



E-COMMERCE BEHAVIOUR OF LITHUANIAN AND GREEK WOMEN

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ABSTRACT. E-commerce is a rapidly growing activity, therefore it is of vital importance to examine consumer's behaviour toward e-shopping decisions. Many researchers have recognized some factors influencing consumer's attitude while shopping on line and still e-commerce attracts a high level of interest. This paper investigates the differences and similarities of women's behaviour toward e-commerce in two culturally different countries. Some factors such as trust in vendor, trust in transactions, language, culture, age or education and their possible impacts on e-commerce use, are described in this paper. We use a random sample of 183 women from Lithuania and Greece. The results show that there are some behaviour differences between the two countries. In particular, women in Lithuania use, trust and appreciate e-commerce more than women in Greece. These tendencies seem to be strongly affected by culture. Furthermore, the impact of e-banking technology on the e-commerce use is estimated. On the other hand, factors such as age, education or language are not found to have a significant impact on intention to shop online more frequently.

JEL Classification: D12, O52

Keywords: e-commerce, women, Greece, Lithuania.

Reikšminiai žodžiai: e. komercija, moterys, Graikija, Lietuva.

1. INTRODUCTION

In the past, the failure of electronic commerce has often been considered a consumer's fault - it was thought that failure was due to user inexperience, fear of innovation, ineptitude of information technology use. Nowadays, the current situation and needs of consumer have changed. The modern Internet user is experienced, fastidious to offered services and goods, considerate, and capable to be self-addressed. Therefore, it is necessary to know well the Internet user, to maintain feedback with the user, which ensures that in the future, company which uses e-commerce will attract customer loyalty and increase its purchases on the Internet (Paliulis, et al., 2007).

E-businesses need to be interested in every moment of user's behaviour: the manner of browsing website, the way of choosing the goods, the time and reasons for closing the page in the process of purchasing, the way to load the website of the e-shop etc.. Online consumers must have the opportunity to submit their suggestions and complaints. There should be developed an interaction between the seller and buyer, which has to become operational as soon as the e-shop consumer-browser makes any of conscious action (comments, complains, asks a query, etc.).

Sodžiutė and Sūdžius (2003) state that although in the past Internet has been used more to involve men, however, women's and men's activity on the Internet is more or less equal, and sometimes women as Internet users are even more active. This was confirmed by several British and American studies. The Nielsen Company (2007) observed that in the most developed countries women on average spend more time online than men, and visit more unique web addresses. In the same study, there are findings that in the U.S.A., women as Internet users count more than 51%, which is the exact reflection of gender demographic differences in the U.S.A.. Thus, EUROSTAT (Löf and Seybert, 2009) provides the statistical data, which sustains these studies (Figure 1). According to EUROSTAT (2009) from 2006 to 2008 women as Internet consumers have become a major group in the 16-24 age group. Other age groups also showed faster growth of consumption through Internet if to compare with the growth of men group.

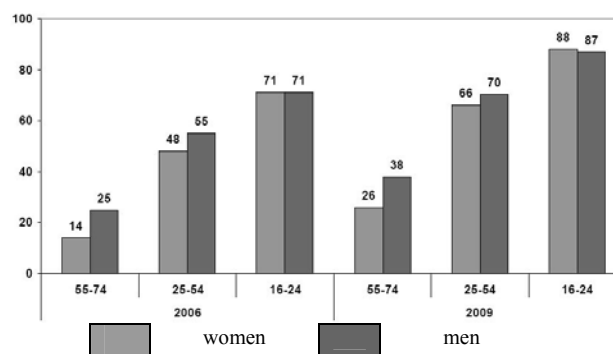


Figure 1. Individuals who used the Internet on average no less than one time a week by gender and age group (%)

Source: Eurostat, 2009

Furthermore, EUROSTAT (Lööf and Seybert, 2009) announces that about half of individuals in EU-27 used the Internet for finding information about goods and services. Therefore, it may be predicted that this growing use of Internet by women has an impact on e-commerce formation and tendencies in Europe (because women are rapidly growing e-commerce users' group). It is highlighted (Paliulis et al., 2007) that women tend to be interested in multidisciplinary topics, websites, products, while men are interested in a limited amount of information on the Internet (sites and products with 'adults only' sport related sites and sites with electronic equipment etc.).

