

## Digital Consumption: Trends, Opportunities and Obstacles

الاستهلاك الرقمي: التوجهات، الفرص والعراقيل

Pr. HAMDANI Mohamed Dr. MIMOUNE Mouaad Dr. BOUZIDA Saoussen

University of Oran 2  
Algeria  
hamdani\_m@yahoo.fr

University of Oran 2  
Algeria  
mouad.mimoune@yahoo.com

University of Annaba  
Algeria  
irisa16@hotmail.fr

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**ملخص:** تسلط هذه الورقة البحثية الضوء على الإقتصاد الرقمي، من أجل إبراز كيفية تأثير التكنولوجيا والإنترنت في نمط الإستهلاك وفي تحديد إتجاهاته والفرص الكامنة في سوق التجارة الالكترونية، مع التطرق لأهم الأسباب المعيقة لتعزيز هذا المجال بشكل أكبر في جميع أنحاء العالم، حيث مازال يتطلب بدل المزيد من الجهد خاصة في إطار حماية المستهلك من ممارسات المؤسسات النشطة في السوق الرقمي ما قد يضر بحقوقه التجارية. وقد توصلت الدراسة إلى وجود تحولات كبيرة عرفها الاستهلاك الرقمي على مدى العقدين الماضيين، والذي يرجع جزئيا إلى صعود وتطور مستوى التكنولوجيا وانتشار الإنترنت، حيث اعتمدنا على المنهج الوصفي من خلال الاستعانة في عملية جمع المعلومات على دراسات مسحية حول هذا الموضوع.

**الكلمات المفتاحية:** الاستهلاك الرقمي، المستهلك الرقمي، السلوك الشرائي، الإنترنت، اتجاهات الشراء الإلكتروني.

**Abstract :** This research paper sheds light on the digital economy, in order to analyze how technology and the Internet affect the pattern of consumption, to identify its trends and the opportunities inherent in the e-commerce market, and to address the most important reasons hindering the promotion of this field further in all parts of the world, as it still requires more efforts Especially in the context of protecting consumers from the practices of institutions active in the digital market, which may harm their commercial rights. The study found that there have been great transformations in digital consumption over the past two decades, which is partly due to the rise and development of the level of technology and the spread of the Internet, as we relied on the descriptive approach through the use of the information gathering process on surveys that serve this topic.

**Key Words:** Digital consumption, Digital consumer, Buying behavior, Internet, Online buying trends.

**JEL Classification :** E21, L86.

\* Corresponding author: Mouaad Mimoune (mouad.mimoune@yahoo.com)

## Introduction :

The digital economy has become increasingly popular, it had its place in the developed world for a while now, but it known a recent entry into Arab societies. E-shopping via social networks is now available to all, and the growth of the IT economic boom is becoming a challenge that requires growing consumer awareness of its match. According to the World Consumer Organization, in a 2017 study, more than 3 billion people( the equivalent of 40% of the world's population) use the Internet , compared to only 1% in 1995 (Alislah website, 2017). All expectations indicate that this figure will continue to rise, and studies confirm that 72% of the digital consumers are between the ages of 20 and 39 which means a promising prospects await this market in the future (Fabrizio Caruso, 2011). Although many consumers are still struggling to access these technologies, the rapid growth of the Internet, mobile phones and other digital technologies has created opportunities and challenges for millions of consumers worldwide. While consumers benefit from the benefits of access, choice and convenience of these technologies, questions remain about how to improve the quality of services to win consumer confidence? what happens to their online data ? and what is the consumer rights site of all this?, especially with regard to digital products.

As for the tremendous pace of change, it also poses a challenge according to the World Consumer Organization statistics. While the phone took 75 years to reach 50 million users, Facebook took only one year, and the Interstagram took only six months, which is a terrible rush for the business world today to access and deal with the market and with consumers. A 2015 international survey of different organizations members showed that laws failed to respond in parallel speed.

**Research' problematic :** Based on the above, we can formulate the problematic of this research in the following questions: "What is the reality and horizons of digital consumption? What are the most important trends in digital consumption? And what are the obstacles that prevent it from spreading faster?"

**Objective and methodology :** The importance of this research is illustrated by the fact that it touches on a subject that is still surrounded by some ambiguity, whether for academic institutions or researchers, as this study helps to partially remove this ambiguity surrounding digital consumption, its consequences and the challenges it accompanies.

