

# Impact of Digital Marketing on Consumer Behavior: Descriptive Study Based on Kazakhstan Customers

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**Abstract:-** This study was conducted to find the impact of Digital Marketing on Consumer Behavior of Kazakhstan Customers. For individuals and groups, e-commerce has made life easier and more innovative; The way people shop online differs from how they shop in a real store where they can see the product. The goal of the study was to look into consumer behaviour in online electronics purchase, particularly in Kazakhstan. The key research question is how people act when they shop online. Primary data was gathered through a questionnaire survey and emails from personal connections in Kazakhstan's two largest cities. Price, time savings, and convenience have all been cited as major factors that influence online shopping behaviour. The internet is being rebuilt around individuals, with social circles influencing and leading to online purchases.

**Keywords:-** Consumer Behaviour, Digital Marketing, Online Shopping.

## I. INTRODUCTION

The invention of internet has changed the way businesses runs all over the world. Use of the internet and e-commerce has been growing rapidly since the last decade. Over the internet with a few clicks of mouse, people can connect with friends and families from distance. The people use the internet for many reasons such as searching product information, evaluate price and quality, choose services, and transfer payments (Geyskens et al. 1996) . This chapter will have a basic deliberation on the basic information, objectives, research questions, study boundaries and theories. It introduces consumer behavior in Kazakhstan, digital marketing, digital marketing related consumer behavior and online purchases of electronic goods.

### A. Aim of Research

The research aim was to find out the impact of Digital Marketing on Consumer Behavior of Kazakhstan Customers.

### B. Research Objectives

- To establish the impact of consumer behavior on the digital marketing behavior of electronic goods in Kazakhstan economy.
- To identify factors which influence digital marketing and consumer behavior to buy the electronics goods in Kazakhstan.

- To explore the reason behind of less attention of online consumer towards digital marketing of electronics goods in Kazakhstan.

### C. Research Questions

- Which gender is the most reliable on the digital marketing in Kazakhstan?
- Which income class in more inclined toward digital marketing in this country?
- What factor Kazakhstan consumer are preferring during online purchasing?
- How consumers do research for the products?

### D. Research Problem

There are billions of people online, each with potential online users for a company that offers online services and products. Today, the IT industry is experiencing rapid growth. According to the keynote address, the competitiveness of online retail is increasing as consumer behavior on the Internet becomes safer. Competition is growing every day as consumers pay more attention to digital marketing. The best retailers depend on their internet experience. Online consumers are raising their expectations and relying on their experience with online retailers on the Internet. In his interview, (Caruana 2002) said: It is very important for retailers to provide a very positive digital marketing experience. It is important to know what types and strategies can help increase sales in this fierce competition that creates high expectations of online consumers. Our study shows that websites that provide the best customer experience have a significant advantage in increasing online sales (Chinomona and Dubihlela 2014). In current business environment digital marketing is tremendously in boom in the field of EBusiness and is definitely going to be the future shopping method in the world. Large number of retailers started their online portals to sell their products/services online and few others are selling products through some common digital marketing website known as e-retailers. Researches show, e commerce is a huge market and it is getting bigger day by day. The current business environment is very dynamic. Online business is growing fast everywhere in the world. Competition in the industry is increasing also the customer demands. The reasons for fast growth in digital marketing due to its benefits as a research demonstrated that digital marketing is better than conventional shopping due to convenience and ease of use (Leninkumar 2017). For private consumers around the globe the most well-known form of e-commerce falls into the business to consumer (B2C) category, also known as online retail or digital marketing.

