

ONLINE BUYING HABITS IN THE REPUBLIC OF NORTH MACEDONIA

Brankica BOCEVA^{1*}, Martin KISELICKI²,

¹Digital Present | Digital Agency, Albert Shvajcer 6/2, Skopje

²Faculty of Economics, University "Ss. Cyril and Methodius", bul. Goce Delcev 9V, Skopje

*Correspondence: brankica.sk@hotmail.co.uk

ABSTRACT

The paper examines the rise of e-commerce trends in the past few years, with a specific focus on online purchasing behaviour in the Republic of North Macedonia. E-commerce has seen dramatic increase in 2020, especially with the emergence of the COVID-19 pandemic which influenced consumers towards online shopping. Statistics demonstrate that in the following years we can expect this rate of growth to continue, making e-commerce an option for all types of businesses and industries. These trends are also evident in the Republic of North Macedonia, where e-commerce sales have increased by more than 50% comparing 2019 to 2020.

Through primary and secondary data, the research in the paper focuses on establishing online buying habits by consumers in the Republic of North Macedonia. Primary data was obtained through a survey questionnaire, through a stratified two-stage random sample, consisted of 202 respondents, aged from 18 to 58 years.

Main findings demonstrate that e-commerce is most prominent in younger age groups, with the COVID-19 pandemic influencing more respondents from the older age groups to make their first purchase online. Social media plays a significant role in online buying behavior, which can also be expanded to customer support as well. Companies can greatly benefit by introducing e-commerce as an additional channel and utilize social media to interact with potential and existing clients.

KEYWORDS: e-commerce, buying decisions, buying intent, COVID-19

JEL CLASSIFICATION: M37

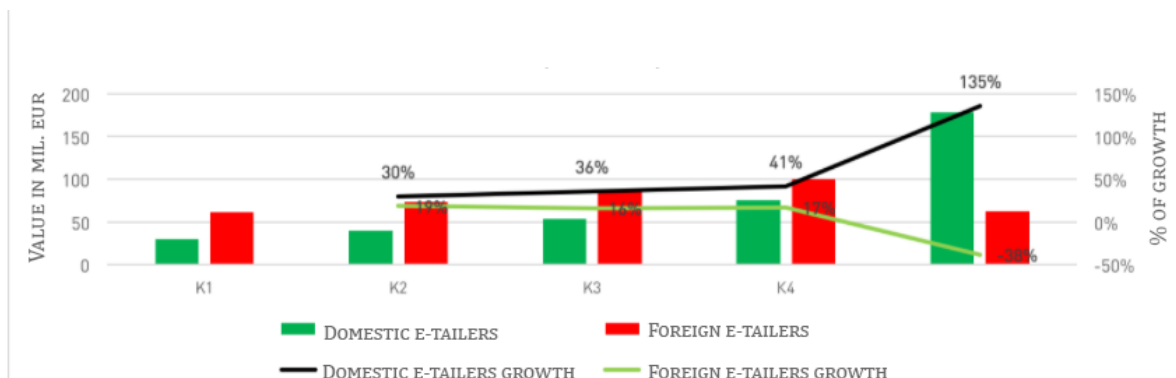
1. INTRODUCTION

Online shopping has a clearly marked growth in the past years, totalling for 2.48 trillion dollars in worldwide sales in 2020, with the trend expected to continue in the following period, resulting in an estimated share of total global sales by 2024 of 21,8% (Statista, 2021). Figures are expected to rise even more rapidly, especially with the impact of the COVID-19 pandemic on online shopping trends and the introduction of