The research aims to:

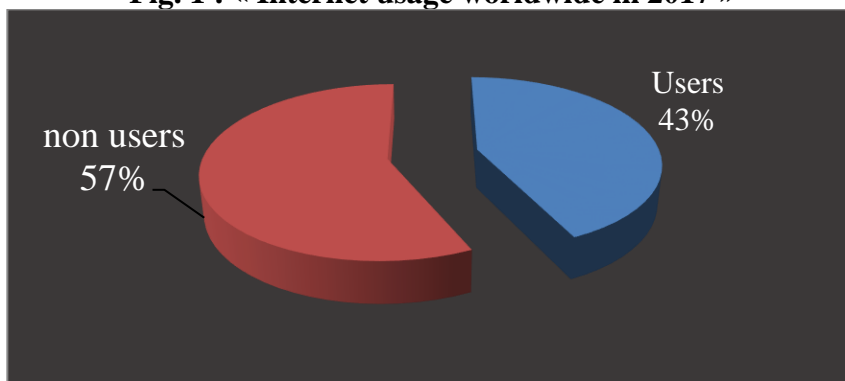
- Highlight the trends in digital consumption;
- Analyse the most important challenges facing the consumer and the institution under this type of consumption;
- Identify the main obstacles that prevent consumers from interacting with the digital economy.

To conduct this paper we used the descriptive analytical approach through the description, diagnosis, processing and analysis of data and statistics on digital consumption, and in order to achieve the research objectives, many studies, research, specialized reports and Internet sites have been used, which helped us to analyze the ideas, and connect them logically and scientifically.

## 1. Digital consumption: problems and opportunities

The new information and communication technology (ICT) brings consumer and producer interaction from a simple level, achieved with older media to a more advanced level of effective participation. The use of networked space by computers and smart phones in the world has expanded to reach tremendous levels of usage. Social media is becoming available to everyone, so there is no difference between those who have material capabilities and those who do not. The number of Internet users has doubled over the past seven years, reaching 3.2 billion worldwide, with an estimated 43% of the population using the Internet starting from 2017 (Michelle Evans, 2016). (See following figure).

**Fig. 1 : « Internet usage worldwide in 2017 »**



**Source:** (Michelle Evans, 2016).

This massive shift toward digital space has created the need to enact new laws to apply to modern technologies, particularly with regard to consumer rights under this new bet, such as the right to privacy, the right to financial protection, the right not to discriminate between consumers because of their geographic location, the right to the Internet of an open nature, etc. For example, when the US Commission in 2012 had censored some e-commerce sites that sell online games, books, videos, and music for download, it found that more than 75% of these sites do not respect consumer protection legislation (Nasra Al Habsiah, 2017), so this is a matter of concern and requires the search for effective solutions, particularly in the case of certain categories of consumers who are in a vulnerable situation (such as children who purchase games as free to find out later that they must pay for progress in the game stages) (Nasra Al Habsiah, 2017).

As some practices have found unfair to the consumer because they exempt the seller from liability, more experts should work to codify issues like (Nasra Al Habsiah, 2017):

- E-consumer protection under digital transformation and e-commerce, as well as the consumer protection from different challenges such as arbitrary conditions, and contractual terms that should be clear and transparent;
- Refund of the damage to consumer devices caused by loading;
- Problems that prevents the consumer from exercising his right to return or replace the defective item;
- Presenting the identity of the suppliers, whom often do not include their information , identity, address and e-mail so that consumers can

communicate with them if necessary (More than a third of sites don't provide address details, and therefore lack of after sales service);

- The right of the consumer to obtain an interactive digital platform that enables him to present the problems he faces in e-commerce and the Internet in general.

