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Factors Influencing the Increase in Online Purchases by Rural Women after the COVID-19 in Kazakhstan

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Abstract

The article examines the role of e-commerce in the lives of rural women and the impact of the Covid-19 pandemic on online shopping. The relevance of this topic is high, especially for a developing country like Kazakhstan, which does not have developed infrastructure networks for connecting to the Internet and transporting goods and is supported by scientific research in recent years on women's behavior on the Internet. The article's primary purpose is to study the influence of factors on online purchases of rural women after the pandemic in Kazakhstan. The current situation with e-commerce in rural areas was discussed in the introduction. The literature review analyzes the work of scientists who have studied various factors affecting the purchase of women online. A survey was conducted among rural women in Kazakhstan to achieve the purpose of the research. The results obtained were analyzed using a regression model for categorical data. As a result, the influence of various factors on the online purchases of rural women was determined. The summary was drawn on the influence of factors such as doing business from home, marital status, the literacy level of using the Internet and gadgets, the time needed to make a purchase online, etc. In conclusion, scientific and practical recommendations were made to improve the situation with online purchases of rural women in Kazakhstan.

Keywords: Rural Women, Online Purchases, Pandemic, COVID-19, Women Shopping, Categorical Variables, Business

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1. INTRODUCTION

Today E-commerce is becoming increasingly popular every year with the development and increase in the number of communication devices, smartphones, and tablets that have become part of the life of a modern person. Consequently, many enterprises have started to transfer their businesses in whole or in part to an online platform to meet current trends. Retail trade is experiencing a decline, particularly after the COVID-19 pandemic worldwide, including in Kazakhstan, where, according to data for 2020, the fall was 4.1 percent. On the contrary, the development of online commerce has become the primary beneficiary of the current situation with lockdowns and self-isolation. The use of online platforms during the pandemic increased the volume of purchases on the Internet by 57 percent in Kazakhstan, which in turn gave impetus to the growth of the number of non-cash payments in the country. Nevertheless, users face some problems with online purchases, mainly due to the speed of delivery, technical issues, lack of quality assurance of the goods, etc.

It should be noted that in Muslim countries like Kazakhstan, the role of a rural woman is often reduced to the role of a housewife because women are more likely to take on the responsibilities of caring for family and children, especially in separated regions and rural areas. All this could not but affect the economy of the country, the region and the village. Moreover, this condition leads to increased differentiation of the population in terms of living standards, negatively affecting society's social atmosphere and human development indicators. In addition, many rural women entrepreneurs, concentrated in low-income and low-growth sectors, face problems and various forms of discrimination. These obstacles include limited access to vocational education; combining family responsibilities and running a business; low funding for women's businesses, cultural barriers, etc. In addition, the low level of skills, knowledge and awareness very often limits the activities of rural women.

In rural areas of Kazakhstan, there is a steady decline in the population due first to natural decline, migration outflow associated with a low quality of life, and access to resources, including the Internet. Rural women have similar spiritual values, social experience and lifestyles as urban women. This paper discusses an essential part of the problems associated with limited access to resources, namely digital resources and the Internet. Firstly, the impact of the COVID-19 pandemic on rural women's online shopping, as noted above, the pandemic has significantly increased the activity of online shoppers around the world due to restrictions. Secondly, in the research work, particular importance is attached to the level of education, marital status and earnings of rural women in the country. These factors are not only of practical importance, which can use for proper targeting, but also allow government agencies to conclude the development of gender policy in the country. Thirdly, this article contributes to the direction of developing opportunities among rural women in Kazakhstan.

Unlike cities, rural areas have a massive potential for the growth of e-commerce. To solve practical issues for the development of online trading, it is necessary to comprehensively analyze the current situation. Of course, the difficulties women face in rural areas when buying online goods of various categories should be identified and considered. Historically, in Kazakhstan, before independence, most of the population

lived in rural areas, and the level of literacy in using gadgets and the Internet among farmers was low. The construction of extensive infrastructure, especially roads and railways, postal services, etc., is vital in stimulating online commerce development among rural women.

It should be noted that the impact of restrictive measures that have paralyzed the ordinary life of Kazakhstanis since March 2020, contributing to the purchase of essential goods via the Internet. Strict isolation due to the increase in deaths and the spread of the virus has led to the closure of extensive retail facilities in almost all regions of the country. Summarising all of the above, this research paper raises the main research question:

RQ1. What factors significantly affect rural women's access to digital resources after the COVID-19 pandemic?