new ICT technologies. Given that attracting and retaining consumers is a major challenge for online stores and an important determinant of their success, a number of studies have appeared in the literature on the factors and methods that encourage online shopping. Evidence of this is the data on a significant increase in retail sales from \$ 172 billion in 2005 to \$ 329 billion in 2010 (Johnson, 2005), or \$ 600 billion in 2011 (The Daily Egg, 2012), and according to the latest data at \$ 3.53 trillion in 2019 (Statista, 2020). There are 32 countries in the world with an Internet penetration rate higher than 50% (Internet World Stats, 2020). There are 4.66 billion Internet users in the world today (Datareportal, 2021). The total number of Internet users worldwide has grown by 319 million in the past 12 months - almost 875,000 new users every day (Datareportal, 2021). Potential benefits for consumers from online shopping include convenience, wide and diversified selection, low cost, original services, personal attention and easy access to information among others. The proliferation of online shopping stimulates widespread research aimed at attracting and retaining consumers from a technology-oriented perspective (Jarvenpaa and Todd, 1997). For example, online consumer behavior is examined from the perspective of demographic consumption perspectives (Brown et al. 2003; Korgaonkar et al., 2004; O'Keefe et al., 2000; Park and Jun, 2003; Stafford et al., 2004), cognitive / psychological characteristics (Huang, 2003; Lynch and Beck, 2001; Wolfinbarger and Gilly, 2001; Xia, 2002), risk perceptions and the benefits of online shopping (Bhatnagar and Gose, 2004; Featherman and Pavlou, 2003; Garbarino and Strabilevitz, 2004; Huang et al., 2004; Joines et al., 2003; Kolsaker et al., 2004), purchasing motivation (Johnson et al., 2004) and purchasing orientation (Swainathan et al., 1999).

Penetration of online sales and e-commerce is evident in all countries, even ones with low economic growth such as the Republic of North Macedonia. According to the data from the National Bank of the Republic of North Macedonia (NBRM, 2020), the year 2020 was characterized by an enormous growth of e-commerce as a result of the corona crisis, with more than 439 new e-shops opened by the end of 2020. Therefore, the total number of active registered e-shops was higher than 1459, which is an increase of 43% compared to the previous year 2019. According to the latest published data on payment statistics from the National Bank of the Republic of North Macedonia, the growth of the value of realized online transactions to domestic online points of sale is 135% in 2020 compared to 2019 (Graph 1) (Gjorgjieva, 2021).

Graph 1. Value (in mil. Eur) and increase (%) of the value of online transactions to domestic and foreign e-tailers 2016-2020

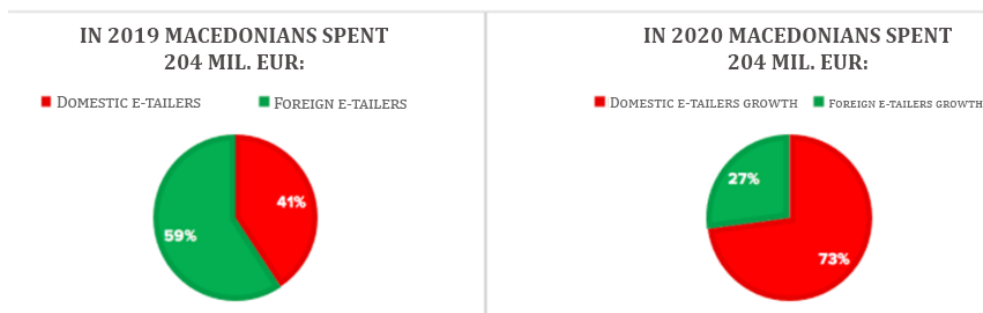


Source: <https://ecommerce.mk/prometot-kaj-domashnite-e-trgovczi-vo-2020-porasnal-za-135-sporedeno-so-2019-godina/>

In the year 2020, domestic e-merchants realized transactions in amount of 178 million euros, out of which 11 million euros or 6% were made with foreign cards, compared to 2019, when such transactions were recorded in the amount of 76 million euros. Also according to the data of the National Bank, the transactions with foreign e-merchants made with domestic payment cards decreased by more than 54% in the year 2020, compared to 2019. In absolute numbers, the total revenue was 62 million euros in the year 2020, compared to the revenue amounted on 135 million euros recorded in 2019. According to their analysis, this decline is probably due to a series of restrictions due to the crisis and the traveling restrictions.

The number of online transactions in the country and abroad was 10 million in 2020, and 6.7 million in 2019, which means that there was an increase of 50.1%. In absolute numbers, this would amount to 229.5 million euros spent online to domestic and foreign e-merchants in 2020, compared to 169 million euros in 2019 (Graph 2).

Graph 2. Value of transactions in e-commerce 2019 & 2020



Source: <https://ecommerce.mk/prometot-kaj-domashnite-e-trgovczi-vo-2020-porasnal-za-135-sporedeno-so-2019-godina/>

In the Republic of North Macedonia, there are no parameters for the measurement of the role that e-commerce has in terms of Covid-19 protection of the population, but it can be said that e-commerce and online payment allow citizens to replace the traditional way of buying in a physical facility and cash payment, so that it is also possible to respect the protection measures relating to social distance and avoid going to places where there is a high frequency of people. This primarily refers to the protection of the population aged 40 to 45 years, but also some of the older citizens who have almost adapted to the new reality of living, changed their habits and have begun to use online services such as buying online, payment bills online, etc. (Stojanchova, 2020).