Since women are becoming a major group in the age group of most active Internet users and there is a significant growth of women who successfully adopt technologies and participate in e-commerce, the objective of this research is women's behaviour in two different countries. It is believed that investigation of women behaviour toward e-commerce can give for online marketers a better understanding of factors that can influence women intention to buy online. Thus, it is not clear if the attitude of women can be treated the same in all countries. It is common truth that cultural background affects differently the consumer attitude toward e-commerce. Therefore, we study women's e-commerce behaviour in two different countries of EU, in order to find out whether the cultural background may have an impact on women behaviour toward e-shopping.

2. BACKGROUND THEORY

In this paragraph we indicate the factors influencing e-consumer behaviour.

2.1 Culture effect on e-shopping

The culture of each individual has an effect on all aspects of life, including how one views information technology. Over the past few decades, the Internet has been developed into a global marketplace for the exchange of goods and services. As it is already mentioned, business-to-consumer electronic commerce has become an object of considerable research, however, the bulk of these researches continues to ignore the possible impacts of national culture on how electronic commerce is perceived and adopted around the world. If global e-commerce is going to reach its potential as it is forecasted, it is important to understand how culture influences e-commerce use.

Practitioners should learn and understand the parameters affecting the customer experience before they design and build their online business. A number of economic, technological, and political factors can influence how consumers in different countries are able to adopt use of the Internet or participate in e-commerce. Cultural differences among countries and regions have been stated as an important factor on how to perceive and form their knowledge about e-commerce, and how these perceptions transform into the willingness to engage in e-commerce (Whiteley, 2000). Several studies show how understanding of e-commerce usefulness depends on the e-customer's country (Sodžiutė and Sūdžius, 2003; Hofstede, 2009; Kimery and

Amirkhalkhali, 2008). Van Slyke et al. (2010) state that “culture has both direct and indirect impacts on intentions to make purchases online.”

2.2 Trust and e-commerce: vendor and transactions

Another contributor to familiarity with the e-commerce in different cultures is trust. Since trust is the factor that defines how everyone tends to be depended on the other, it may be concluded that trust, which is also the reflection of cultural attitude, will affect the disposition of getting familiar with e-shopping. Van Slyke et al. (2010) predicate that understanding the relationship between culture and trust is very important in the context of e-commerce. Trust, generally, has an impact on entering the activities where a person potentially risks interacting with others without the ability to control the behaviour of second performer or third parties in this interaction (Corbitt, Theerasak and Han, 2003; Gefen, 2000; Ramayah and Ignatius, 2005).

2.3. Trust in vendors

The trustworthiness of online vendors is an actual factor as an enabler of e-commerce adoption, because consumers consider online shopping more inherently and more risky than shopping through traditional face-to-face channels. A research by Hampton-Sosa and Koufaris (2005) revealed that perceived trustworthiness of an online vendor is strongly associated with increased consumer intention to make online purchase.

Van Slyke (2010) analysis found that consumer perceptions of the trustworthiness in web vendors have an influence on consumer's willingness to engage in transactions with online vendors. It was also concluded that this is related on vendor's image. Other researchers examined how the trust effects on participating in e-commerce (McKnight, Choudhury and Kacmar, 2000). The main useful finding is common web experience that has an influence on trusting the vendor when the online customer is in the exploratory stage (the user has not yet directly experienced a specific web site and is still trying to decide whether or not to explore the web site to see what it offers) and the vendor's reputation when the online customer is in the commitment stage (customer has already interacted with the vendor and vendor's general image is created).

The influence of trust in vendors on shopping online attitude was analyzed by many researchers (Gefen, 2000; Corbitt, Thanasankita and Han, 2003; Constantinides, 2004). According to Constantinides (2004), web experience can be defined as the consumer's total impression about the online company.

2.4. Trust on transactions

According to EUROSTAT (2009) almost one third of the population in EU not having used the Internet for e-commerce had concerns about payment security. Trust in vendors has been discussed in many angles of many authors, whereas trust on the

Internet transactions not so much. Collected statistical data gives a reason to develop this question in the wider context.

According to Harris Interactive Report (2001) almost 70% of the U.S.A. web users were seriously concerned about the safety of their personal information, transaction security and misuse of private consumer data. Issues like hacking, fraud, spam and online scams frequently make headlines, raising security concerns as well as scepticism and mistrust. The physical distance, the lack of personal contact and the anonymity of the Internet are also factors that may increase the consumers' anxiety and risk perceptions.

