

Strengthening Consumer Risks in the Conditions of Modern Economic Reality through Qualitative Analysis

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The current economic situation evolving in Russia has combined two contradictory vectors leading to increasing consumer risks. Such risks are concern the digital society, digital economy and e-commerce, as well as economic stagnation of the economy and societal living standards. These latter implications undoubtedly affected many aspects of consumer behaviour, especially after a period of rapid development and growth of consumer activity. The multiplier effect of the combination of these risks significantly changed the consumer behaviour of Russians as a response to the emergence of new risks. Little research has been conducted on the effects of new consumer risks on behaviour strategies that aim to minimise these risks, however, which this study aims to develop. Qualitative analysis methods are employed through group focused interviews with consumers focused on online trading and online purchases. Results reveal a certain relationship between new risks, a specific response to their enhancement, and the characteristics of changes in consumer behaviour patterns. The main significance of these results was the definition and fixation of respondents' awareness of enhancing consumer risks. Further, consumers were found to frequently choose inadequate strategies of action, which could only exacerbate the negative consequences of these risks. Through studying a specific segment of the target audience, an attempt to identify and explain the main reasons for which some people neglect the risks can be highlighted. Based on the sociocultural components of the personal perceptions of arising situations, the motives and strategies of consumer behaviour can be understood and analysed.

Key words: *Consumer risks, consumer behaviour, online purchases, digital society, e-commerce, focus group, socio-cultural factors.*

Introduction

The modern economic reality of Russian society is characterised by factors that directly impact on both the economic behaviour of the population and particularly on consumer behavior. Some of these factors are also related to digital society and the digital economy, and to a whole range of other social factors emerging under the influence of economic stagnation. Frustration towards future development is increasing due to the growing international confrontation surrounding continuing sanctions. A unique situation has arisen regarding the coinciding of a new stage of economic development in an already uncertain digital society with the social processes of ambiguous economic and social development. Primarily, this uncertainty is associated with society's material situation, with their economic activities, and with prospects for improving their welfare. These factors lead to increased social and consumer risks which can predetermine and control all consumer behavior to a much greater degree than ever before.

The subject of consumer risks has been previously studied regarding the various approaches, research aspects and subsequent scientific results. The risks that exist in modern society are the subject of fundamental research by number of scientists who proposed theoretical interpretations within the framework of various scientific paradigms. Primarily, the works of U. Beck; A. Giddens; N. Luhmann; M. Douglas; J. Ritzer; O. Yanitzky; F. Night; L.G. Savage, and M. Friedman, as well as other scientists who laid the foundations and key directions for understanding and studying risks (Krueger, 1988; Douglas, 1992; Thompson et al., 1990; Luman, 2004; Bek, 2000; Yanickij, 2003).

Within an economic and rationalistic framework, risk is interpreted in scientific and operational terms that are subject to sufficiently precise verification and measurement. The main element of this approach is the notion of risk as a danger that can be determined, its probability of occurrence calculated, and all possible consequences assessed. Risk can therefore be treated as an objective cognitive fact which can be accurately identified and measured. Even within this framework, however, adherents and representatives have a clear understanding of its limitations and one-sidedness. Clearly establishing and calculating the "objective risk" presents difficulties as there are always unrecorded subjective factors of the psychological, sociocultural and political context of its origin and development. Attempts to objectify risks are being made, and in many cases these create possibilities to diagnose and predict situational developments at a macroeconomic level. Existing technologies and methods for assessing and calculating risks are constantly being improved, while associated factors and other related causal variables are being considered. These studies emphasise the socio-cultural aspects of consumer risks, leading the present research to suggest three main approaches that combine to form a new single socio-cultural paradigm. Among them are the cultural urological risk theory (cultural theory of risk) by M. Douglas and A.



Wildavsky; the theory of risk society by N. Luhmann, A. Giddens and U. Beck, and the concept of “calculative rationality” by M. Foucault (Giddens, 2004; Luman, 2004; Bek, 2000; Hesami and Rad, 2019; Dehdar et al., 2019).