With the increase in the value of transactions with domestic cards to domestic e-merchants and the growth of e-commerce by 143% compared to 2019, it can be freely said that Macedonian citizens during the year 2020 have gained more confidence in online shopping and that the Covid-19 crisis has a big role for this trend.

Since the pandemic hasn't finished yet, it is clear that in the future we should continue to practice this way of working and using digital services. That is why it is especially important for e-merchants to be fair and transparent, to strive to continue to apply modern web-based methods to meet the needs of customers, and to build good mutual relationships in order consumers to continue to shop online in the future, and give online shopping recommendations to their friends and acquaintances.

Based on the overall obtained theoretical data on e-commerce and online shopping on the territory of the Republic of North Macedonia and the world, for the needs of this paper a survey was conducted in order to analyze the opinions and attitudes of the citizens of the Republic of North Macedonia regarding the online shopping and the impact of modern web-based methods to increase consumption, and to confirm or possibly refuse some of the theoretical conclusions.

RESEARCH METHODOLOGY

In the paper the following research methods were used: the empirical method for collecting, as well as for searching the literature; comparative method and methods of statistical analysis, such as descriptive statistics, statistical grouping of data and graphical presentation of data for empirical analysis of the questionnaire, i.e. the primary data obtained from the survey questionnaire. The sample for the research was

performed according to the subject and purpose of the research and the availability of data for sample selection. The subject population in this research are people, citizens of the Republic of North Macedonia of male and female gender, aged 18 to over 58 years. The research was conducted on a sample of 202 respondents. The sample for the survey on the opinions and attitudes of the consumers from the Republic of North Macedonia regarding the impact of modern web-based methods for increasing sales, was designed as a stratified two-stage random sample. At the same time, the respondents were selected randomly, on a voluntary basis.

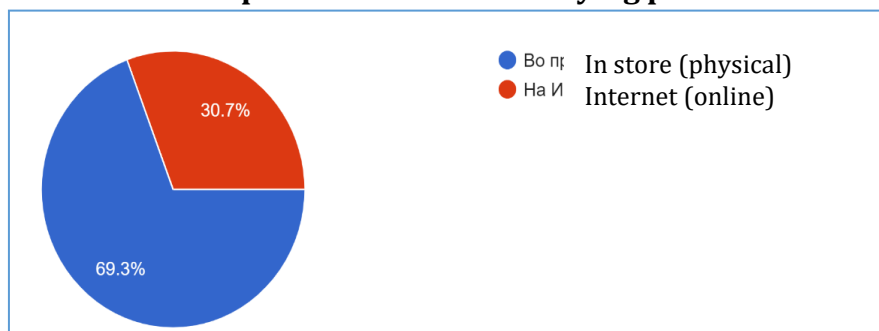
The structure of the survey questionnaire consisted of 10 questions which were answered only by marking the answer. The questions were designed and posed in a way that will be essential, simple and understandable for each category of people, and which will give the desired outcome appropriate to the previously obtained theoretical knowledge. The questions were more general, but contained all the necessary elements to obtain the desired information.

RESULTS AND DISCUSSION

From the conducted analysis, the desired results were obtained, which are presented and analyzed below. The first question of the survey was intended to find out the gender of the respondents. The aim was to analyze the opinions of respondents of both sexes. Accordingly, 19.8% of the total respondents were male respondents, while 80.2% of the total were female respondents. From this question it can be concluded that women have shown a greater interest in answering the questions of the survey designed to examine the opinions and attitudes of people regarding the purchase of goods and services online and the impact of social media in this regard. This figure shows the possibility that women buy more than men and that the answers obtained from the survey are more relevant when it comes to women. The second question from the survey was asked to see the age structure of the respondents and to get a conclusion whether all age categories / generations are active in e-commerce and Internet. According to the obtained data shown in the graph, it can be seen that the survey questions were answered by respondents under the aged of 57 years, but not by respondents aged 58 years and older. The division of the categories "from - to" in the offered answers was offered arbitrarily starting from 18 years due to the fact that minors do not have their own payment cards and can not manage their own funds on

a transaction account without a power of attorney by parents or guardians. Considering the answers received, most of the respondents, 69.3%, or 140 respondents, who are probably the most active on the Internet and social networks, are respondents aged from 25 to 35 years. Then, 14.9% of the respondents or 30 respondents are aged from 18 to 24 years. The percentage of those respondents who are aged from 36 to 46 is slightly lower, i.e. 9.9% or 20 respondents. The smallest part of the respondents, 5.9% or 12 respondents, are aged 47 to 57 years.