The growth of interest in the internet as a shopping and purchasing medium fascinated practitioners and researchers alike. Its rapid growth posed intriguing questions for academic research (Monferrer, Moliner, and Estrada 2019). To motivate and attract customers online, it is important to know their behavior and understand what they need. Because digital marketing is a new way of shopping with new consumer needs. All customers have their own requirements and product requirements. Therefore, it is important for all online retailers to identify and identify their customers online (Raju 2021). Digital marketing and online consumer behavior depend on these factors: Website Visibility, Online Store Reliability, Information Comparison, Payment Security, Privacy, Website User Interface, Availability Time, Educational Status and Network Experience (Bhuyan, Raju, and Phung 2019). Cultural, social, personal and psychological behaviors also influence consumer behavior when shopping online. Online purchases are based on personal opinion. The problem is that most online marketers do not know the social and cultural norms applicable to Kazakhstani and Kazakhstani consumer behavior, and these behaviors are based on perception, education, language, age, economic factors and income distribution, opportunities offered by companies. Therefore, in this article, we will encourage online sellers of Kazakhstani solutions through studies on the theory of consumer behavior for their products and services.

#### E. Hypothesis

H1: Digital marketing has a significant impact on consumer behavior of online electronics shopping in Kazakhstan.

H2: Trust has a significant impact on consumer behavior of online electronics shopping in Kazakhstan.

H3: Convenience has a significant impact on consumer behavior of online electronics shopping in Kazakhstan.

#### F. Significance

This study aims to identify the Consumer behavior in the electronic environment is fundamental to the global world and the factors that affect purchase decisions can be ignored and obscured. Online consumers fear the possibility of physically testing the product, which is currently considered a deciding factor in their purchase. As a result, consumer behavior during online purchasing may differ from the traditional context (Sajjad, May 2012).

## II. LITERATURE REVIEW

This section introduces the theory of consumer behavior in purchasing electronic products online, including consumer characteristics, online consumer behavior, predictive factors, online shopping and consumer attitudes. Following the introduction of these principles, factors have been incorporated into targeted online shoppers and test online shopping models to help identify key factors, and thus, consumer behavior depends on the environment. It also highlights online consumer behavior, trust factors in e-commerce and the impact of buying electronic products online in Kazakhstan. Online shopping trends are at maturity stage in developed countries, and in developing countries,

they are increasing especially in Kazakhstan and Uzbekistan (Kirn and Benson 2018).

Current ecommerce market size of Kazakhstan falls between \$70-150 million which is expected to grow up to \$1 billion by 2020. Globally, the US's current ecommerce market sits around 8-9% of total retail sales, while China's ecommerce sales are 18-20%. Kazakhstan's ecommerce market is not close to 0.1% of total retail sales. According to (Bouranta et al. 2019), credit card penetration's ratio is 0.01% in Kazakhstan. The past few years have seen a tremendous growth in e-commerce. Use of online platforms to sell goods and services has created a differentiation between the market leaders and laggards in various industries. According to ecommerce statistics 40 percent of the worldwide internet users have bought some form of products or goods online via desktop computer, mobile phone, tablet or other online devices (Jalilvand et al. 2018). Express tribune, (2014), stated that the ecommerce industry in the Asian region has seen a boom. Kazakhstan, though is a late entrant in ecommerce, however, a massive rise in online shopping trends has been observed. In the next five years it is expected that Kazakhstan's ecommerce market will surpass \$1 billion.

We have a number of theories on online consumer behavior, such as the Hope Verification Theory, the Innovative Dissemination Theory, the Technology Acceptance Model, the Behavior Theory, and the Theory of Conduct. Critical Action (Abbas 2020). User behavior responds differently to offline and online components. According to (Caputo et al. 2020), online users have two characteristics due to their personality: a) the expression of offline user behavior, and b) the unique behavioral model. The virtual community plays an important role in online consumer behavior. The virtual community is also known as the "Venus for the user" (Khalil-Ur-rehman et al. 2020). (Khalil-Ur-rehman et al. 2020). Research shows that online electronic purchases are increasing every day as retailers develop new strategies and designs to facilitate online shopping and facilitate online purchases. Buy a house with more effort. Appearance in major shopping malls and busy living markets. With the new era, the corporate environment has undergone rapid innovation and innovation with the Internet. Nowadays, users have access to many business websites and can purchase unselected products with a variety of options to choose from (Bouchaâla et al. 2020). Yuan Gao describes the informal model of retrieving information on the Internet. It defines four types of introductions: personal factors, product factors, media factors and state factors.