For the cultural urological theory M. Douglas and A. Wildavsky (Douglas, 1992), risk becomes a key category of behavioural analysis, along with “sin” and “taboo”. These ideas define and form the basic framework of acceptable actions and communication links. The concept of risk becomes a “central cultural construct,” which defines the subject-object interaction and differentiates the “subjective” and “objective” in an individual’s perceived world image and his or her attitudes towards it. Risk theory also emphasises the need to consider special cultural factors when calculating risks, and to study the nature of risks in an historical context. This examination should consider the deep archetypes of consciousness, the psychological features and the historical memory in close relationship with modern culture. Of great importance is Douglas’s assertion is that, despite the transition to a new economic structure based on innovative and digital technologies, humanity itself often attracts catastrophes when dealing with the ambiguity of the future (Krueger, 1988; Douglas, 1992). Moreover, all that violates the usual way of life, which conflicts with “cultural prejudices” like mass ideas, values the protection of existing models of social relations.

The theory of “risk society” (N. Luhmann, U. Beck and A. Giddens) focuses on issues at the macro-level of the system, including its social, economic and political structure. The impact of risks on the transformation of society is viewed not through the prism of the activity of stakeholders, but rather in the institutional context of different areas and spheres of social life. Nevertheless, the majority of scientists specialising in the study of Russian realities (Templeton, 1994; Mamaeva, 2011; Manahova, 2014; Mozgovaya, 2001; Mozgovaya and Shlykova, 2010; Tkachenko, 2012) focus the study of this problem on the provisions and approaches within the framework of the theory of risk society.

Sociological theory of risk is based on the denial of rational modern society, in which risks are the norm (Luman, 2004; Dehdar et al., 2019) and modern behaviour is considered a violation of the usual social order. This is especially evident in consumer behaviour, in which there is no core rationality and a lot of impulsivity. Consumer preferences and choices are often determined by the influence of subjective habits and social preferences associated with the position of reference groups, which are often of vital in consumer choice and with which the individual relates all of his or her actions (Sazesh and Siadat, 2018; Mowahed et al., 2019).

The consumer comes under the control of reference groups, which largely determine the form and nature of consumer preferences and consumer behaviour. With the rising complexity of social relations, dependence on the opinions of others only increases, which makes consumer

behaviour even more unpredictable, impulsive and risky. Within the framework of this theory, risks are interpreted as the main “products” of social life, which constitute threats to the functioning of all spheres of social life (Bek, 2000; Hadi, 2018; Lopes and Guarda, 2019). These risks are based on inequality, lack of trust, weak responsibility and danger of globalisation for national cultures. According to U. Beck, only through consumption can an individual control his risks, either avoiding them or, conversely, producing them even more.

In the concept of Foucault’s “calculative rationality,” risk is not considered an objective reality, but rather a social construct that reflects existing practices and defining behavioural norms. Within the framework of this concept, an important place is occupied by the question of how different risks give rise to different norms of behaviour, stimulating and motivating people to take certain actions in various risk-bearing situations. Identifying the sociocultural problems that underly the social subject’s perception of risk is a key component of this theory, with high importance placed on the effect that cultural symbols and meanings have on the reactions associated with overcoming them. It is especially noted that in the subjective construct of risk perception, existing fictions based on consciousness manipulation of the masses are inseparably linked with the real objective phenomena that generate them.

The modern study of consumer risks follows the above approaches, which together can provide a wide field for studying this problem in its various aspects and manifestations. Despite the existing disputes between different authors, all research is aimed at clarifying or attempting to the study of the characteristics of their manifestation in different social environments and in different situations. Each study poses its own preferences for choosing conceptual paradigms with which to study this topic, with authors suggesting their own ideas about the weight and significance of certain factors that determine consumer risks. This topic is so broad and multidimensional, however, that new perspectives and approaches are in constant need. Consumer risks and behaviour are subject to constant dynamic changes due to the emergence of new risks caused by the widespread use of manipulative advertising technologies and communicative impact on consumers.