According to Gallup Organization (2009), in general most of the Internet users in Europe feel more confident about transactions. However, there is a quite high gap between the countries. The research reveals that the highest confidence in Internet transactions is conducted in Northern countries (Finland 84%, Sweden 78%, Estonia 69%, Latvia 59%), while the Balkan or generally the Southern countries (Bulgaria 17%, Slovenia 34%, Greece 41%) show low trust in Internet transactions. Moreover, the Southern countries had the highest level of avoidance to have any money transaction through Internet (Greece 66%, Hungary 65%, Romania 58%, Spain 56%, Italy 55%). Finally, it was found that perceived risks are key elements in the Internet consumer behaviour and e-commerce (Liebermann and Stashevsky, 2002).

2.5. Payment method used mostly and payment method consumers would prefer

The survey on the trends in Online Shopping by Nielsen Company (2008) announced that using credit cards is the most common payment method for online purchases. Company survey provides the information that 60% of global online consumers use their credit cards for online purchases. On the other hand, F-Secure Company (2009) published a survey which was conducted in the U.S.A., Canada, U.K., France, Germany, Italy, India and Hong Kong investigating respondents' awareness of online security threats for themselves. It is impressive that only small percentage of Internet users in these countries were feeling confident about their security during use of e-banking. This gives the reason to raise the question if the most used payment method for online purchases is the most preferred, too.

2.6. Usefulness and e-commerce

Ramayah and Ignatius (2005) examined the impact of perceived usefulness, perceived ease of use and perceived enjoyment on intention to shop online. As their findings show, perceived usefulness is not a clear factor for determining the intention to shop online. Although, the authors believe that this result is contingent on factors such as the type of products. So, they partly stated that the power to attract online shoppers could lie on the technology's usability and usefulness.

Following the technology acceptance models, Smith (2008) investigated how usefulness and perceived ease of use impact willingness to engage in e-shopping,

taking into consideration the consumer's age. The researcher conducted a field experiment with a group of seniors that were asked to search for selected products, either an airline trip or a book, from travel sites and online bookstores. That model proved that seniors have a behavioural intention to use e-commerce web sites if the web site is perceived as useful.

Singh et al. (2006) tested a Technology Acceptance Model (TAM) that included a cultural adaptation. TAM was developed in order to explain the acceptance of information systems as well as to predict the value of related factors to the spread of these systems (Davis et al., 1989). Cultural adaptation was defined as a web site's ability to present product content in formats applicable to different countries and cultures. The study showed that perceived usefulness and perceived ease of use were positively related to the attitude toward using the web site and ultimately the behavioural intention to use the web site.

2.7. Reasons to buy on the Internet

Nielsen Company (2007) reported that online shopping's primary appeal is the convenience it offers. In an online survey which included approximately about 1000 respondents, 81% indicated that the ability to shop anytime during the day was the reason to choose shopping online during their holidays. Saving time was the next most popular reason to shop online, with 77% of respondents, followed by the ability to compare and find things easily with 61% and 56%, respectively. Only 46% listed low prices as a reason to shop online rather than in a store. Even fewer respondents, 24% cited low shipping costs.

Other researchers also investigated that convenience is the main reason for the motivation to engage in Internet purchasing and could lead to an enjoyable shopping experience (Donthu and Garcia, 1999).

2.8. Language and e-shopping

According to EUROSTAT (2009) nearly 40% of individuals in EU countries were shopping online in 2009; about one fifth of e-shoppers bought from other EU countries. This gives a reason to raise a statement of the language's role in the e-commerce, because it is obvious that foreign language knowledge is necessary to have a better access to e-commerce.

Kralisch (2004) investigated how language can influence the way users seek and find information on a website, and the way of their eventual level of satisfaction. Language proficiency strongly influences reading and information access and it has an impact on perceived usefulness of the site and users satisfaction. Since the Internet opens a wide access to online vendors' sites, it also increases the competition between local and foreign online merchants; there is still a lack of knowledge whether speaking a range of languages could lead to better response in e-commerce and better trust in e-commerce vendors.