Along with all these risks and problems facing the consumer in a digital environment that is still under discovery and development, which may affect its commercial and personal rights, the digital economy also has many and valuable opportunities and benefits for the consumer. In the value chain, from production to consumption, the consumer has come up with a new position, becoming the "active consumer", and it can be seen that the consumer's status has changed thanks to his activities, his participation in the production process, the provision of assets (house, car ...etc) and his participation in the financing of many projects. Therefore, at present time, the consumer has become an important economic agent in the mainstream of this new economic world. Today, consumers are easy to complain about poor service, making it difficult for organizations to satisfy customers as they were before, pushing them to make greater efforts to satisfy them, consumers today pay great attention to how easy they are to get the service or product, and if not, they will use the media and digital tools to complain and inform others about it and about their tragedy. So organizations need to accept that customers are less tolerant than they were, and need to act better and in accordance with the new realities in order to maintain their customer base (Steven Manicom, 2015). It must provide consumers with an exceptional customer experience, from the moment the person begins thinking about becoming a customer, along the way to the end of product or service life, all of which requires a comprehensive view of the consumer and understanding of the various stages of their buying and consuming behavior, as enterprises need to invest in gathering and analyzing customer data across all points of contact in the consumer journey, and capabilities to deliver the right message in time and engage the consumer, and benefit from all the technologies that allow for greater clarity and interaction (Affecto website, 2016). As a result, when consumers interact with organizations and their online display content, they expect to find the right information, complete the required task or transaction quickly and easily, on the other hand organizations that provide services and offerings want to use data, analytics and algorithms to drive the user to achieve the best results: Win customers, add another product to the shopping cart, and engage in efficient customer service (Affecto website, 2016). and these are positive aspects for both parties created by technology and the digital world.

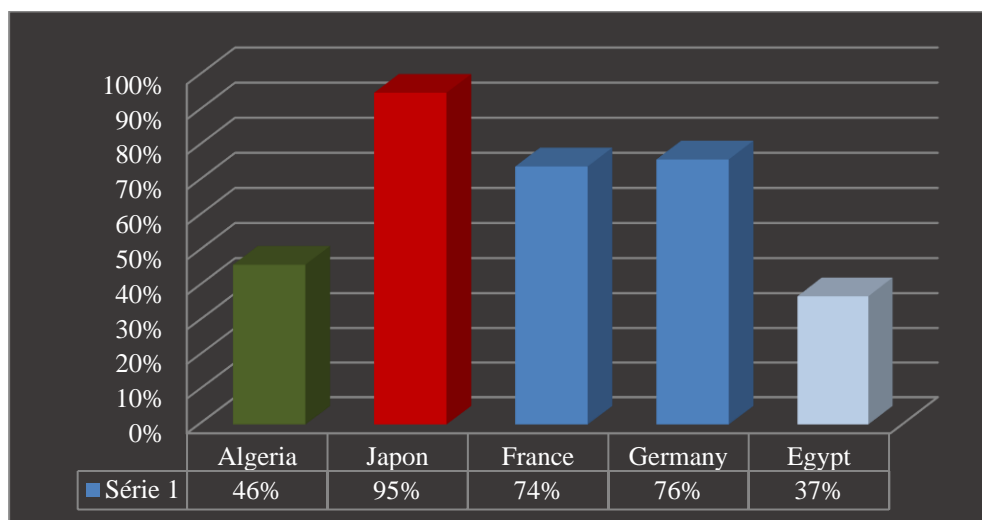
So we could say that consumers can no longer trust traditional communication channels as in the past, their opinions are formed through modern and more interactive digital channels, which have enabled them to be an important part of the information transfer process. All this means that businesses need to be completely transformed, it should be digital-driven and embrace conversations with consumers.

## 2. Factors affecting digital consumption:

A major shift in consumer behavior over the past three decades, due in part to the rise and development of technology, the emergence of computers, the Internet, and mobile devices have had a major impact on how to act and react, as consumers gain broad access to information, this has facilitated communication and information acquisition, significantly changing consumer behavior, the industrial age days when advertisers need to run television advertising to sell millions of products are gone, and a new era is here and its known as the age of digitization and information. To really understand digital consumption, we first need to understand more about the factors that led to such digital behavior. According to (Eric Pratt, 2016), there are four main factors as follows : (Eric Pratt, 2016).