Without claiming to be fully comprehensive or solely representative of the obtained results, this study aims to investigate the perceived features of modern consumer risks by supporters of online purchases and to determine the most characteristic models of consumer behaviour designed to minimise risks. An interrelation of new risks with specific reactions to their strengthening and possible transformations of consumer behaviour patterns will also be examined and proposed. Although some questions remain unanswered, this research posits some highly interesting and scientifically useful results.

Materials and methods

This initiative-based research project related to the study of consumer preferences utilised a sociological survey through an online questionnaire posted on a special portal. This survey was distributed in 2018 to over 400 students of Moscow universities. Among the various aspects of consumer behaviour and related consumer preferences included in this survey were issues related to identifying consumer risks when making various kinds of purchases, as well as questions reflecting and fixing consumer preferences for making online purchases using e-commerce.

Survey results revealed that a significant number of respondents constantly use online services to select and purchase goods of interest. Many respondents were also found to pay little attention or take any action aimed at preventing consumer risks associated with poor product quality, overpriced goods, health hazards, fraud or seller deception. The number of consumers involved in Internet commerce is constantly increasing and the problem of consumer risk is only expanding and intensifying, hence qualitative research methods were chosen to further study this topic.

This article focuses on the experience and perception of consumer risks when using online commerce by the method of group focused interviews. The methodology of qualitative research included four focus group interviews aimed at investigating the problem of consumer risks within new economic conditions. The problem was posed in such a way that consumer risks associated with online commerce were considered in a broader social and economic context: the instability of the economic situation associated with the devaluation of the national currency, rising prices, narrowing the range of goods due to sanctions, risks of lower income levels and loss of high-paying work. Focus groups were conducted in March 2019 on their own initiative by organising the traditional full-time focus group which discussed the problem in detail. The size of the focus groups ranged from 8 to 10 respondents, selected according to a preliminary questionnaire based on such selection criteria as: the systematic use of Internet commerce; awareness of rising consumer risks, and current awareness of the instability of the economic situation. The questionnaire also recorded the gender, age, education level and income of the respondents. For a qualitative study, four focus groups were formed that were homogeneous in age and income. Respondents under the age of 45 were split into two groups, the first with high income levels and the second with average or below average income levels. The other two groups were formed from people aged 45 or over, both with the same reported income levels.

From the perspective of the used conceptual apparatus for further analysis and interpretation of the discussion, this study was organised to identify a set of features that reflect consumer risks and their relevance to respondents on a set of coding categories (natural and designed by

researchers of codes). The study also intended to identify the most typical reactions of participants to the occurrence and actualisation of consumer risks from the perspective of the chosen consumer behaviour model using projective questions. Risks in the outlined subject area of the discussion were attributed to potentially unpleasant situations in which the consumer find themselves while shopping. Possible reactions to these risks, methods of controlling them and ways to avoid such unnecessary hazards were also discussed. Risks were also recorded in terms of possible losses of “human resources” in connection with shopping through online stores, including material, economic, financial, social, physical (physiological), psychological and emotional losses. Following the discussion, participants filled out a brief formalised questionnaire which asked them to note their most significant life values and meanings and to express their attitude to a number of judgments and popular expressions surrounding the risks in life and related losses reflecting the collective unconscious. In analysing and interpreting the discussion results, both analytical techniques of working with transcripts and other data of focus groups, as well as elements of the technique of narrative and discursive analysis, were employed.

Results

As a result of the study, some essential parameters of consumer behaviour correlated between attitudes of the surveyed group of active online shoppers with consumer risks arising from online purchases. These results clarified participants’ perceived and feared risks and why their feared them; how participants estimated the likelihood of risk occurrence; the frequency of risk occurrence; losses incurred from risks, and behaviour resulting from these risks. The study also attempted to determine the reasons for these behaviours and the key influencing factors leading to participants’ thoughts and actions.

Table 1 below depicts the general distribution matrix of the qualitative analysis, which reflects the main range of respondents’ identified views on the studied issues. This table reflects the characteristics studied, related to both internal and external factors, and the subjective circumstances of consumer risks.