This theory was proposed to study technical acceptance and was developed by (Rahman and Raju 2021) and derived from the Theory of Reason (DRA) (Sarieedine 2021). According to Davis, the variables perceived use have an impact on people's intention to use independently and ultimately contribute to their use or use. Get used to it. This theory is an application that is compromised by utility, not convenience. It is also worth noting that greater perceived use is associated with technology adoption. The main advantage of this theory is that it identifies the factors that

lead to the introduction of information systems and puts them at risk of development compared to competing models. The downside is that some of the hurdles that may impede the introduction of technology are underestimated. Because of its simplicity, it has been misused at the expense of other models. (Polas and Raju 2021) lists the use of this model in information system research. TAM is an adaptation of Operational Theory (TRA), which is used to assess system user acceptance, measured by intent and impact. Perceived utility and ease of use are seen in terms of intended use (Surugiu, Gheorghiu, and Iordache 2020). The results show that the observed applications affect the purpose of the application, but the ease of use has little effect on the intended use. Instead, this approach reflects the effect of perceived use and ease of use of the intended application (Dumitriu and Popescu 2020).

### III. METHODOLOGY

#### A. Research Method

Quantitative research method is used in the research. The type of research used in this study is descriptive research. The main reason for this is that it has led to research to analyze the causal relationship of variables in an attempt to understand buyer behavior compared to digital marketing in Kazakhstan.

#### B. Data Collection and tools

After completing the questionnaire, the pilot test was conducted with a selected number of respondents before final delivery. In this way the interviewer's first project can be divided into questionnaires. At the end of the questionnaire, scientists were asked to collect data from respondents for a period of time. The next step is to analyze the data to highlight important characteristics and determine the results. The tools used for data collection have been carefully investigated for consistency and integrity before processing. Quantitative data should be analyzed using descriptive statistics indicating measures such as frequency and percentage and the effects associated with these values. The results are then divided into tables and graphs to represent the frequency distribution tables that determine the value of the variable and the number of samples in percentage and frequency.

#### C. Sampling

Due to time constraints and resources, we interviewed 357 respondents to evaluate the results. The questionnaire was mainly distributed to two major cities in Astana and Almaty where I live and work. However, the distribution of emails and personal contacts are important criteria. Initially, a total of 357 people were contacted to get the response, 357 of whom were excluded from the survey because the contact person did not use the Internet to make purchases and had no knowledge or access to online purchases. For this reason, 240 respondents were analyzed and investigated. Data are collected by interviewers as much as possible. However, as this study focuses on Kazakhstan, it is estimated that the population will fluctuate slightly, which will increase the overall response rate. Sample methods for Kazakhstan are

also in effect because the people who receive the questionnaire are selected.

#### D. Conceptual framework



Fig 1

### IV. ANALYSIS

The results of the questionnaire and the distribution of the data collected among the respondents are discussed and presented. The questionnaire was developed to collect primary data and then analyze the data and analyze consumer behavior in terms of price, convenience, confidence and loyalty to purchase. The questionnaire was distributed to include demographic categories among respondents and data on factors such as price, convenience, brand awareness, safety, trust, which directly or indirectly influenced the decision and highlighted the user's usual behavior. Consumers when buying online as you know, the questionnaire is divided into four main categories: customer interest in the buying process, customer interest in shopping and online behavior, and post-purchase experience.