Graph 3. Preference for buying products

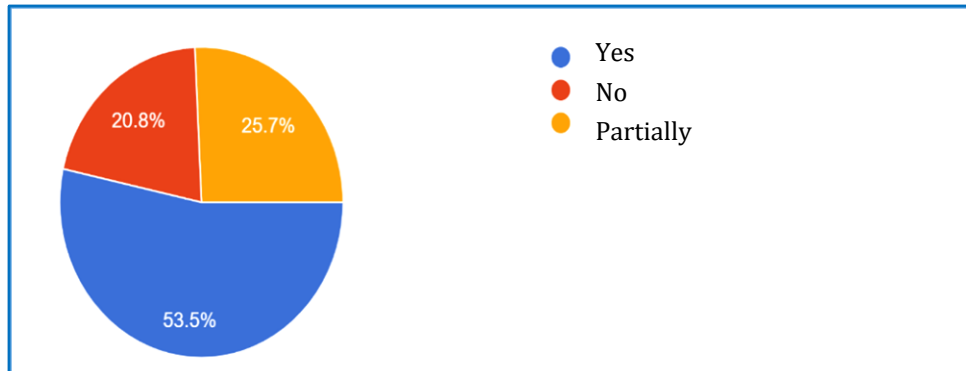


Source: Own research

The third question obtains information about the way in which consumers prefer to buy goods or services, whether it is in a store and in a physical facility, or on the Internet and online via computer. The aim was initially to get a general picture of how many of the respondents are already shopping online, and later to follow up on the fourth question, which should provide information on other additional impacts such as the Covid-19 crisis in our case. According to the answers received, as expected, more than half of the respondents, 69.3% i.e. 140 respondents answered that they usually want to shop in a store where they can physically feel the products, to have a clear idea of what the products look like, whether they suit them or not, how long they have a shelf life and so on. The remaining 30.7% of the respondents answered that they most often prefer the Internet, i.e. shopping online via computer. Most often, from practice, this category includes consumers who have already seen the quality of a particular product or service for which there is a possibility to buy online; furthermore consumers who are loyal to a particular brand (such as buying sportswear online in a store like Sport Vision, or buying cosmetics from a catalog like Avon, Farmasi, and

many other examples); consumers who want to save time and money going to the store (usually to buy products that are not completely necessary), etc.

Graph 4. Did COVID-19 influenced your frequency of buying products online?

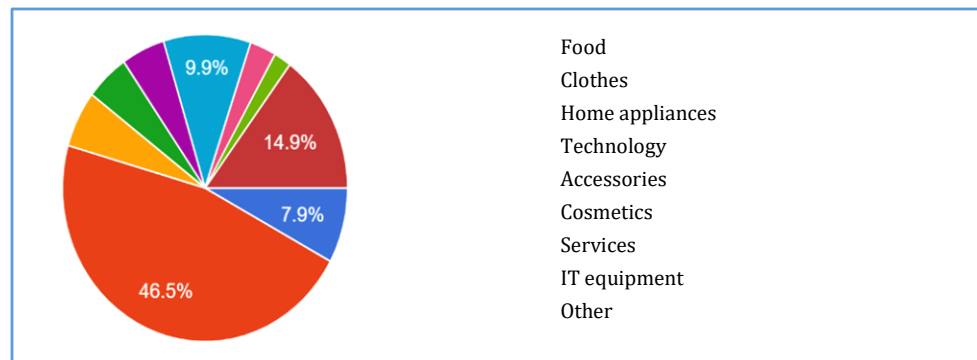


Source: Own research

The answers to this question from the graph show that more than half of the respondents, high 53.5% or 108 respondents, started shopping more intensively online as a result of the impact of the Covid-19 pandemic, in order to protect their health. Another 25.7% or 52 respondents answered that the crisis with the Covid-19 pandemic partially encouraged them to use the Internet more, to search for different products on the Internet and to practice shopping online. The remaining 20.8% of the respondents, ie 42 respondents answered no, which alludes to the assumption that these respondents either used the Internet a lot and practiced to buy products online or did not use the Internet at all before, so the crisis can not initiate interest for online shopping.