An important researched parameter of personal perceptions of risks (according to the results of the focus group research) is participants’ perceptions of existing risks and the consequences they have experienced as a result of such risks. These factors influence many aspects of consumer behaviours and attitudes and can often lead to financial or social damage. Such damages were recorded in the broad sense of their value, from the loss of money and time to the infliction of moral damage associated with feelings and emotional disorders.

Table 1: Personality perceptions about the risks of online purchases

<p>Basic concepts and semantic categories of analysis</p>	<p>Continuum of nominal values and attributes (coding categories).</p>
<p>Personal experience of social and/or financial damages</p>	<ul style="list-style-type: none"> - The cost of money in a larger volume than was assumed at the beginning of the purchase. - Unforeseen temporary losses due to breach of contractual obligations or advertising promises. - Upset due to criticism regarding the selected product. - Frustration and dissatisfaction caused by the product's low quality, which does not correspond to the declared and expected properties of that product. - Discomfort and inconvenience in connection with the delivery and receipt of goods or other related purchase circumstances. - Remorse associated with the perfect purchase to the detriment of the acquisition of more important and significant goods. - Damage to health and well-being due to hazardous or harmful properties of the product as a result of improper use or storage. - Negative experiences associated with attempts to deceive and fraud the consumer. - Dissatisfaction after receiving the wrong product that or the wrong size, colour or texture of the ordered product. - Negative feelings from communication with the courier. - Disappointment from the purchase that did not meet initial consumer expectations. - Emotional distress caused by fake goods or inconsistency of price with the declared quality. - Psychological discomfort associated with dissatisfaction of the selected product. - Psychological discomfort associated with dissatisfaction of the interaction with the seller. - Moral losses associated with a sense of dissatisfaction with the perfect purchase and the consumer choice. - Moral losses associated with lowered credibility with friends and acquaintances in connection with the purchase of a bad or knowingly falsified brand or product. - Loss of material stability and the formation of debts due to the desire to buy more expensive things than current income allows. - Spending beyond budget and increasing credit dependence in connection with the ability to buy more goods than current

	<p>income allows.</p> <ul style="list-style-type: none"> - Frustration with fraudulent promotions and discounts on goods. - Feelings of general dissatisfaction.
Consumer risk considerations for online purchases	<ul style="list-style-type: none"> - Risks surrounding the lack of a necessary product or service. - Risks of acquiring poor quality goods. - Risks of overpayment for goods or services in connection with hidden additional fees. - Risks of falsification of the product brand or brand. - Risks of unfair advertising when non-existent merits are attributed to the product or to the terms of its sale. - Theft of personal information for the purpose of cyber fraud or fishing. - Risk of receiving the wrong product, or a product differing from the ordered item. - Risks of losing money without purchasing goods during financial transactions. - Risks of late delivery of goods. - Risks of developing dependency on online stores.

Another equally important aspect of studying consumer risk perception is the analysis of safety culture in online purchasing. Within this study, and at an operational level, safety culture refers to actions taken in the event of threats or damages inflicted, or to prevent possible hazards from occurring. This also includes identifying consumer barriers to shopping through an online store and identifying a range of situations that prevent consumers from taking further actions to make a planned purchase.

Table 2: Safety culture for online purchases

Basic concepts and semantic categories of analysis	Continuum of nominal values and attributes (coding categories).
Action strategies to eliminate risks	<ul style="list-style-type: none"> - Use verified online stores. - Consult with friends and acquaintances regarding purchases. - Rely on the already existing personal shopping experience. - Study the conditions of sale, payment and delivery. - Choose well-known and reliable stores. - Carefully read all reviews about the product and its seller. - Use only secure payment systems (PayPal, WebMoney, etc.) or pay for the goods upon receipt by mail or from a courier. - Pay attention to the availability of all contact information about the seller on the site.