### 2.1.The First Factor: People Are Spending A Ton of Time Online:

**Fig. 2 : « Internet usage in 2017»**



Source : Google Consumer Barometer

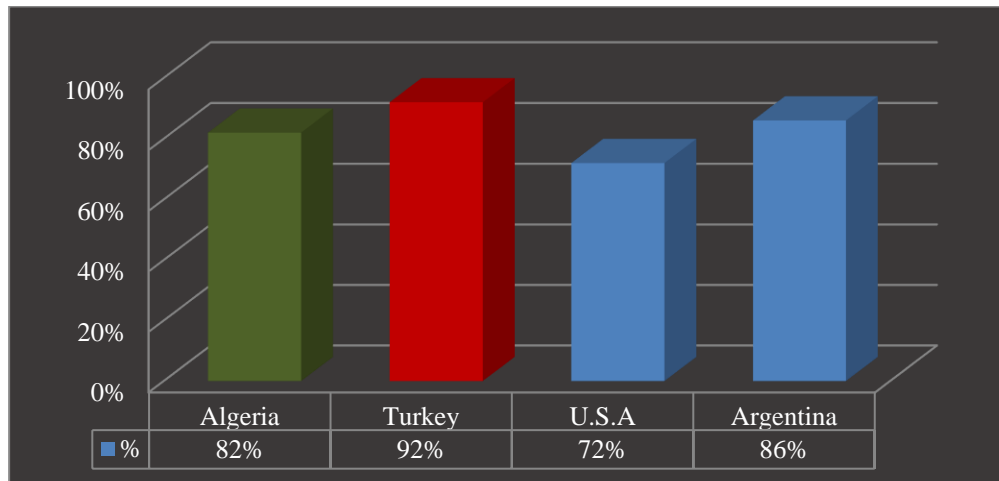
Worldwide Internet use is an increasing phenomenon, and more than 50% of Internet users use the Internet every day in most countries of the world (Erenkocyigit website, 2014). (Figure 2) to better illustrate the use of the Internet in the world:

It seems like everyone spends their time on the Internet all the time. No matter where they go, the technology follows. The main reason many people are so fond of communication online is to stay connected to everyone, friends, family, work. , And all social relations. We will try to take demonstrate where people spend their time online, depending on a study conducted by (Courtesy of Statista) in 2014, that shows the average size of daily endeavors people spend on various Internet spaces (Statista website, 2015) :

- Social Media: 37 minutes;
- Email: 29 minutes;
- Online Video: 23 minutes;
- Search Engines: 23 minutes;
- Online Games: 19 minutes;

- Blogs: 8 minutes;
- Online Radio: 8 minutes;
- Online Newspapers: 5 minutes;
- Online Magazines: 3 minutes;
- Other: 31 minutes.

**Fig. 3 : « percentage of social networking sites use for Internet visitors »**



Source : Google Consumer Barometer

Social media is the most heavily traded issue by people, with social media usage rates of more than 40% among Internet users everywhere, particularly high in Turkey, where 92% of the population on the Internet use social media (Erenkocuyigit website, 2014). And (Figure 3) shows the percentage of the use of social media sites for Internet users across the world:

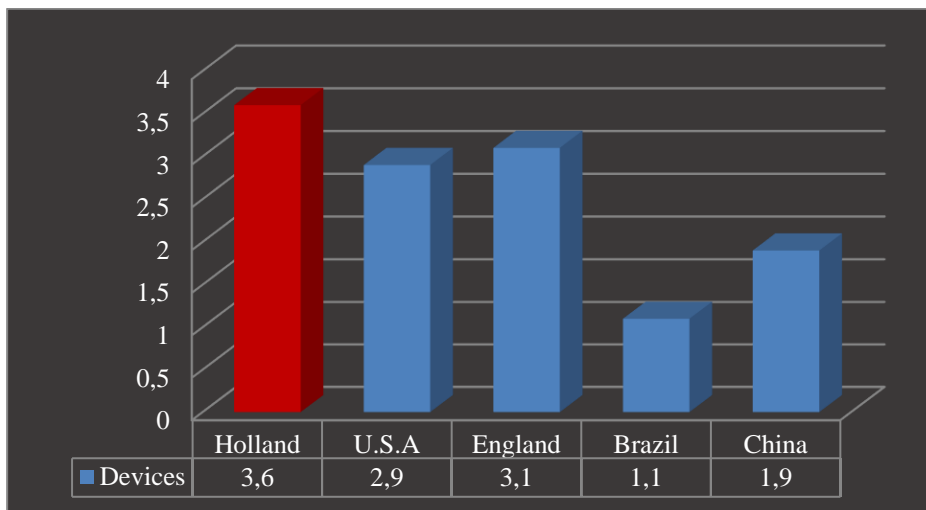
As we observe, there is a variety of activity and attention according to these figures, so that different people spend time on different types of media, as the teenager has different demands compared to a working or retired person, the worker has different demands and interests of the student ...etc. In short, there are different stages and factors that influence trends and patterns of digital consumption.