From the answers received, it can be concluded that the Covid-19 pandemic is massively encouraging consumers to start buying products/ services online more intensively.

Graph 5. Categories of products purchased online



Source: Own research

Based on the previously theoretically obtained data in this paper about what the respondents buy online most often, the above answers were offered as a guide. Therefore, in this case as well, it was confirmed that consumers mostly buy clothes online, as confirmed by 46.5% or 94 respondents, which is almost half of the total number of respondents. Furthermore, 14.9% or 30 respondents answered with "other", i.e. that they buy products or services that are not listed here, but are available for purchase online. Another 9.9% or 20 respondents answered that they mostly buy cosmetics online, 7.9% or 16 respondents answered that they mostly buy food online, 12 respondents or 5.9% answered that they mostly buy household items online, then 10 respondents or 5% of the respondents answered that they most often buy equipment, i.e. accessories online, 3% or 6 respondents answered that they usually spend money on a certain service online, and finally, the lowest percentage of respondents, 2% or 4 respondents, answered that they buy computer equipment online most often.

The next question was about how the respondents make online purchases most often, whether through social networks where they have the opportunity to deliver the shipment home and pay at the door upon receipt of the shipment, or directly through the website of the online store where payment is generally made by card when placing the order of the product, also with the possibility of delivery of the shipment to the home or to the post office. The purpose of this question initially was to determine the impact of social networks, i.e. modern web-based methods on consumer decision-making to buy a particular product, and thus increase sales, and the other purpose was to indirectly determine whether and how much people trust in buying products

through social networks. When we talk about trust, we mean that many e-shops that advertise products or services on social networks are not actually registered, and therefore not safe to buy, and instead of a number of benefits, consumers may encounter a number of difficulties and inconsistencies, such as delivery of substandard products, products without warranty, inability to replace products, payment for the product that will not be delivered without returning the user's funds back to the account, products totally different from those advertised (different shape, different dimension, different brand, different color) etc. In another case, when the products or services are ordered directly from the website of the e-store, there is so much more trust, because it contains additional useful data with options it offers. It is much easier to get the impression about the experience that the consumer could have if he buys something from that site online. Also in terms of payment there is greater certainty that if the product runs out of stock and it is not delivered to the customer, the money that was previously withdrawn from the user's account will be returned. However, it should be noted that this is not always a fact, but that it is a very common example of consumer practice and experience.

According to the answers of the respondents shown on the graph, it can be seen that the opinions differ. The most of the respondents, 56.4% or 114 respondents buy products or services directly through the website of the e-shop, and a smaller part of them, ie 43.6% of the respondents or 88 respondents answered that they usually do online shopping directly through one of the social networks.

The next, seventh question is a follow-up to the previous, which aimed to provide information through which social networks the respondents most often buy a particular product or service. Several answers were offered: Facebook, Instagram, Pinterest, Twitter, Snapchat, Youtube, LinkedIn and TikTok based on the theoretical insights that they are the most commonly used social networks for advertising and selling the products and services of a businesses worldwide . From the analysis, according to the data shown in the graph, the users in the Republic of North Macedonia mostly buy on Facebook and Instagram. This was confirmed by 57.4% of the respondents or 116 respondents who shop on Facebook, and 41.6% of respondents or 84 respondents who answered that they shop on Instagram. The remaining 1%, or the answer of only two respondent, refers to purchases using Youtube. Not a single respondent opted for the other few social networks.

The eighth question "What motivates you to buy a product/ service online even though you have not previously planned to do so?" was asked in order to determine which of the most commonly used marketing strategies to increase online buying and selling give the biggest effect on consumers in the Republic of North Macedonia in terms of leading them to buy something online without previous intentions to buy (Email Marketing; Advertising / Sponsored Posts; Gifts / Giveaways; Video Marketing). At the same time, the other goal was to determine whether the highlighted best practices of selected companies that use online marketing models to increase sales and purchases are used by companies in the Republic of North Macedonia and specifically which of them (Product upgrades and cross-selling; Use of personalized product recommendation for product discovery; Increase social proof and display of product reviews and evaluations; Combine marketing with influencers; Add timer to create sense of urgency; Limit inventory availability to create a sense of disadvantage; Creating a loyalty program; Using game effect to increase consumption; Sending personalized repurchase messages).