3. RESEARCH

In this research we composed a 5 point Likert scaled questionnaire in order to collect data for e-commerce behaviour of women in both Lithuania and Greece. The questionnaire was given to 100 random selected women in Greece and 100 random selected women in Lithuania who use e-commerce. The answers were collected from 183 women, 95 from Greek and 88 from Lithuanian. Lithuania and Greece are not so much different countries according to the rankings of Hofstede (2009), like for example, U.S.A. and Japan (Kimery and Amirkhalkhali, 2008).

Table 1. The demographic analysis of sample

n=183		
	Frequency	Percent
NATIONALITY		
Lithuania	88	48.1
Greece	95	51.9
MARITAL STATUS		
Married	55	30.1
Single	128	69.9
EDUCATION LEVEL		
Secondary	20	10.9
Not finished higher	39	21.3
Higher	77	42.1
Postgraduate	42	23.0
Not classified/post(after) secondary	5	2.7
MONTHLY INCOMES		
Below the minimum level of incomes	52	28.4
Minimum level of incomes	63	34.4
Medium level of incomes	26	14.2
Advanced level of incomes	31	16.9
High level of incomes	6	3.3
AGE		
Less than 18	1	.5
18-24	72	39.3
25-30	49	26.8
31-40	29	15.8
41-60	30	16.4
more than 60	2	1.1

The demographic analysis of the examined sample (Table 1) shows that the main group of respondents is women aged between 18 and 30 years old, higher educationally, with monthly incomes equal to the minimum level of incomes in both countries. The 48.1% of respondents are Lithuanian and the 51.9% are Greek.

We select the most interesting outcomes from the questionnaire, in order to formulate an aggregate aspect of women's attitude toward e-shopping in selected countries. Initially, the analysis of browsing e-commerce sites shows that almost 50% of women browse not more than 2 pages during single sign-on to the Internet. Thus, a comparison between the two countries shows that more women in Greece than in Lithuania browse 1-2 pages on average during single sign-on to the Internet, but more women in Lithuania than in Greece browse about 1 or 2 to 5 and more e-commerce sites on average during single sign-on to the Internet (Figure 2).

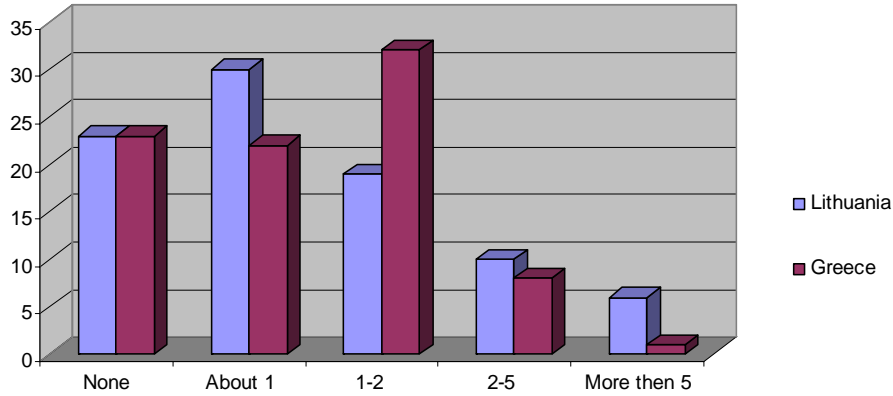


Figure 2. Browsed e-commerce sites (on average)

Secondly, the analysis of online shopping rate shows that there are very small percentages of women who use the advantages of e-commerce, while the majority does not use e-commerce at all. Table 2 indicates the collected data for both countries.

Table 2. How often do you usually buy from websites?

Answers	Frequency	Percent
Never	56	30.6
Rarely	70	38.3
Sometimes	50	27.3
Often	6	3.3
Always	1	0.5
Total	183	100.0

It is also clear that almost 31% of women in Greece and in Lithuania have never used e-commerce at all. The majority (65%) of respondent stated that they buy online very rarely (38%) or sometimes (27%), while a few use e-commerce often or always (Figure 3).