## **2.2. The Second Factor: People Are Increasingly Mobile :**

These devices consist of phones, laptops, and Tablets, where the numbers show the tremendous use of such devices, and these are some important statistics:

- 42% of US adults own a tablet computer (pew research center, 2015).
- The average American spends almost 2 hours per day on a mobile device (Nate Dame, 2017).
- 50% of YouTube views come from mobile devices (Craig Smith, 2017).

In fact, 92% say they use more than one device (Roberta Vanetti, 2013) , According to statistics on the consumer's digital behaviour carried out by "Google" organization (Google Consumer Barometer Survey), more devices are used for everyone around the world, and on average people use at least one device, but many of them using two or more devices. (See Figure 4):

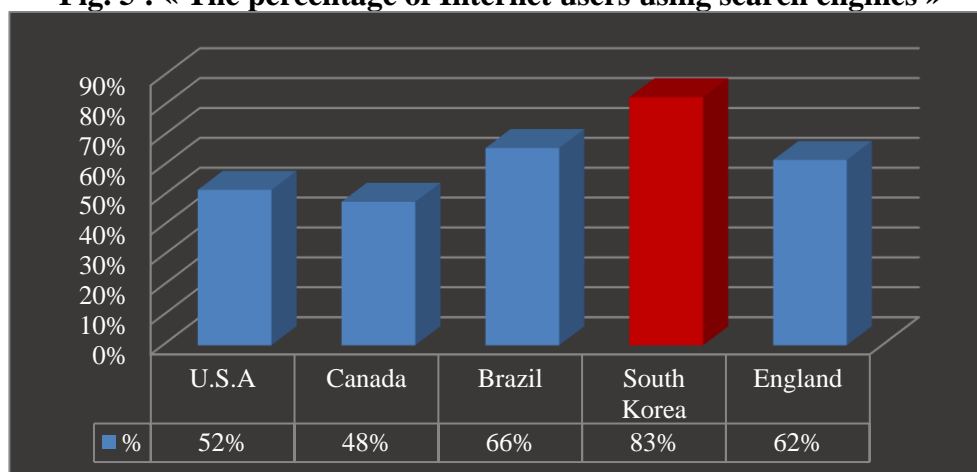
**Fig. 4 : « The number of devices used to access the Internet »**

Source : Google Consumer Barometer

A study held in the United States and Britain confirmed that smartphones are mostly used in information search, while laptops are used more in purchase and payment operations (Graham Charlton, 2013). In Algeria, statistics show that 77% of Internet traffic is using smartphones, 18% use laptops and 9% use ordinary computers versus 5% for electronic fans, while Smart TV and gaming account for less than 1%.

### 2.3.The Third Factor: People Are Using Search Engines For Everything:

Search engines have become one of the most widely adopted tools for people to find the information they're looking for with ease. Search engines are often used by consumers as an entry point for their access and consumption of information. Internet search rates are more than 50% almost everywhere, but are slightly higher in Asia (Erenkocyigit website, 2014). (See Figure 05)

**Fig. 5 : « The percentage of Internet users using search engines »**

Source : (Erenkocyigit website, 2014).