The research work consists of five main chapters:

(1) The introduction substantiates the relevance and significance of online purchases, especially during and after the COVID-19 pandemic, and describes the situation with e-commerce in Kazakhstan;

(2) The literature review is presented in two directions: first, it is the influence of COVID-19 on online purchases, and the second concerns factors influencing consumer decisions in online shopping. The situation is also considered in the gender context;

(3) Data from a representative sample of women's questionnaires are described in figures and tables, and existing works of a fundamental and applied nature justify the methodology;

(4) Quantitative indicators of the constructed model are discussed in the results, and analysis and interpretations are given on them;

(5) In conclusion, the main conclusions and further areas of research are presented.

2. LITERATURE REVIEW

Scientific research on the impact of the COVID-19 pandemic on online shopping and the main factors influencing consumer behavior on the Internet, particularly among women, has increased significantly in recent years. Some studies focus on researching the digital environment, digital tools, and online platforms (Ajumobi & Kyobe, 2017; Olsson & Bernhard, 2021). Numerous works attributed discrimination to low educational attainment and lack of skills, including ICT skills (Peltier et al., 2009; Michaelidou et al., 2011). Other studies are directed at studying digital skills and the application of digital technologies, including social networks and platform design (Guo et al., 2020; Huang et al., 2020).

Thus, inequality in access to resources, opportunities for use, and ways of interacting with ICT (information and communication technologies) have been called the digital divide for quite some time. The primary motivation for studying women's participation in ICT is the continued existence of gender stereotypes between and within different professions. We consider it essential to discuss the ways of gender inequality in biological, social, and economic qualities, which affects all previous studies. For example, Shaw et al. (2022) compared the impact of the pandemic on online shopping in the world's largest economies among four categories of respondents and by gender. According to the findings, the pandemic has significantly increased online purchases in

the countries reviewed, and many consumers have constantly begun to make Internet transactions. In addition, after the restrictive measures were completed, slightly less than half (about 42 percent) approved that they would increasingly buy online. Global and local trends were discussed in Sirimanne (2021), where movements are divided into before and during the COVID-19 pandemic. According to the author, the impact of the pandemic is much higher on the world economy than the 2008 financial crisis, and forecasts for global GDP growth have gone into negative territory due to the pandemic. The difference among the regions stands out significantly. Among the sectors of the economy, the ICT industry has shown the highest growth due to the use of various remote communication services (videoconferencing), various entertainment services, and, of course, e-commerce.

Kim (2020) studied the impact of COVID-19 on businesses and consumers, and he concluded that e-commerce had increased significantly. Services such as "Zoom" and "Google meet" have increased their revenues during lockdowns. Considering the company's employees, he argues that the restrictions that led to the fact that workers stopped going to work. The digital transformation of workplaces became a necessity, which is confirmed by the work of other scientists (Neeley, 2020; Gardner & Matviak, 2020).

Recent studies that investigate the main factors influencing buyers' decisions when buying online confirm that online product reviews and availability of information have a direct relationship with online shopping (Fernandes et al., 2021). They concluded that consumers' scale of online susceptibility directly affects online shopping. The abrupt transition from offline shopping to online and gender differences, income gap, and different attitudes to COVID-19 were considered in the scientific work of Shen and others (2022). They claim that the pandemic affected purchases of consumer goods due to restrictive measures and lockdowns. Therefore, based on the logit model and a sample of 310 respondents in the United States, they justified the high frequency of online purchases. Jackson and others (2001), Morahan (1998), and Jen-Hung and Yi-Chun (2010) examined the difference in behavior when buying online and using ICT by gender breakdown. The analyses showed a gender difference in the use of the Internet and computer and in the motives for buying online. For example, women are more likely to base their purchases on fashion, value, etc. In addition, it was concluded that, in general, men use the Internet much more often than women.

The research shows that economic transformations in society over the past decades have led to a significant change in the position of women. The literature on this topic is not limited only to the scientific works considered. In addition, it can be stated that there are practically no works that have considered the problems of access to digital resources for rural women. In Kazakhstan, the chosen topic has not been considered as s independent scientific research. Moreover, the scale of the gender wage gap varies significantly depending on the region (Kireyeva & Satybaldin, 2019, Satpayeva et al., 2020).

