lives. Its impact has become noticeable in various areas of life, including consumer behaviour. The increase in consumer interactivity online, particularly through social media, is undeniable. By comparing the various sources available on the subject of social media, the monograph provides an insight into this nowadays intensively discussed topic in the context of people's behaviour in the online environment. At the same time, these insights also create room for the preparation of marketing decision-making of business companies. On the basis of theoretical sources, the scientific monograph provides a synthesis and overview of the most important findings concerning changes in consumer behaviour under the influence of digital marketing tools.

Among the basic benefits of the publication in terms of applicability in economic practice we consider the definition and characterization of marketing tools applied in the digital era in order to influence consumer behaviour. In this section, online platforms for digital marketing are described, relying on quantified data from different areas or sectors. Based on the comparison and analysis of these data, it is possible to identify the steps leading to the successful implementation of digital marketing elements into a corporate strategy, so that business companies are flexible enough to respond to current changes and thus increase their competitiveness in the marketplace. We consider the analysis of the consumer's path to purchase to be an important part of the research part. This phenomenon helps to analyse the processes leading the consumer from the awareness of the need to the execution of the purchase. Understanding this process, the awareness of each stage that the consumer goes through in his decision-making process represents a fertile ground for possible influence by the seller in his favour.

We also consider the identification of a characteristic digital consumer to be an important contribution, with this characteristic emerging from the research study conducted. This characteristic served as the basis for the model of the purchasing behaviour of the typical digital consumer. The presented model describes five phases through which a digital consumer passes. The model further identifies the influences that act on the consumer in each phase and also identifies the behavioural tendencies of the typical digital consumer in specific phases.

Another contribution of the scientific monograph is the definition of a typology of the digital consumer. The typology identifies three types of digital consumers based on the tendencies of their purchasing behaviour in the context of adaptation to innovative products or novelties on the market. On the basis of the conducted research we further state that the development of technology also brings new marketing strategies. In this publication we focus on multichannel and omnichannel marketing. The result is a comparison and definition of the differences between them. Involving the consumer in the process has added a new dimension to the traditional AIDA model. Interacting with the consumer throughout the decision-making process turns out to be an almost essential part.

Another contribution is the characterisation of purchasing behaviour in the context of the online environment. In this area, we summarized and compared current data on online shopping behaviour, the use of online tools in the digital environment, the use of social networking sites and their impact on shopping behaviour. We also measured the current topic of the impact of mobile devices on

consumer buying behaviour. The outcome of the process was the characterization of different types of consumers, according to their behavioural tendencies, use of technology or ability to adapt to the changes brought about by constant development.

We consider the definition of 'digital consumer' to be a special category. The contribution is the detailed characterisation and analysis of digital consumers, the analysis of the influences that affect them, the tendencies of their behaviour and the subsequent segmentation of the digital consumer itself into smaller specific segments. The digital consumer has become extremely important and its power resulting from the availability of information, the ability to communicate, the availability of technology and the ability to make extremely quick decisions as well as to make the actual purchase itself, poses a challenging task for business companies in the process of attracting, communicating, satisfying, retaining and creating loyalty from this consumer segment.

The quantitative research conducted focused on examining consumers, their behavioural tendencies in relation to the online environment as well as in terms of the changes that have taken place over a period of five years. The acquired knowledge was used in order to verify the hypotheses and research questions. An important step towards verification was the use of selected statistical and analytical methods. For better representation of the results of the survey we used graphical representation by means of graphs, tables, charts or figures. The research could also be carried out thanks to the answers of 454 respondents - Slovak consumers of different age categories. On the basis of the research, we found out the tendencies of Slovak consumers' behaviour with regard to the online environment. Changes occurred mainly in terms of consumer activities as well as in terms of the use of devices or time spent on the Internet. A significant change has been brought about by the advent of social media, and when examining the dependencies of the impact of selected variables from the survey, we found that the rise of digitalisation has brought about much greater opportunities for consumers to use the Internet itself or digital devices. All these facts have an impact on the consumer behaviour of individuals or groups.

In summary, we conclude that for today's consumer, the multi-channel decision-making process plays a key role in most cases. As part of this insight, we consider the so-called Zero Moment of Truth (ZMOT) as a moment that is mutually crucial - both from the perspective of the consumer and from the marketers' side. This moment is accompanied by the consumer's initial access to information; it is often

at this point that the consumer decision-making process begins. It is this moment that significantly influences success or failure. Unrelenting competition, the availability of information and the speed of its flow, the responsiveness of the consumer are all factors that have translated into a situation where one brief moment, namely the ZMOT, has the greatest impact on the consumer's decision-making process. It is the above findings that lead us to the observation that the most significant changes have taken place in this area and the above factors are the cause of these changes. In light of the above arguments, we conclude that the most significant cause of change in consumer behaviour is time.