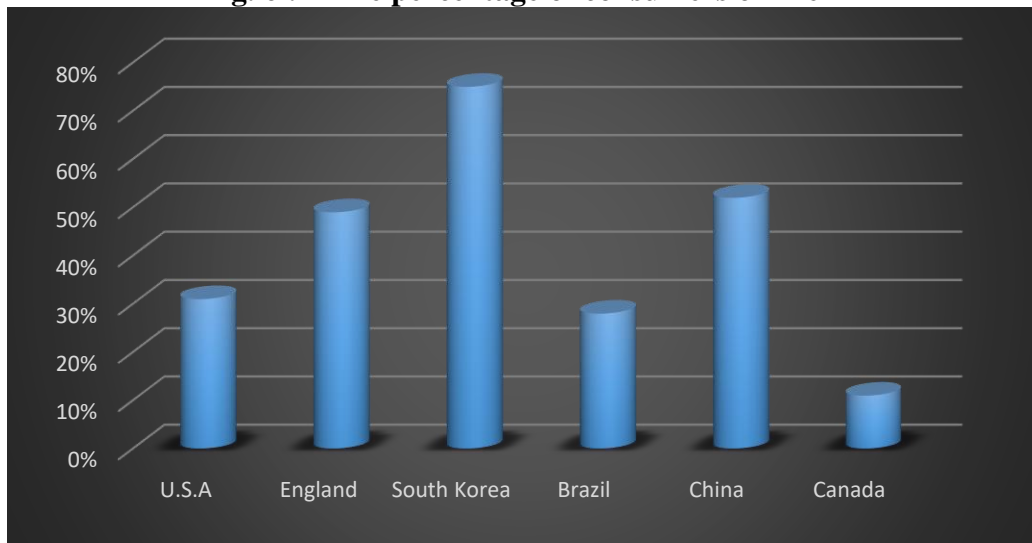
For example, 17.8 billion explicit primary searches were conducted in September 2016 (Comscore Website, 2016) ,5.9 million searches are carried out

daily on "Google" site (Rick Bates, 2015). These figures illustrate the role and importance of search engines in influencing digital consumption and its trends.

#### 2.4. The Fourth Factor: Availability Information Has Empowered Consumers:

With the ability to access information anytime, anywhere, the game has changed for organizations that try to compete for active consumers, by providing access and usage channels. The amount of new technical information has only doubled in two years from 2013 to 2015, and 95% of all data in the world was created in this period (Rick Bates, 2015), this data and information, when accessed, enables consumers to make better purchase decisions. Statistics indicate that 89% of Internet users in the United States do an online search before making a purchase, even if this purchase takes place in local shopping centers nearby. (Hubspot Website, 2015) In the field of clothing and footwear, for example, more than one in 3 participants conducted an online research at their latest purchase of clothing or shoes worldwide, and the online purchase rate for this category is higher in South Korea, where 75% of the participants shop online, which is shown in the following figure:

**Fig. 6 : « The percentage of consumers online »**



Source: (Erenkocyigit website, 2014).

The most active sectors in digital consumption are: (Fabrizio Caruso, 2011):

- Consumer goods;
- Financial goods;
- Cars;
- Beauty and fashion goods.

Even when consumers do not buy actual products online, this does not mean that the digital domain is not critical to or does not concern the enterprise's success, because when consumers search for what they buy online, even when they do not buy it online they are influenced by marketing messages and information, which gives the enterprise a high availability of detailed information about the customers' preferences. Digital marketing is therefore becoming increasingly important and enterprises must compete for people's interest on the Internet and in the digital world.

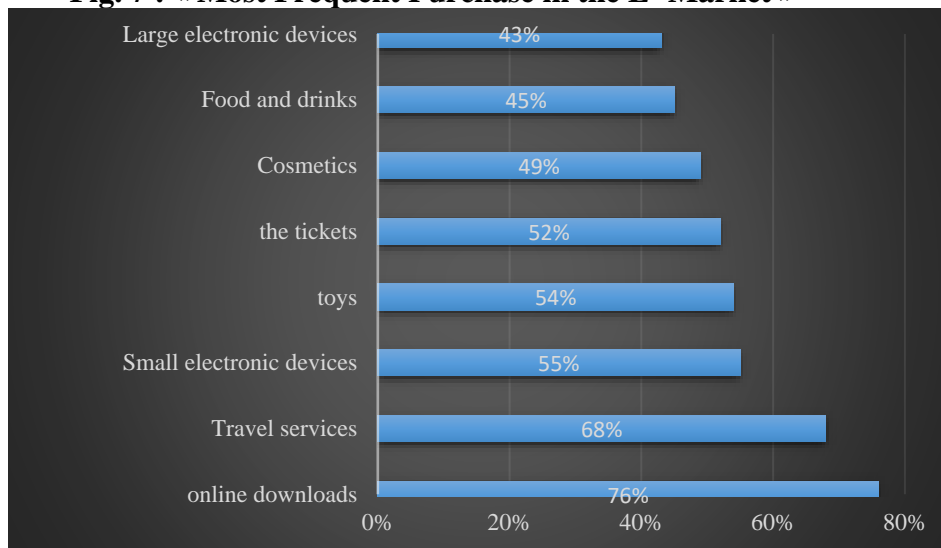
### 3.The Digital Consumption Trends:

Technological developments continue to change the way consumers browse and buy all kinds of products and services through digital space and internet. As the global population is becoming increasingly digital, new technology opens the door for all enterprises to have many opportunities and possibilities to better target end-users and introduce new ways of doing business and selling. Enterprises must first examine this digital behaviour and anticipate its trends so that they can anticipate appropriate policies to influence and sustain it properly. And there are three current major trends that would shape global digital consumption (Michelle Evans, 2017):

#### 3.1. The First Trend: Focus on services:

For purchases like travel, which can be more easily researched and purchased for lower prices online, consumers turn to digital channels more often than other categories, according to (Euromonitor International's 2016 Global Consumer Trends Survey). Such service-oriented purchases are helping to propel digital commerce growth and will continue to do so in 2017.

**Fig. 7 : « Most Frequent Purchase in the E- Market »**



Source: (Michelle Evans, 2017).

Global consumers reported in the same survey that the most service-oriented purchases are media downloads, online tickets and food service requests online, where there is a clear disparity between these different products, and the demand for online food services is at least 26% of all other categories of global consumers (see Figure 07).

#### 3.2. The Second Trend: Apparel push on digital commerce:

A decade ago there was scepticism at the idea of selling clothes online. Today apparel is one of the biggest growth stories on the product-based side of the digital commerce universe. Euromonitor International estimates that US\$1.3 trillion in goods will be purchased over the internet in 2017, representing 9.6% of all goods sold. Of all product-based digital purchases, the apparel and footwear category will contribute the most in terms of absolute value sales with an estimated \$31.4 billion dollars (Michelle Evans, 2017).

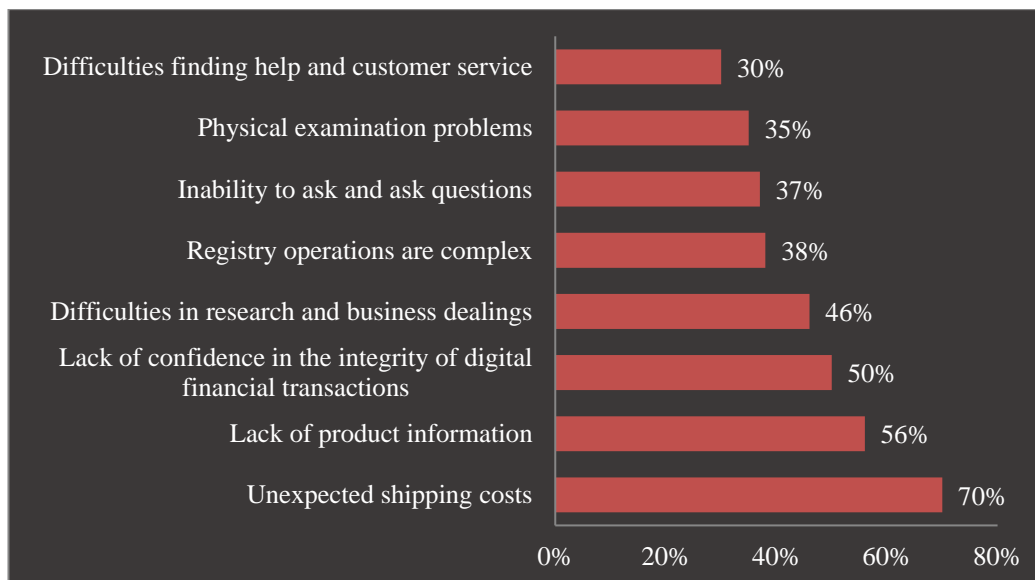
### 3.3. The Third Trend: Bank-led apps:

After banks had achieved a notable success in mobile banking, mobile payments were in a bad level in comparison . Not more than three years ago, such a feat would be a long-shot. Like all aspiring providers, banks would have had to negotiate with mobile operators to gain access to the phone's secure element to execute tap-and-go Near Field Communications payments. That all changed in 2013 with the arrival of Host Card Emulation, a tech that enabled these details to be stored in the cloud. Banks are well positioned to compete. They know how to send money safely and efficiently and have had success in this mobile-first world. Nearly 3/4 of consumers in Euromonitor's 2016 Global Consumers Trends Survey reported using a mobile to access a banking service with 39% doing so weekly. As much as consumers have a love-hate relationship with banks, banks have a future in this space. Already there are a handful of banks enabling consumers to pay for in-person purchases with an issuer mobile wallet. More are expected to do so in 2017 (Michelle Evans, 2017).