#### A. Reliability Analysis

##### Reliability Statistics

Cronbach's Alpha	N of Items
.768	4

##### Case Processing Summary

		N	%
Cases	Valid	240	100.0
	Excluded <sup>a</sup>	0	.0
	Total	240	100.0

Fig 2

Questionnaire validity in the present research was attained by cautious data collection and record keeping procedure to make sure that the constancy of all processes was sustained through the entire way of research. Further, face, content and construct validity was obtained by the approval of experienced professor from the Donlinks school of Economics and Management, University of Science and Technology Beijing. The questionnaires reliability calculated by utilizing Cronbach alpha (CA). The overall internal consistency of the questionnaire was determined to be 0.768.

### B. Summary of Study Hypothesis Testing Results

Hypothesis	Result
H1: Digital marketing has a significant impact on consumer behavior of online electronics shopping in Kazakhstan.	Accepted
H2: Trust has a significant impact on consumer behavior of online electronics shopping in Kazakhstan.	Accepted
H3: Convenience has a significant impact on consumer behavior of online electronics shopping in Kazakhstan.	Accepted

Table 1

### C. Findings

This study aims to examine the impact of online shopping on consumer buying behavior in Kazakhstan. Online shopping is gaining popularity in Kazakhstan and around the world, but the speed of online shopping in Kazakhstan is slower than in other parts of the world. According to our survey, online shopping is becoming more and more popular among young people, students and professionals. Students usually choose to buy products from the original source and shop online. When people buy something online, they are influenced by many factors. The most important factors are price, trust, security, convenience, time, customer service and reduced offers. The price factor is that buying online is often lower than buying in the market. Shopping online is very beneficial for consumers as it saves time and money. One of the biggest obstacles to making sure you shop online is that people freeze when other computers ask for the full details of their customers. As a result, the customer is concerned that his personal information will be released and money and account information will be damaged. Peace of mind is clearly needed because users must provide personal information (full name, shipping address and date of birth) and financial data (credit card details) when purchasing online. This makes trust a key factor.

The results show that perceived benefits have a positive effect on online buying behavior. This shows that the ability to obtain and compare information about products or services plays an important role in creating a positive attitude for those who want to save time and comfort. It is essential for shoppers to think about buying online products or services, easy to find products or services, easy-to-use online stores and efficient payment processes. The results also show that visibility can have a significant impact on online shopping behavior.

It is hypothesized that the relevance of online purchasing to the buyer's values and lifestyle will positively influence his attitude toward online shopping as a result of his decisions. As a result, more shoppers who buy the online lifestyle are encouraged to do so for the convenience of online shopping and time savings. The hypothesis that

shoppers' beliefs in online stores have a positive effect on their attitudes toward online shopping is confirmed by statistics. This means that respondents have a positive experience of doing online shopping in Kazakhstan.

This analysis contradicts the results of Dan's (1999) study in which they acknowledge that high social status influences their social status in online shopping. This is possible because the IT environment is revolutionizing and making the Internet more accessible than it was a few years ago. After logging on to the Internet, users are comfortable with exploring the market. In this case, all types of consumers take advantage of this opportunity and therefore, the social factors of online purchasing behavior do not play a significant role.

The results of this study provide sufficient statistical evidence to support external influences as significant beliefs affecting subjective norms. This means that Kazakhstani internet users are strongly encouraged by the media and advertise on their website to shop online. However, this study did not statistically show the significance of the relationship between interpersonal influences and subjective norms. The explanation is that online shoppers in Nairobi are not easily tempted to shop online from a small circle of their friends or family.

The results show that the positive tendency of the buyer during an online purchase has a positive effect on the behavior control he / she sees. This means buyers clearly need enough income and internet resources to buy online. Studies have found that the relationship between personal performance and the positive impact on perceived behavioral control is supported by statistical data. One explanation is that respondents do not have much confidence in their online purchases.