More than a quarter of working women are employed in the agricultural sector, and more than 80 percent work on family farms. Despite this, their access to land ownership, learning opportunities, and even digital resources are limited. Based on the provided literature review, current research studies the following links.

Firstly, there is a link between rural women's access to digital resources and opportunities in the labor market. Secondly, on the analysis of participation, costs, and benefits of access to digital resources for rural women in Kazakhstan and identification of factors influencing this process. Therefore, the following proposals were formulated:

Proposition 1 (one): Rural women of Kazakhstan have unlimited access to digital resources that motivated the use of various online markets.

Proposition 2 (second): Rural women in Kazakhstan have limited access to digital resources, and this is influenced by certain economic, social, and other factors.

The study aimed to identify the most common problems for rural women, while the shortcomings needed more in-depth analysis. The second part of the study included the identification of barriers to the development of rural women.

3. METHODOLOGY

The study will be conducted based on structural and functional approaches using a wide range of analysis and evaluation methods. To answer the research questions, female respondents from all regions of Kazakhstan were interviewed. As a result, it got answers from 265 women with different levels of wealth and education. The survey was conducted between September 10 and October 10, 2022, as part of the research on the grant project on rural women's access to resources. The basic questions for determining the respondent's social status included age, level of education, marital status, region of residence, place of work, and salary level.

The methodology for this research work was chosen after thoroughly analyzing similar scientific papers and the data type. Random-effects and cross-section fixed-effects panel regressions were used by Szász et al. (2022) to determine the relationship between changes in online retailers' sales and several factors influencing this, including residential mobility and government stringency using Eurostat data. Milah et al. (2022), studying the determinants influencing the behavior of online shoppers during the COVID-19, partial least square structural equation modeling (PLS-SEM) was used to analyze a survey of respondents from Bangladesh. This methodology allowed them to find out that positive reviews on the Internet and the opinion of significant media personalities play a great role in the behavior of online buyers.

Linear regression with categorical predictors will determine the main factors' influence on online shoppers' behavior. The regression model will look like this:

$$Covimp_i = \beta_0 + \beta_1 \text{Intprof} + \beta_2 \text{Gadprof} + \beta_3 \text{Busihome} + \\ + \beta_4 \text{Maristat} + \beta_5 \text{Socinet} + \beta_2 \text{Timbuy} + \varepsilon_i \quad (1)$$

Analyzing the applied methods of several other scientists (Gruntkowski & Martinez, 2022; Ismajli et al., 2022; Svatosova, 2022) in which respondents from Germany, Kosovo, and the Czech Republic were also considered, in this research paper, two models were selected to answer the questions posed. The model implies applying the Stata survey analysis to categorical data of the variable determining the impact of COVID-19 on female respondents in Kazakhstan. To determine the factors influencing consumer behavior on the Internet after COVID-19, many questions were asked, for example, the

level of literacy in using gadgets, the Internet, etc. Table 1 shows descriptive statistics of all variables used in the analysis.

TABLE 1. Descriptive statistics of categorical variables

No.	Variable name	Questions asked	Answer options
1	*Intprof*	What is your level of Internet proficiency?	1) Advanced 2) Intermediate 3) Low
2	*Gadprof*	What is your level of smartphone/tablet/computer proficiency?	1) Advanced 2) Intermediate 3) Low
3	*Busihome*	Do you run your business from home?	1) I do not work 2) Working in the office 3) on every side 4) part of the work is from home 5) work from home
4	*Marist*	Specify your marital status	1) Divorced | 2) Married 3) Not married
5	*Socinet*	Do you use the recommendations of social networks when choosing a store?	1) No 2) Recommendation of friends 3) Sometimes 4) Yes
6	*Timbuy*	Approximately how long does it take you to buy online?	1) 30 minutes 2) Hour 3) Less than 15 minutes 4) More than an hour
7	*Covimp*	How has the number of online purchases changed after the pandemic?	1) Decreased 2) Has not changed 3) Increased
Note: Compiled by authors			

Ethical considerations.

This part gives a summary of ethical issues related to qualitative research. This part is intended to provide context for discussion in subsequent modules on advocacy procedures for survey participants. Qualitative research and other research usually undergo formal training in research ethics (according to the National Commission for the Protection of Human Subjects of Biomedical and Behavioral Research). Research ethics significantly deal with the interaction between researchers and their study respondents (Schensul & LeCompte, 1999; Pope & Mays, 2000).