	<ul style="list-style-type: none"> - Do not send payment details by e-mail or instant messenger. - Use encrypted data protocols. - Pay attention to noticeably lower than average prices to eliminate possible purchases of low quality or fake items. - Refuse to purchase if required to prepay by transferring money to an electronic wallet or personal card. - Do not purchase from online stores with no option for cashless payment. - Ensure the online store has the status of a legal entity (individual entrepreneur). - Compare product descriptions with similar items on other Internet resources. - Try to purchase products in advance rather than engaging in the holiday shopping rush. - Do not use open Wi-Fi networks for online purchases or paying bills. - Regularly update Internet browsers and anti-virus programs. - Occasionally change passwords for online outlets and accounts keeping sensitive or personal data. - Consult acquaintances who have extensive experience in online shopping for advice on products and sellers.
<p>Actions taken in the event of detriment or loss due to online purchase</p>	<ul style="list-style-type: none"> - Refused to use a particular online store. - Did nothing due to feelings of guilt. - Called with a claim and demanded appropriate action. - Posted negative reviews about the seller. - Asked to exchange goods or return money. - Scolded himself for carelessness and hasty choices in purchasing. - Wrote a statement to the police for prosecution. - Stopped using a particular portal and advised all others to discontinue use. - Sought legal assistance. - Did nothing due to regrets over time spent on litigation. - Complained to a special service and asked to block the site. - Thought to file an application with police, but decided not to take this action due to slight extent of the damage. - Filed a lawsuit for the recovery of funds which remains unresolved. - Encouraged all acquaintances to be more careful with shopping in a particular online store. - Threatened to write a statement to the police or sue the company. - Figured out the “concepts”, turned to the familiar security officials, all returned

	<ul style="list-style-type: none"> - Solved all questions by negotiation and compromise. - Wrote a proclamation, complained and the question was resolved.
Consumer barriers to purchases	<ul style="list-style-type: none"> - Low level of awareness. - High price. - Doubtful seller via Internet portal. - Hide real expenses on delivery. - Raise suspicions associated with suppression or lack of access to information about the seller. - Ask for full prepayment on the card. - Discussed unsatisfactory delivery of goods or failure to deliver altogether.

Following the above data collection, the study aimed to identify the sociocultural and mental features that influence and often determine the level of risk in a given situation that may occur along the axis of buyer – product – seller – society. It is known that the risk situation is largely dependent on certain personality traits, which not only increase the risks, but also often create them. As a socio-cultural (mental) factor of consumer behaviour in the field of e-commerce, existing consumer stereotypes and ideas about the pros and cons of online purchases were fixed in the course of the focus group interviews. Some archetypes of consciousness associated with attitudes towards risk and possible losses were also recorded by a questionnaire survey using an evaluation scale. Focus group participants were asked to rate their level of agreement with or adherence to the principles, attitudes and views expressed in the survey. In addition, participants' most significant life values were identified from a listed of options to provide further indicators of human behaviour. The data collected from these survey questions and the subsequent analysis of results made it possible to better understand and interpret the main faults and contradictions in consumer behaviours involving risk. Table 3 below depicts the results of these socio-cultural factors.

Table 3: Socio-cultural (mental) factors of consumer conduct in the field of Internet trading

Basic concepts and semantic categories of analysis	Continuum of nominal values and attributes (coding categories)
Consumer stereotypes about Internet trading (pros)	<ul style="list-style-type: none"> - Many products can only be found in the Internet. - The Internet provides convenience, clarity and ease of access when search for goods. - Buyers can choose what they want, and all information on a product can be accessed via the Internet. - It is comfortable and saves time and effort as everything can be found and purchased without leaving the home. - Individuals can evaluate options to choose an optimal product.