Convenience is the most important reason for consumers to buy online (Clemons et al., 2014). In line with previous assumptions, our research clearly shows that the facility has the highest positive correlation with online costs. Swilley and Goldsmith (2013) believe that practice in this context is easier shopping, more time and less effort. Per et al. (2007) show that stores may be reluctant to store products in specific markets, which can be frustrating for some markets. However, more types of products ultimately lead to better decision making (Keeney, 1999). If you find that consumers can make better buying decisions through online shopping, it increases their motivation to buy. Diversity ultimately has a positive effect on online spending, which is corroborated by the results of the study.

Approximately 82% of Internet users abandon their online purchases without completing a transaction, with poor website performance (Kearney, 2001b). Previous studies have shown that online shopping has a significant negative impact (Arif et al., 2014; Chakraborty, 2016). In contrast, a study has shown that there is little correlation between product risk and online shopping (Tariq, Bashir & Shat, 2016). Future studies should study the effects of product risk on online purchases (Masood 2013; Rizwan et al., 2014).

Perceived risk has been studied for the first time in an offline context (Cunningham, 1967; Jacoby and Kaplan, 1972). Initially, perceived risk has five dimensions: psychological, physical, social and financial risk. After some time, another dimension was added as a temporary measure. In online shopping, three additional dimensions of perceived risk are included: security risks, privacy risks, and resource risks (Peter, 1975). Some studies show that perceived risks have a significant negative impact on online shopping (Adnan, 2014; Chaturvedi, Gupta and Hada, 2016; Iqbal and Hanjra, 2012; Moshrefjavadi et al., 2012; Najir, Dayab, Sajid, Rashid) and Javed. ; Suleiman, Mohezar and Rashid, 2007; Rehman, Rehman, Ashfaq and Ansari, 2011; Zakat and Matt Saman, 2009). In contrast, previous studies have shown negligible effects on perceived risk in online purchases (Adweinng, 2012; Chud Dari et al., 2014; Young, Mohd & Hassan, 2016).

Studies show that this approach has a significant impact on online shopping (Chih and Dong, 2005; Hirst and Aswin, 2008; Moshrefjavadi et al., 2012; Theo and Liu, 2007). Previous studies have examined a number of risks associated with online shopping in Kazakhstan, namely, convenience, risk and perceived product risk (Arif et al., 2014, 2010; Bashir et al., 2015; Clems et al., 2014 Moshrefjavadi et al., 2014). ., 2014). 2012; Tariq et al., 2016; Masood, 2013; Iqbal and Hanjra, 2012). All these risks have a negative impact on consumers' attitudes toward online shopping. High risk is thought to reduce online recovery (Loeb, Massocchi & Trail, 2007). Studies have found that reducing these risks increases online shopping and eliminates perceived risks and conveniences (Chen, Hsu, and Lin, 2010).

Around 43% of purchasing fails because they can't find the right products or are unable to complete the online transactions (Adnan, 2014) due to lack of awareness and low literacy rate. Unfortunately less than 1% of the whole population is internet literate, most people being unable to understand English (Aijaz & Butt, 2009). Studies show that there is a significant negative impact of convenience risk on online purchasing (Ariff, Sylvester, Zakuan, Ismail, & Ali, 2014; Bashir, Mehboob, & Bhatti, 2015; Chaudary, Rehman, & Nisar, 2014; Clems, Gan, & Zhang, 2014; Suhan, 2015; Swilley & Goldsmith, 2013). In contrast, some of the studies indicate that Convenience risk has insignificant impact on online shopping (Moshrefjavadi, Dolatabadi, Nourbakhsh, Poursaedi, & Asadollahi, 2012). There is a need to study the effect of convenience risk on online shopping in future (Chang, 2010).

Geffen and Straub (2003) report that trust is another important concern when consumers make the decision to purchase the Internet. Without physical contact with the seller, the risk to the buyer increases. Ha and Stoll (2009) support this argument, emphasizing the importance of trust in online shopping. The same is true for Kazakhstan. Our results indicate significant positive correlations in this case, although the effects are not as important as the comfort and diversity variables. Website factors play an important role in online shopping (Clems et al., 2014) and have traditionally been directly related to online shopping acceptance. We find that

direct communication is important and mediation is not important. Existing literature supports this. The ease of use alone does not affect relationships.