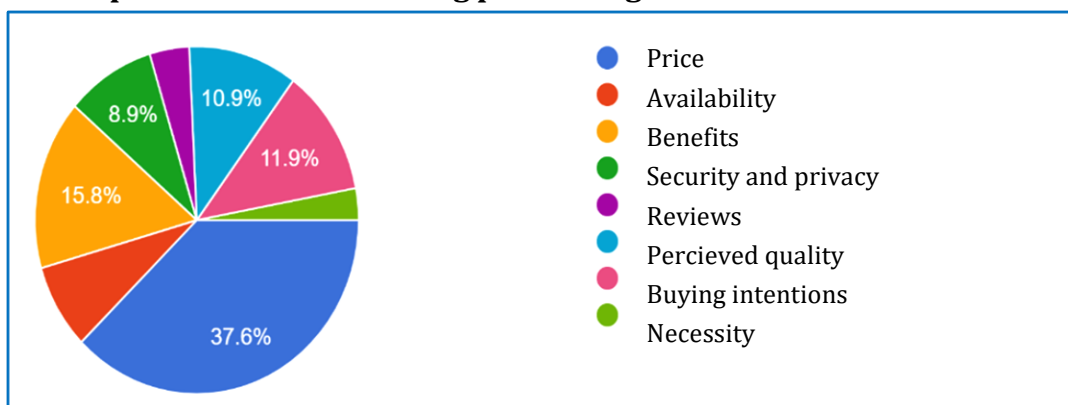
From the obtained results it is evident that the biggest interest that arouses the desire to buy among consumers without previous intentions to buy are the sponsored posts that are displayed on social networks, which also include a combination of other practices. By clicking on the product for which there is a sponsored post, the user/ consumer is redirected to the company's website where the full product specification is displayed, where at the same time it is advertised by an influencer, marketing the content and reviews about its use by people who have already tried it. This is by far the best practice that every business should adopt and practice from time to time, which will bring a series of positive effects in the long run. Small number of the respondents are attracted to the use of the "Wheel of Fortune" (probably because this is not a very common practice) and to the receipt of "Reminder to complete the order" which generally comes as an email notification.

It should be noted that none of the respondents opted for the offered answer "Using the effect of a game" which aims to increase consumption. This is associated with the fact that this practice is unknown to consumers in the Republic of North Macedonia, which again associates with the fact that this practice is not applied by many companies in the Republic of North Macedonia. It is also very important to say that most of the companies in the Republic of North Macedonia, including the online

stores do not pay attention to the optimization of the mobile application from the web store, which is a big drawback and a problem, not only for the users, but also for the company itself.

The next, ninth question, addresses the factors that influence consumers' decision to purchase products and/ or services online. The offered answers, as in the previous questions, were separated and listed from the previously theoretically obtained data.

Graph 6. Factors influencing purchasing decisions online



Source: Own research

According to the received answers, the consumers are usually motivated and interested in the price of products and services. This is evidenced by a high 37.6% of respondents or 76 respondents. This clearly demonstrates that if the product can be found for a lower price online, it would be one of the decisive criteria to make a purchase through the Internet. Next, what is quite important for consumers are the benefits that online shopping offers. The survey shows that 15.8% of the respondents, ie 32 respondents, decided on the benefits as a factor, while 11.9% of the respondents, ie 24 respondents, decided on the "Purpose of Purchase" as a factor. Furthermore, for 10.9% of respondents, ie 22 respondents, the most important factor is the perceived quality of the product (regardless of whether that product or service was previously purchased online or directly from a store). Furthermore, 8.9% of the respondents decided on the security and privacy offered by online shopping and 16 respondents, ie 7.9% of the respondents answered that affordability and easy way of shopping is the most important factor due to which they decide to buy online. Eight respondents, ie 4% of them, decided on the review as a motive for buying.

The last question was asked in order to determine whether the experience of the respondents from the online purchase of goods and services via the Internet is positive or negative. According to the obtained data, it is more than obvious that most of the time it is positive. Only 16 respondents or 8% answered that their experience of shopping online is mostly negative. Unlike them, 92% ie. 184 respondents answered that their experience of shopping online is mostly positive. Given the positive experience of consumers in this regard, it can be concluded with certainty that they will continue to buy, which means that it would be good if companies continue to keep up with trends and apply modern web- based methods to increase sales, and also to increase customer satisfaction by offering them various benefits. Therefore, here we will point out once again that in addition to the most commonly used practices, taking the fact that today consumers most often do things through mobile phones, it is especially important to pay more attention to mobile app optimization from the web store.