	<ul style="list-style-type: none"> - Cheaper products and better delivery options can always be found. - The Internet opens unlimited purchase possibilities. - Online shopping is now a very common trend. - Good discounts and bonuses are available. - Convenient delivery is available. - Foreign online stores are included as an option for purchases. - Individuals can access unique and exclusive products. - Purchasing is convenient through payment systems. - Status items and goods on good terms can be accessed. - No additional risks are involved than when purchasing products in physical stores. 		
<p>Consumer stereotypes about Internet trading (cons)</p>	<ul style="list-style-type: none"> - Evaluation of the quality of the goods offered. - Risk of errors in size, quality or material texture. - Additional delivery costs that offset the benefits of the purchase. - The impossibility to really look, touch and physically check an item prior to purchasing. - Long wait times are incurred for delivery of goods by mail. - Mistakes can occur surrounding purchase of the wrong size or colour of a product. - The inability to calculate true final costs and subsequently spend a more money than intended. - A lack of satisfactory information provided on the store website. - Delivery of goods may be greatly delayed. - Risk of defective goods upon delivery. - Low or out of stock availability of the necessary goods available while more expensive goods may be offered. 		
<p>Conscious archetypes associated with possible risks Rejected by the majority Accepted by the majority</p>	<p>“Risk is a noble cause.”</p> <p>“Who does not risk, he does not drink champagne.”</p> <p>“To the one who is not afraid of risk, often comes to the rescue case.”</p> <p>“In life, rewards are always proportional to risk.”</p> <p>“Great opportunities are worth the risk.”</p> <p>“To achieve something, we must take as much risk as we can.”</p> <p>“Take a chance! If you win, you will be happy, and if you lose – experienced.”</p>	<p>++-</p> <p>--+</p> <p>--+</p> <p>--+</p> <p>++-</p> <p>++-</p> <p>++-</p>	<p>According to the survey:</p> <ul style="list-style-type: none"> - share all (+++) - shares most (++) - shares the minority (--) - nobody shares

			(---)
Consciousness archetypes associated with loss situation	<p>“God gave – God took.”</p> <p>“Live – make money.”</p> <p>“You can’t believe anyone.”</p> <p>“You do not know where you will find, and where you will lose.”</p> <p>“Measure one time, and check seven, so there is no loss.”</p> <p>“For a small chase, you will lose much.”</p> <p>“What fell from the cart, then disappeared.”</p>	<p>++-</p> <p>--+</p> <p>--+</p> <p>++-</p> <p>++-</p> <p>++-</p> <p>++-</p>	<p>According to the survey:</p> <p>- share all (+++)</p> <p>- shares most (++)</p> <p>- shares the minority (--)</p> <p>- nobody shares (---)</p>
Life values and meanings	<p>“Security”</p> <p>“Family”</p> <p>“Prosperity”</p> <p>“Respect”</p> <p>“Self-respect”</p> <p>“Love”</p> <p>“Fun, pleasure”</p> <p>“Honour, dignity”</p> <p>“Power, authority”</p> <p>“Wealth”</p> <p>“Self-affirmation”</p> <p>“Inventiveness, creativity”</p>	<p>+++</p> <p>++-</p> <p>+++</p> <p>++-</p> <p>+++</p> <p>++-</p> <p>+++</p> <p>++-</p> <p>--+</p> <p>--+</p> <p>--+</p>	<p>According to the survey:</p> <p>- significant for the vast majority (+++)</p> <p>- significant for most (++)</p> <p>- not significant for most (--)</p> <p>- not significant for the vast</p>

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Also identified in the study were significant psychological factors that determine the riskiness of consumer behaviour, such as consumer insights and fears. Consumer insights considered various motives and subjective circumstances as the most powerful factors in influencing final purchase decisions. Respondents stated their fears surrounding online shopping and what possible consequences of unsuccessful purchases were most unpleasant for them.

Table 4: Psychological factors of consumer risks

Basic concepts and semantic categories of analysis	Continuum of nominal values and attributes (coding categories).
Insights that determine the choice Consumer insights	Like the price. Very liked the characteristics of the product and its properties. All possess this product except me. Introduced a unique case. Limited availability or opportunity. Wanted to give a gift to a loved one. Fulfilled a promise to find and buy a product. It was already impossible to pull this purchase. Good discounts were offered. Was looking for this product for a long time and discovered a brand with a good discount. Saw the product while browsing and wanted to purchase it. Saw this product as a good investment. Saw the uniqueness and exclusivity of the product. Had wanted to buy this product for a long time, and could finally afford to do so.
Worries, fears when shopping	Seem shy, bashful or blushing. Fear of criticism. Violations and non-implementation of plans. Unfulfilled expectations and resultant disappointments. Unnecessary purchases. Self-scorn and undermining self-esteem. Seem funny to others. Disorder or lack of control over the situation. Loneliness. Appear silly and stupid. To be despised and outcast.