Kazakhstani-based websites have little or no flexibility, and: they do not have the ability to convert products available to customers. On the other hand, international trade websites that may offer changes may not be sent to Kazakhstan. Users adjust without any changes. Therefore, we reject the adaptation hypothesis.

Relationships with prices are considered negative and irrelevant. In fact, most of our respondents are from higher income groups, which is not very high. Negative relationships are due to high prices due to inflation and currency fluctuations, so that consumers no longer see electronic trading as cheaper than traditional purchases.

Although the availability of information has a positive impact, its importance is too small for us to accept the hypothesis. Despite the high volume of information, consumers still tend to shop at reputable stores. This may be due to the importance of mutual relations among Kazakhstani consumers who believe in the convenience of traditional traders. This prevents the Internet from being trusted as an information source, not as a source of income.

This study examines the causal relationship between subjective norms, approaches, perceived control of behavior, and behavioral intention. This study examines the relationship between behavioral intentions and potential online buying behavior, as well as perceived behavior control and actual purchase behavior. Results show that all relationships are supported, except for the relationship between behavior control and purchasing behavior. Attitudes, which are seen as predictors of behavioral intention and behavioral intention, emphasize the importance of subjective norms and behavior control as a direct cause of behavior. Statistically, the direct positive impact on the behavior of online purchases is not significant. A reasonable explanation for the contradiction of the results of previous studies may be related to the difficulty in calculating actual behavior.

Meanwhile, findings elucidated that without moderator's effect, perceived risk significantly influenced online shopping and our hypothesis H3 was supported. The results are consistent with the study of Adnan (2014), Chaturvedi et al. (2016), Moshrefjavadi et al. (2012), and Rehman et al. (2011). Moreover, attitude does not significantly moderate the relationship between perceived risk and online shopping. Hence, our hypothesis H3c was not supported. Additionally, attitude has a significant and positive influence on online shopping and supported our hypothesis H4. The results are consistent with the results of Iqbal and Hunjra (2012). This study used the theory of planned behavior (TPB). Theory of TPB specifies that behavior of consumer separately is examined in term of purchasing behavior as well as information behavior, and these two behaviors were influenced by consumer's attitude, perceived risk, trust, social influence, technology, perceived

usefulness, personal online skills, website characteristics, and perceived ease of use (Ajzen, 1991).

This analysis result confirms the study findings of Case et al. (2001); Hasslinger et al., (2007); Li. Et al., 1999; Ansari, 2016; Mareeswaran & Sunderaraj (2017); Farooqi and Ansari (2017) in which they found that customers' online shopping behaviour is influenced by their education, occupation and income. This part of analysis contrary to study results of Muthumani & Rajayogan (2017) in which they found that occupation of consumers do not have significant influence on their online purchase behaviour. It is natural that if a person is much educated, he will have the better knowledge of the world and market in contrast to uneducated or less educated person. In this case that person can make several combinations and choices with the help of his knowledge in online shopping. A person whose occupation is of much earning nature could purchase more than the less earning occupation. This also matters much in online shopping or any other area of life where the matter is related to money and finance. As it is known fact that income of any person is the most dominant factor regarding any financial issue. Online shopping is financial issue because a lot of money is being spent in this. Hence while shopping online the individual will always keep in mind his income and according to this, he will spend his money.

The results reveal that most people use online technology to buy online instead of online. This study takes into account the different consumer approaches to online shopping, which show that online shopping for different reasons is easier, easier, and better than real-time shopping. The basic themes presented include the individual's price, ease of use, and advice. The study also concluded that data security and security are important factors that consumers do not want to buy online. The balance between skepticism and uncertainty in online shopping is high, mainly due to insecure payments and shortcomings and cyber hacking. Despite the uncertainty, people still prefer to shop online, even if they do not. Behind the Scenes of Online Shopping is to get a concessionary offer by launching a secure, reliable and secure marketing platform.