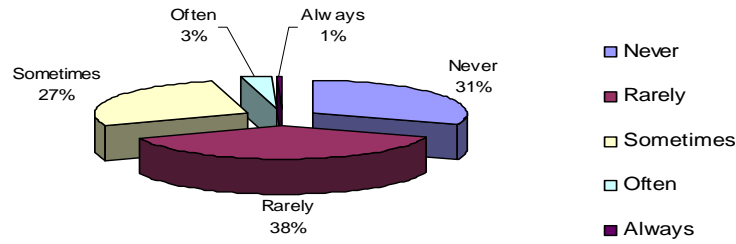


Figure 3. The frequency of shopping online

Further analysis of money that is spent online shows that the majority of those women who use e-commerce did not spend online a lot (Figure 4). From those who buy online, the majority spend less than the 10% of their medium level of incomes (1000 EU in Greece and 1200 Lt in Lithuania). However, only 2% spend more than 30% of their medium level of incomes in both countries.

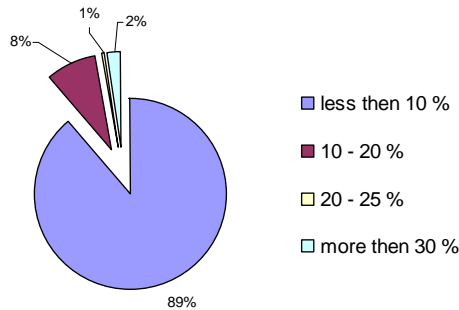


Figure 4. Money spent online

Another important outcome of this research is that the most important reasons (Figure 5) for shopping online is the economy of time and the economy of money.

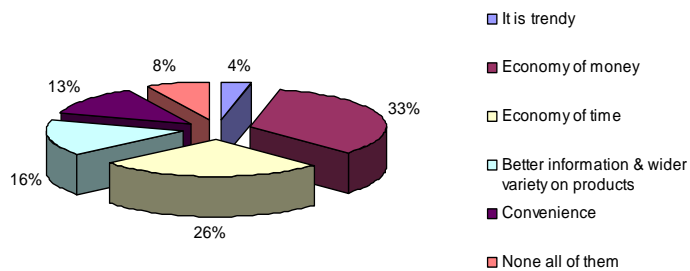


Figure 5. Reasons to purchase online

Analysis of popular purchases in Lithuania and Greece (Figure 6) shows that there are different trends of purchases online. The most popular online purchases in Lithuania are clothes and shoes, while most popular purchases in Greece are cosmetics, perfumes and medicines, computer and telephone equipment.

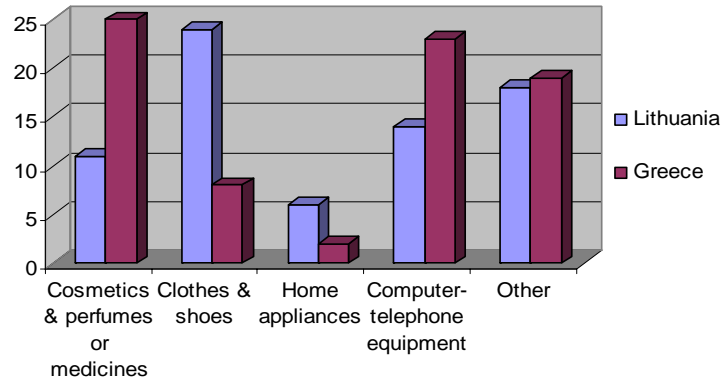


Figure 6. Most popular purchases within the countries

Furthermore, the activity of selling a product online was examined. The results show that about 22% of women have infrequent selling online activities. A more detailed analysis of trade online activities in Lithuania and Greece shows that there is a great difference between the two countries. In particular, women in Lithuania are 3 times more active on selling a product online than women in Greece. Only 9% of women in Greece have sold a product online, whereas there is one third of women in Lithuania who use the advantages of e-commerce as a trade activity (Figure 7).

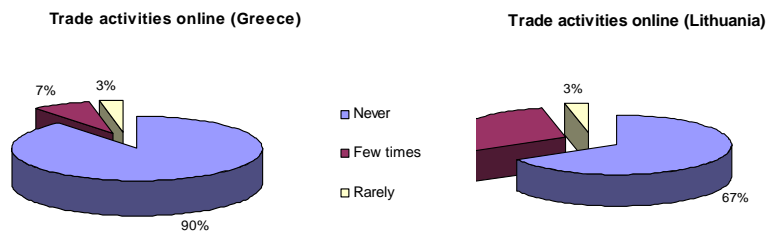


Figure 7. The percentage of selling online activities within the countries

The most frequent payment method (Figure 8) for paying online purchases was through e-banking (31%), while giving the information of credit card was at the sec-

ond place with 21%. This outcome is different form Nielsen Company (2007) findings that the most popular payment method is giving the information of credit card.