	<p>To be condemned.</p> <p>To not meet accepted values or norms.</p> <p>Appear different or as an outcast.</p> <p>To be like everyone else and not to stand out from the crowd.</p> <p>Mediocrity.</p> <p>Misjudge or miscalculate something.</p> <p>Face ingratitude.</p> <p>Appear ignorant, uneducated or uncultured.</p> <p>Appear to have bad taste.</p> <p>Lose money when transferring to the specified account.</p> <p>Overpay for purchase.</p> <p>Get defective, low-quality goods.</p> <p>To face counterfeit or fake products.</p> <p>Face debt.</p> <p>Fall victim to scammers or extortionists, or to be otherwise deceived.</p>
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The aforementioned questionnaires aimed to explain some of the interconnections and characteristics of consumer behaviour in online purchases, and to shed light on the associated uncertainty and risks of online shopping. Qualitative analysis of these results was then conducted to perceive consumer risks and to define their strategies of action. Various factors were considered during this analysis, such as acquired life experience, existing barriers, fears, stereotypes of consciousness regarding the advantages and disadvantages of e-commerce, as well as identification of social, psychological and mental features.

Discussion

During the analysis and interpretation of obtained results, some characteristic patterns and peculiarities in the perception of consumer risks were established.

The discussion showed a wide spectrum of unpleasant situations caused by risks associated with online purchasing were experienced by the majority of respondents on a regular basis. When material and temporary losses were not too high, the key value for many participants was not loss of time or money, but rather the moral damage that was suffered in connection with consumer issues or negative experiences. Participants reported unpleasant feelings associated with receiving goods of low quality, incorrect size or with different characteristics than the stated parameters, which was often perceived as a trick or hoax. Situations were especially unpleasant when the participants themselves made a mistake or did not consider the possible consequences of their actions. Adventurous or even thoughtless actions were conducted when participants succumbed to emotions or snap decisions and failed to clarify all relevant circumstances of a proposed good or service. Interestingly, many participants



were aware of situations that led to damages or losses and, in principle, many described behaviour strategies in the online trading market attempted to foresee and protect against such risks. Respondents also noted that despite the sensation of danger or trickery, they took the risk associated with the trade offer that interested them. This decision was often due to low price, fast and convenient delivery, or finally finding a product after long search times. Another motive was participants' desires to fulfill the request of a close or familiar person who asked for a particular product. Such feelings were mirrored in finding products deemed to be a good means of investing unexpectedly extra money that could be withdrawn from family circulation. Unexpected purchase decisions were also influenced by the exclusivity of an offer, the originality and uniqueness of the product, and fears that such an offer may never arise again.

It is important to note that when choosing purchases and making final decisions, participants were often guided more by emotional motives than by rational or pragmatic considerations. Moreover, these decisions could rarely be associated with purchase enjoyment, which would enhance status and self-esteem and relieve any tormenting fears or doubts. A correlation was also found between consumer behaviour and various social complexes and archetypes of consciousness. In particular, a paradox was revealed in the results highlighting that although some supporters of online shopping were guided primarily by considerations of benefits, convenience, wide product range and high quality, they saw risks surrounding social consequences of product acquisition rather than in the loss of these important purchase values.

Damage or loss situations were most acutely perceived when participants experienced unexpectedly negative results following a successful purchase. Rather than acquiring social capital through the approval of others or increased status, image or reputation, participants sometimes reported contradictory feelings of pretentiousness, being misunderstood by others, lacking practicality or seeming tasteless. A significant risk of electronic commerce may be a connected with this growing dissatisfaction with purchases which was repeatedly brought to the attention of participants during the focus group discussions. Online purchases do not allow customers to specifically select or check a product for quality, leading many products to appear different upon delivery. Further, Internet commerce has removed many obstacles and barriers surrounding purchasing, thus increasing convenience and shopper temptations. This large global expansion has simultaneously increased errors in shopping, however, which many participants claimed to have experienced. Expansion of opportunities also increases product and brand choice for consumer, which was recognised by many discussion participants. However, many people repeatedly blamed themselves for mistakes made during purchasing, reporting hasty choices and succumbing to momentary weakness. Participants often made unnecessary purchases or overspent, thus encroaching on debt or compensating with other budgetary necessities. Participants also recognised that newly presented consumer