CONCLUSION

The analysis of the results obtained from the research on consumer experiences and behavior provides an answer to the general and individual challenges of e-commerce, especially in times of crisis. Through the analysis of the practices in our country and abroad, the character of the methods used to increase online shopping and their impact on consumers in the Republic of North Macedonia was determined.

The basic hypothesis has been confirmed that the Covid-19 crisis has a significant positive impact on the development of electronic commerce in the Republic of North Macedonia. That fact is theoretically confirmed by many researches in different countries in the world. Thus, statistically, the year 2020 is characterized by an enormous growth of e-commerce as a result of the Covid-19 pandemic, with more than 439 new e-shops opened, with the total number of active e-shops of 1459 by the end of 2020, which is 43% increased compared to the previous year 2019. The growth of the value of realized online transactions to domestic internet points of sale is 135% in 2020 compared to 2019. Furthermore, in the year 2020 178 million euros were realized to domestic e-traders, out of which 11 million euros or 6 %, were made with foreign cards, compared to 2019, when such transactions were 76 million euros. The survey also confirmed that the Covid-19 crisis is encouraging consumers to change the

way they shop and start shopping more online instead of previously preferred type of shopping through physical facility and going to the store. In this way, the benefits that are obtained outweigh the disadvantages.

It has been indicative that the majority of the online consumers who shop online are women. According to the survey, online shopping includes people up to the age of 58, with the most people buying at the age of 25 to 35, and the least at the age of 47 to 57.

With the increase in the value of transactions with domestic cards to domestic e-merchants and the growth of e-commerce by 143% compared to 2019, it can be freely said that Macedonian citizens during the year 2020 have gained more confidence in online shopping and that however the Covid-19 crisis has a big role in this trend. The hypotheses that mobile devices and other innovations drive e-commerce in the future and change its landscape have also been confirmed. Social media improves customer services by making it accessible to customers who tend to seek urgent feedback with prompt responds in regards to their problems and questions. Consumers rely on social media to find out more data and information about products and services. Optimized profiles and useful information will create a positive first impression for online businesses. Comparing social media platforms, Facebook is the most used, as well as most influential platform for purchasing behaviour and online buying activities, followed by Instagram.

Because of these findings, it is necessary for companies to apply social media to their business practices, including the use of modern web methods to encourage continuous sales growth of their products or services, because it is clear that the future promises further growth as the world population begins to use the Internet . Hence, social media expences should be part of a company's marketing budget, as it provides a powerful way to connect with the target audience. From Instagram to LinkedIn there are virtually unlimited ways to interact and share information, as well as to advertise companies' products and services. Social networks also enable connecting with new customers and maintaining contact with existing customers, i.e. maintaining their loyalty.