Overall, data collection activity requires the respondent's individual informed consent. Using qualitative data to justify the need for change is well-known. Accordingly, it is essential to provide a high level of awareness with standard indicators concerning women involved in the survey.

4. FINDINGS AND DISCUSSION

In Figure 1, one can observe the number of women who conduct business from their homes in the context of marital status. It should be noted that all categories of marital status divorced, married, and unmarried do not work at all. Interestingly, about 37 percent of divorced women work from home, while for available women, this figure is only 9.5 percent.

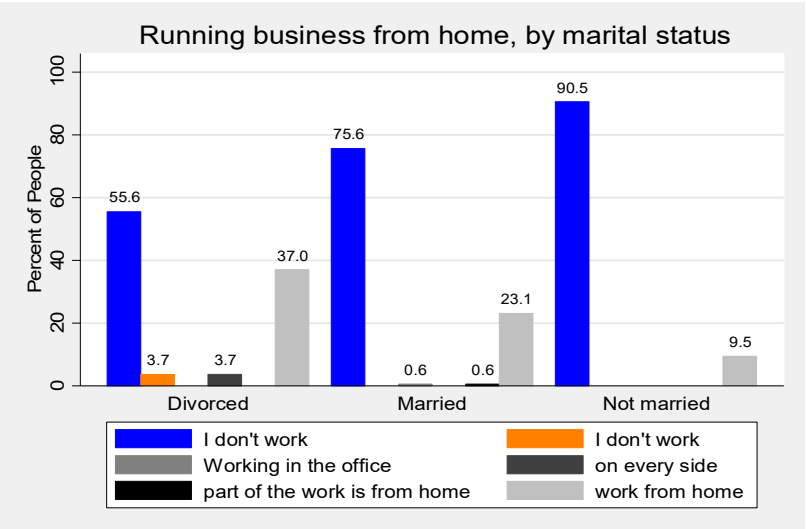

FIGURE 1. Conducting work from the household depending on marital status
Note: Survey data

Questions were asked about the type of products respondents buy to study women's online behavior. Analyzing the data, you notice that women mostly buy clothes online, with 71 responses, or 26.1 percent. Clothing is followed by household goods (20.22 percent). Also, 41 respondents said that they buy books online the most. Another critical factor in women's behavior on the online platform is the frequency of purchases. According to the survey, 47.33 percent of women shop online once a month, while 43.88 percent purchase goods 1-3 times a year. Table 2 shows the number of respondents by their level of education and income.

TABLE 2. Number of respondents by the level of education and income

Salary range	Higher education	Incomplete higher education	Master's degree	No education	Second (third, etc.)	Secondary education
Over 400,000 tenge	11	1	8	0	4	0
from 100,000 to 200,000 tenge	41	3	32	0	5	2
from 200,000 to 400,000 tenge	35	3	25	0	2	5
from 50,000 to 100,000 tenge	21	2	7	0	0	8

up to 50,000 tenge	9	1	5	1	0	3
Total	117	10	77	1	11	18
Note: Compiled by authors						

The main results of ANOVA of linear regression for categorical variables are shown in Table 3. As we can see, the sum of the squares of the residuals was 112.28 for a total sample of 264 observations. Among the regions of Kazakhstan, the most respondents are in the city of Almaty at 46.45 percent, followed by the Almaty region with 17.38 percent and Astana with 12.77 percent. Table 3 shows ANOVA results.

TABLE 3. ANOVA table

Source	SS	df	MS	Parameter	Value
Model	13.344	14	.953	Number of obs	264
				F (14, 249)	2.11
Residual	112.287	249	.450	Prob>F	0.011
				R-squared	0.106
Total	125.632	263	.477	Adj R-squared	0.056
				Root MSE	.671
Note: Compiled by authors					

From the point of view of the consistency of the results obtained, it can be concluded that only five independent variables can be interpreted, considering that they have a p-value below 10 percent. In addition, Figure 2 shows hypotheses tests for parameters.

```
( 1)  2.Intprof = 0
( 2)  3.Intprof = 0
( 3)  2.Gadprof = 0
( 4)  3.Gadprof = 0
( 5)  4.Busihome = 0
( 6)  5.Busihome = 0
( 7)  6.Busihome = 0
( 8)  2.Maristat = 0
( 9)  3.Maristat = 0
(10)  3.Socinet = 0
(11)  4.Socinet = 0
(12)  2.Timbuy = 0
(13)  3.Timbuy = 0
(14)  4.Timbuy = 0

      F( 14,   249) =    2.11
           Prob > F =    0.0117
```