opportunities were not always balanced by the same growth of consumer responsibility when choosing specific products and making online purchases. Individuals often realised their mistakes or the spontaneity of their choices, thus enforcing a sense of dissatisfaction, disappointment, guilt or remorse upon the shopper.

These feelings noted in the discussions support participants' subsequent refusals to take any corrective actions when delivered products were found to have poor quality or different properties than expected. Consumers knew the risks involved in their online purchases and were prepared to accept such risks, leading them to blame themselves for any damage or loss incurred. An important contradiction of consumer behaviour in online purchases, as shown by the qualitative research, is the frequent inconsistencies identified at the rational and mental (collectively unconscious) level. This manifested itself in the value of "security", which was recognised by respondents as very important, though which was clearly not fully considered due to many consumers' willingness to take risks. This trait often manifested itself in reckless shopping behaviours which subconsciously overshadowed possible risks or losses. It is important to note that rational motives for action, as the discussion has shown, are often relegated to the background. When final decisions were made, emotional motives and a collective unconscious associated with certain personality archetypes often appeared. At the same time, the majority of cognitive measurements of consumer risks clearly laid out the logic of a situation's possible development. This occurred based on experience and available knowledge, which indicates the internal contradictions of rational and emotional world views.

These results indicate a level of difficulty in calculating and measuring the logic of consumer behaviour in uncertain situations, as well as in the subsequent risks involved in those situations. Projective questions used in focus groups have also shown that with increasing uncertainty in their future, many people would be less willing to comprehend and understand the situation in which they live. Intuition will dictate behaviour even more, and individuals will rely on deep-seated and even mystical experiences of a situation (strengthening different beliefs, traditional and non-traditional spiritual quests and esoteric practices). This conclusion cannot yet be sufficiently verified, however, and requires further study to progress understanding of the problem. The results from this study on consumer behaviour still allow for new research opportunities into the study of consumer risks.

Conclusion

The results and analysis of this study support the hypothesis that increased consumer risks are caused by growing uncertainty within the rapidly advancing technological environment of digital economy and digital commerce. These findings highlight important features of perceived consumer risks and behaviours, and can thus lead to approaches to minimise and overcome such risks in the future.

Strengthening consumer risks and their associated economic, social and psychological costs in modern conditions is becoming a serious challenge. The emerging technological society focused largely on digital technologies have seriously affected all spheres of life, including consumer behaviour. This study suggests that the following trends in the formation and development of consumer risks found during the focus groups' discussions should be of particular concern in this context:

- 1) The deformation of a rational consumer model that calculates all benefits and advantages and examines the neglect of behavioural security strategies when making online purchases in favour of emotional satisfaction.
- 2) Increased risk of “shopping mania” associated with irrepressible shopping for the expansion of opportunities, greater availability of goods through Internet commerce and increasingly manipulative technologies for tracking consumer preferences and stimulating demand.
- 3) Increased risk of dissatisfaction and frustration from online purchases caused by internal contradictions and psychological faults caused by gaps between the real “being” and the imaginary “appearing” human needs.
- 4) Increased risks of credit dependence and credit addiction against the background of inadequate assessment of solvency and the danger of “getting into debt”.
- 5) Increased risk of frustration connected with a decrease in purchasing power, deterioration or stagnation of the financial situation, the uncertainty of the future and the simultaneous growth of consumer needs.
- 6) Increased risk of Internet fraud, including theft of personal data and access to payment systems using phishing and spam under the guise of retailers.
- 7) Increased risk of advertising communicative technologies with a huge potential to impact on the subconscious mind of consumers in the face of growing dependence on the “collective unconscious”. This reduces rationality in consumer behaviours and subjects individuals to product manipulation.

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