REFERENCES

- Bhatnagar, A. and Gose, S.(2004a) 'A Latent Class Segmentation Analysis of E-Shoppers', Journal of Business Research, 57, pp. 758-767.
- Brown, M., Pope, K.L.N. and Voges, K.E. (2003) 'Buying or browsing? An exploration of shopping orientations and online purchase intention', European Journal of Marketing, 37(11), pp. 1666-1684.
- Datareportal (2021) Digital Around the World. Available at: <https://datareportal.com/global-digital-overview#:~:text=There%20are%204.66%20billion%20internet,875%2C000%20new%20users%20each%20day>(Accessed: 02 February 2021).
- Featherman, M. and Pavlou, P.A.(2003) 'Predicting E-Services Adoption: a Perceived Risk Facets Perspective', International Journal of Human-Computer Studies, 59, pp. 451-474.
- Garbarino, E. and Strabilevitz, M.(2004) 'Gender Differences in the Perceived Risk of Buying Online and the Effects of Receiving a Site Recommendation', Journal of Business Research, 57, pp. 768-775.
- Gjorgjieva B. (2021) "Прометот кај домашните е-трговци во 2020 пораснал за 135% споредено со 2019 година", Македонска Асоцијација за Е-трговија. Available at: <https://ecommerce.mk/prometot-kaj-domashnite-e-trgovczy-vo-2020-porasnal-za-135-sporedeno-so-2019-godina/>
- Hoffman, D.L. and Novak, T.P.(1996) 'Marketing in hypermedia computer-mediated environments: conceptual foundations', Journal of Marketing, 60, pp. 50-68.
- Huang, M.H.(2003) 'Modelling Virtual Exploratory and Shopping Dynamics: An Environmental Psychology Approach', Information and Management, 41(1), pp.40-50.
- Huang, W.Y., Schrank, H. and Dubinsky, A.J.(2004) 'Effect of Brand Name on Consumers' Risk Perceptions of Online Shopping', Journal of Consumer Behavior, 4(1), pp. 40-50.
- Jarvenpaa, S.L.and Todd, P.A.(1997) 'Consumer Reactions to electronic Shopping on the World Wide Web', International Journal of Electronic Commerce, 1(2), pp. 59-88.
- Johnson, E.J., Moe, W.W., Fader, P.S., Bellman, S. and Lohse, G.L. (2004) 'On the Depth and Dynamics of Online Search Behavior', Management Science, 50(3), pp. 299-309.
- Joines, J., Scherer, C. and Scheufele, D.(2003) 'Exploring Motivations for Consumer web Use and Their Implications for E-Commerce', Journal of Consumer Marketing, 20(2), pp. 90-109.
- Kolsaker, A., Lee-Kelley, L. and Choy, P.C. (2004) 'The Reluctant Hong Kong Consumer: Purchasing Travel Online', International Journal of Consumer Studies, 28(3), pp. 295-304.
- Korgaonkar, P. and Karson, E.J.(2004) 'The Influence of Perceived Product Risk on Consumers' e-Tailer Shopping Preference', Journal of Business and Psychology, 22(1), pp. 55-64.
- Lynch, P.D. and Beck, J.C.(2001) 'Profiles of Internet Buyers in 20 Countries: Evidence for Region Specific Strategies', Journal of International Business Studies, 32, pp. 725-748.
- National Bank of the Republic of Macedonia (2020) 'Граѓаните се почесто ги ползуваат придобивките од дигиталните канали за плаќање', nbrm.mk. Available at: <https://www.nbrm.mk/ns-newsarticle-soopstenie-09122020.nspX>
- O'Keefe, R.M., Cole, M., Chau, P.Y.K., Massey, A., Montoya-Weiss, M. and Perry, M.(2000) 'From the user interface to the consumer interface: results from a global experiment', International Journal of Human-Computer Studies, 53(4), pp. 611-628.
- Online InternetWorldStats (2020) Available at: <http://www.internetworldstats.com>(Accessed: 01 February 2021).
- Online TheDailyEgg (2012) Available at: <https://www.crazyegg.com/blog/reasons-people-buy-products-online>
- Park, C. and Jun, J.K.(2003) 'A Cross-Cultural Comparison of Internet Buying Behavior', International Marketing Review, 20(5), pp. 534-554.
- Stafford, T.F., Stafford, M.R. and Schkade, L.L.(2004) 'Determining Uses and Gratifications for the Internet', Decision Sciences, 35(2), pp. 259-288.
- Statista (2020) Retail e-commerce sales worldwide from 2014 to 2023. Available at: <https://www.statista.com/statistics/379046/worldwide-retail-e-commerce-sales/#:~:text=In%202019%2C%20retail%20e%2Dcommerce,most%20popular%20online%20activities%20worldwide>
- Statista (2021), E-commerce worldwide - Statistics & Facts, available at <https://www.statista.com/topics/871/online-shopping/>

- Stojanchova P., (2020) 'Бум на онлајн купувањето поради седете дома', Радио Слободна Европа, Available at:
<https://www.slobodnaevropa.mk/a/%D0%BE%D0%BD%D0%BB%D0%B0%D1%98%D0%BD-%D1%88%D0%BE%D0%BF%D0%B8%D0%BD%D0%B3-%D0%B1%D0%B8%D0%B7%D0%BD%D0%B8%D1%81/30594711.html>
- Swainathan, V., Lepkowska-White, E. and Rao, B.P.(1999) 'Browsers or Buyers in Cyberspace? An Investigation of Factors Influencing Electronic Exchange', Journal of Computer Mediated Communications, 5(2).
- Wolfinbarger, M. and Gilly, M.(2001) 'Shopping Online for Freedom, Control and Fun', California Management Review, 43(2), pp. 34-56.
- Xia, L. (2002) 'Affect as Information: The Role of Affect in Consumer Online Behaviors', Advances in Consumer Research, 29(1), pp. 93-100.