We assume that the results and knowledge we bring can be beneficial especially for smaller firms in economic practice. Taking into account the fact that in comparison with large companies, small ones in most cases do not have sufficient possibilities for similar analyses, especially in terms of lack of professional staff in this area, financial possibilities for cooperation with a professional agency in the field or lack of knowledge of the issue under study.

Conclusion

The constant changes in society and the lives of individuals are greatly influenced by innovation, the development of information and communication technologies and the Internet penetration into consumers' lives. As today's world is changing, so are the current consumers. The changes in consumers' behaviour are more noticeable in shorter periods of time. The today's consumer has become much more demanding and discerning than in the past. In the face of the intense competition, companies and brands that want to compete for consumers' favour are forced to use both online and offline touch points with consumers. Given these changes, business needs to adapt to new trends in consumer behaviour as well as consumer's demand for digital content consumption. The Internet and digital technologies have increased consumers' demands for personalised information and on demanding services. These facts create pressure that stimulates commercial companies' efforts to gain the attention and favour of consumers. Thanks to the impact of a technological change and changes in consumer behaviour influenced by the digital era, a type of the consumer has emerged: the 'digital consumer'.

The online connection of consumers is the highest in history and it is still on an upward trend. The range of activities that consumers carry out online is also constantly expanding. There has been a significant increase in consumption in terms of volume and structure. At the same time, consumers' demands for quality have increased. The constant access to the Internet has also been reflected in the development of mobile devices and applications for these devices. At the same time, social media are significantly changing the way people communicate with each other. Communication through digital devices and online platforms has injected an incredible speed into people's lives for the flow of information.

Changes in consumers' behaviour require an adequate and proactive response in the use of modern marketing tools in order to achieve effective marketing communication, on condition that marketing companies are able to know consumer behaviour. In that case, it will lead to an understanding of future reactions to new products or services and, simultaneously, create a prerequisite for identifying previously unrecognised opportunities offered by the market.

The main aim of the monograph was to propose a typology and models of consumer behaviour of digital consumers based on the analysis of the impact of digital technologies on the change in consumer behaviour.

Based on the results of the quantitative survey and subsequent data analysis, as well as analysis of available researches from various institutions, we have concluded that the way how the today's consumer behaves, reacts and makes decisions has changed significantly over time. We note that these changes are also noticeable over a five-year period. These changes are due to considerable part of digitalisation. Smartphones have taken the lead preferences to devices that allow consumers to connect online. These devices make it easier for consumers thanks to their ease of handling, the possibility of having them all the time wherever they go and, above all, the fact that they allow consumers to be connected online in all places where an Internet signal is available.

Moreover, it is the consumer's near-constant availability that means marketers have the opportunity to reach their target group anytime, anywhere. The consumer is also able, thanks to these facts, to search for information immediately, compare information, communicate with other consumers, evaluate alternatives and, most importantly, make the actual purchase of the product immediately. The changes brought about by this society-wide phenomenon have impacted all areas of consumer life, not only purchasing decisions. Given that today's population uses digital communication, business needs to think digitally and gets to where its customers are. Understanding this approach is the key to ensure brands to catch up to their competitors. There are many tools in the digital environment to get as close as possible to the consumer mindset. The technological changes have brought speed to our lives and reduced the time of various processes, and this is what we consider to be the most significant impact on the consumer in today's era, called the digital age.

Consumer behaviour is one of the most essential aspects that marketers and salespeople must consider when carrying out their profession. Knowing the behavioural tendencies of the target segment, understanding the degree of influence of external as well as internal factors influencing this behaviour and understanding the changes in consumer behaviour creates room for the correct adjustment of the processes of firms, setting the right strategy and ultimately for the acquisition of the consumer.

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The scientific monograph **Consumer Behaviour Changes in the Era of Digital Marketing** aims to identify the patterns of digital consumer behaviour and the typology of digital consumers based on the analysis of the impact of digital technologies on long-term changes in consumer behaviour.

At the same time, the authors of the scientific monograph aim to assess critically the concepts of the digital era and the digital consumer and also to specify the basic typology of consumers, to identify the forms and tools of digital marketing, to characterise the impact of social media on the digital consumer. In addition, the authors of the scientific monograph purposefully define and characterise the online space as a platform influencing consumer behaviour, then define it in this space, and describe the processes in the online space leading to purchasing in the online environment.

The outcome of the objectives of the scientific monograph is the identification of changes in consumer behaviour concerning their evolution over time.

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