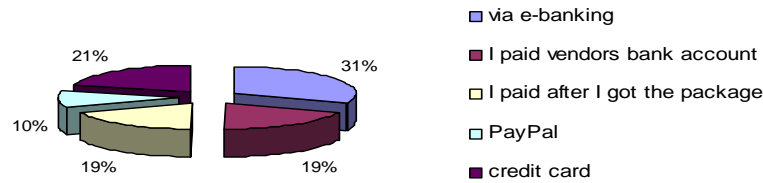


Figure 8. Most frequent payment method for paying online purchases

Furthermore, e-banking is the mostly used and mostly preferred payment method for online purchases in Lithuania, while in Greece the most common payment methods used for online purchases are payment on delivery or through credit card. Thus, there is a great difference between payment method used and payment method preferred in Greece. The preference of payment upon the delivery of a product shows that there is a relationship between e-banking and trust in money transactions.

4. DISCUSSION - CONCLUSIONS

The aim of this study was to identify the factors that influence the behaviour of consumer toward e-commerce and to compare two culturally different countries. The main group of factors such as culture, trust and usefulness were proved as important factors having an impact on consumer behaviour in different cultural regions.

This research shows that in times of globalization and cultural assimilation, the culture still plays a strong role on consumer's behaviour. E-commerce which is a business form that has no clearly recognized boundaries and, in fact, most of the times it is orientated to external markets, is strongly dependent on how the consumers adapt new application of business in different countries. Understanding the factors of that influence can help improving the advantages of e-commerce.

The results of our research show that Lithuanian women buy more than women in Greece. It is indicated that culture can influence directly and indirectly the intention to use e-commerce. In general, women as e-commerce consumers constitute an e-commerce lettered consumer group, because according to the results only 30% of women in both countries have never used e-commerce. Also, the results reveal that majority of women in Greece and Lithuania spends small amounts of money for online purchases. This outcome may be explained by the low incomes of the majority of respondents involved in the survey, which reflects the economical status of the population in both countries.

Consequently, it is showed that the economy of time and economy of money still tend to be the most important reasons to buy online. However, the open question

remains why women in Greece are more price sensitive than women in Lithuania, despite the higher annual income in Greece.

A difference also was found between most used and most preferred payment methods for online purchases. The analysis indicated that payment method is influenced by the use of e-banking and indirectly by the culture. The study revealed that the use of e-banking can improve the use of payment methods which are relevant with money transactions through Internet. On the other hand, those individuals who do not use e-banking still will not be so familiar with Internet technologies and they will prefer to decrease their risks by choosing payment methods which are more traditional and physically identifiable. In addition, the use of e-banking shows a tendency directly to impact the trust in transactions and indirectly the use of e-commerce.

Furthermore, this research shows that there is no clear relation between web experience, age, education or language with use of e-commerce as it was reported before by some authors.

Therefore, it is possible that younger women in both countries are more familiar with technologies, and they tend to consider e-shopping positively but due to income constraints or other restrictions tend to use ordinary ways of shopping.

In a future work we wish to study more qualitative data such as culture, education and usefulness influence on e-commerce use. The research also, shows that e-banking has a direct impact on using e-shopping; this outcome gives an impulse to include in future work the influence of other technologies in the use of e-commerce. The cultural tendencies which were revealed in e-commerce usage show that future work could include not only Greece and Lithuania as representatives of different cultures, but the entire Baltic and Balkan regions. The implication of both regions in the research could reveal more tendencies and enrich this study.

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LIETUVOS IR GRAIKIJOS MOTERŲ ELGSENA E. PREKYBOJE

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Santrauka. Straipsnyje lyginami Lietuvos ir Graikijos moterų elgsenos skirtumai naudojantis e. prekybos priemonėmis, nurodomi jų kriterijai. Apibendrinus atliktas apklausas, paaiškėjo, kad Lietuvos moterys daugiau pasitiki e. prekybos galimybėmis ir kad joms įtaką daro e. bankininkystės technologijos. Nepastebėta ryškesnių skirtumų dėl amžiaus, išsilavinimo ar kalbos skirtumų.

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