## V. CONCLUSION

Since configuration is not a decisive factor in changing configuration, TAM is modified by removing configuration variables in TRA. New TAMs have been shown to be desirable to mediate, affecting the relationship between perceived use, perceived use, and behavioral use (Lababidi 2020). The results indicate that perceived ease of use and perceived ease of use are important. Several previous studies have confirmed this (Raju 2018). Related studies by (Sarieddine 2021); (Xie and Wang 2020); (Taleb and Raju 2020) found that perceived use is the determining factor for intended use, but the ease of use has little effect on intended use. (Saigopal and Raju 2020) argues that the TAM model is not suitable for studying and explaining consumption behavior because perceived use and observable use may not be adequately studied about consumption behavior. Studies supported by (Hoque and Raju 2020) suggest that future

research should explore new models that focus on TAM strengths and address their weaknesses.

### A. Recommendations

The survey results indicate that the majority of respondents (97.2%) purchased online. This is in contrast to previous studies showing that online shopping in Kazakhstan is small (see Table 3 in the Results area). More lengthy surveys are needed to examine how often shoppers buy goods and services online and how much they spend over a period of time. In fact, according to research, online shopping growth rate should be 2% by 2018. However, the results show that online shopping penetration in Kazakhstan is as high as 97.2%. The results suggest that the relationship between each other's influences and subjective norms should be studied. In addition, as the results show, more studies are needed to understand why respondents have less confidence in online shopping.

The next step for online shopping platforms is to understand that how relevant their offerings are to the audience. As correctly pointed out in the survey, respondents were unclear as to what products can they actually buy over the internet. This shows that there exists a gap in communication which needs to be filled comprehensively so that the consumer expectations can be set at the right level. Equally important is the availability to house multiple brands. Consumers have deep associations with brands and would want to buy only their favorite brands. This brand power can be used to encourage those consumers to shop online, who face shortage of authentic brands.

Last but not least is the intrinsic aspect of shopping. Kazakhstan is experiencing a dynamic shift from general trade to modern trade. By every passing time, bigger retailers are opening up which indicates the new trend pertaining to the shopping experience. To cultivate a similar response, there is a need to offer the consumers something equal in value. This value can vary across the three segments that have been identified earlier in this research study. Each segment has its own needs and preferences and the best way is to have a step by step approach. Therefore, online retailers should also ensure there is a smooth payment processes and if they can include money-back guarantees can go a long way to increase the confidence of first time online shoppers to actually do it. In addition, online retailers should put measures in place to guarantee the standards of their merchandise and create channels for dispute resolution.

### B. Limitations

The main obstacle to online shopping is security risk. Kazakhstanis are afraid of sharing their personal and financial information on the Internet. Credit cards are generally not available to everyone, since most consumers are younger. In Kazakhstan, it is difficult to accept credit cards. When consumers refuse to buy online, the second common obstacle is lack of trust in online stores. Therefore, marketers must develop appropriate strategies to increase consumer confidence. This research is focused only on Kazakhstan. Further research is needed to assess the acceptability and behavior of online shoppers in the country's

cities, towns and rural areas. Some shoppers buy from trusted and reputable online stores and they are becoming loyal to many online stores. Therefore, it is important to know which factors affect your loyalty to online shopping. The main disadvantages of this study are related to the geographical distribution of the interviewees. The study looked at buyers from Kazakhstan online. This can be misleading in regards to the evolution of online shopping across the country. According to the results, Kazakhstan is more accepting of online purchases. In Kazakhstan, 97.2% of respondents make online purchases, while the rest of the country does not. In addition, factors affecting the purchase of goods or services online and the amount of online purchases over the past 12 months may be considered barriers. In fact, it can be difficult to remember information from the past 12 months.

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