### 4. Constraints on consumer interaction with the digital economy:

According to a survey conducted in the United States of America and Britain, the main reasons for abandoning consumption and online purchasing are unexpected delivery costs (70 %), lack of information about product, service or delivery (56 %), as shown in the following figure:

**Fig. 8 : « Reasons of Consumer reluctance on digital purchase »**



Source: (Michelle Evans, 2017)

Within the same framework, (Patrice Muller and others, 2011), identifies a range of causes and factors that stand as major barriers to the rapid development and spread of digital consumption as follows : (Patrice Muller and & all, 2011)

- **Lack of access and skills:** When the Internet and the necessary devices are available, the digital world is easy to access, and the spread of Internet usage skills and culture supports this option and reduces the lack of confidence or tension generated during digital purchasing decision processes. However, some

consumers, especially in third world countries, do not get the Internet with a good flow and sometimes do not get it at all, which make them lack the skills and confidence to shop online.

- **Security and privacy concerns** : Consumers include concerns about privacy, fraud, electronic payments and the level of security as important obstacles to electronic commerce, and this suggests that measures should be taken to improve the confidence of vendors and the digital environment. It should also be noted that although consumers have privacy concerns, there is little evidence that they change online behaviour as a result, and 74% say they are concerned about what information is collected about them by online organizations (Alislah website, 2017).
- **Risk of problems** : The evidence suggests that consumers have confidence problems with online purchasing, consumers want to know if they have problems with purchasing, the ability to communicate with the trader, and the availability of after-sales services. Despite concerns, empirical evidence suggests that most online consumers are satisfied with the way their complaint is handled and resolved.
- **Uncertainty about legal rights** : In international cross-border and inter-State transactions, uncertainty about consumer rights to ownership and use is an important constraint, possibly linked to fragmentation and differences in consumer protection laws.
- **Language and cultural barriers** : Linguistic and cultural differences may exacerbate other barriers to electronic commerce, and in addition, many problems arise from poor communication.

83% of shoppers say they need more support, encouragement and confidence on their journey online, and those statistics concern consumers with limited online shopping experience whom over 90% (Cris Bith, 2016). Thus, organizations aiming to maximize digital consumption are expected to work on these points by providing the digital environment suitable for digital consumption and by instilling confidence in consumer safety, by providing secure and easier electronic systems for use and purchase while providing connectivity, choice and after-sales services to reduce consumer concerns and concerns in purchasing.

## Conclusion

In the last two decades, digital consumption has rapidly evolved in a way that the business seems very slow to respond to these changes and to provide the appropriate environment for enhancing trade with consumers. This may be due to the lack of forward-looking studies and the efforts of most enterprises to know their market trends, which has delayed the pace of these changes. The impact of computers, the Internet, and mobile devices has had a clear effect on how to make purchasing decision and react to consumers, while gaining broad access to information, facilitating communication and acquisition of information, and significantly changing consumer behaviour. Some sectors also experienced greater acceptance of digital and electronic consumption, as opposed to other sectors, due to product characteristics, as well as efforts by some enterprises in certain sectors to introduce digital consumption programs, overcome the problems surrounding this area, especially those faced by consumers, and exploit the opportunities in which digital purchases are growing, which makes the ball in the last few years in the enterprise's reach, if it wants to compete more, maintain its competitive positions or achieve survival.

It is also imperative that institutions and legal governmental bodies, if they are to stimulate the dynamism of digital consumption, create a balanced and legal basis that facilitates such transactions and protects all parties from suspicious practices, particularly with regard to consumer protection as the weakest link in the equation, making it necessary to enact new laws that apply to modern technologies, and that this transformation has demonstrated new consumer rights that must be fulfilled in the digital world, such as the right to privacy, the right to financial protection, not to distinguish between consumers because of a geographical nature.

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