FIGURE 2. Hypotheses tests for parameters

Note: Compiled by authors (calculated in Stata 14 software)

According to the regression results in table 4, the low level of Internet literacy has a positive effect on increasing women's online purchases after the COVID-19 pandemic, with a coefficient of 0.76. This can be explained by the fact that during lockdowns, women improved their network skills, leading to new online shopping habits. In addition, the increase in online purchases after the COVID-19 pandemic may be because women with low Internet literacy have opened up new opportunities to purchase consumer goods for their homes without risking their lives. Table 4 shows Results of Linear regression.

TABLE 4. Results of Linear regression with categorical predictors

Variables	Coefficients	Std.Err.	t	P>|t|	[95% Confidence Interval]	
Intprof						
Intermediate	.138	.122	1.13	0.260	-.103	.379
Low	.765	.399	1.92	0.057	-.021	1.552
Gadprof						
Intermediate	-.039	.119	-0.33	0.742	-.274	.195
Low	-.618	.628	-0.98	0.326	-1.855	.618
Busihome						
on every side	.879	.691	1.27	0.204	-.481	2.241
part of the work is from home	.870	.684	1.27	0.205	-.477	2.217
work from home	.347	.110	3.15	0.002	.130	.564
Maristat						
Married	.085	.153	0.56	0.578	-.217	.388
Nor married	.274	.162	1.69	0.092	-.045	.594
Socinet						
Recommendation of friends	0	(omitted)				
Sometimes	.865	.403	2.15	0.033	.071	1.659
Yes	.175	.107	1.64	0.103	-.035	.385
Timbuy						
Hour	-.052	.124	-0.42	0.673	-298	.192
Less than 15 minutes	.259	.109	2.37	0.019	.043	.475
More than an hour	-.037	.118	-0.32	0.175	-.270	.194
cons	1.945	.189	10.25	0.000	1.571	2.318
Note: Compiled by authors						

Women who work from home began to buy more after the pandemic, as we can see from the regression model with a coefficient of 0.347. The positive effect of this variable on the increase in online purchases after the pandemic by women can be explained by the fact that many businesses in Kazakhstan switched to online platforms, and women who work from home began to conduct transactions over the Internet more. Nevertheless, it is

necessary to remember that interaction on the Internet is not exceptional for women working from home since they have to deal with it daily. Not married women also significantly impact online purchases after COVID-19, with a coefficient of 0.274. This suggests that respondents began to buy more because, for unmarried women, online purchases are mainly accompanied by the acquisition of clothing and fashion items rather than consumer goods for the family.

Female respondents who use recommendations on social networks also began to shop online more after the pandemic. According to the regression analysis, they significantly impact this, with a coefficient of 0.865. This can be explained by the fact that the spread of businesses through social networks in Kazakhstan, especially Instagram, leads to consumers getting used to them. They are very convenient to use as they allow getting video and photo materials about goods directly from sellers. Women who shop much faster in just under 15 minutes also significantly impact the number of online purchases. Table 5 shows the results of marginal predictions.

TABLE 5. Results of marginal predictions

Variables	Delta-method					
	Margin	Std. Err.	t	P>|t|	[95% Confidence Interval]	
Intprof						
Advanced	2.344	.059	39.44	0.000	2.227	2.461
Intermediate	2.482	.090	27.34	0.000	2.304	2.661
Low	3.110	.389	7.98	0.000	2.342	3.877
Gadprof						
Advanced	2.424	.061	39.55	0.000	2.303	2.545
Intermediate	2.385	.085	27.97	0.000	2.217	2.553
Low	1.806	.619	2.91	0.004	.585	3.026
Maristat						
Divorced	2.262	.142	15.86	0.000	1.981	2.543
Married	2.347	.056	41.75	0.000	2.237	2.458
Nor married	2.536	.073	34.57	0.000	2.392	2.681
Timbuy						
30 minutes	2.352	.070	33.55	0.000	2.214	2.491
Hour	2.300	.103	22.29	0.000	2.096	2.503
Less than 15 minutes	2.612	.081	31.88	0.000	2.451	2.774
More than an hour	2.315	.093	24.85	0.000	2.131	2.498
Note: Compiled by authors						

As we can see, the results of marginal effects predictions show a positive effect in almost all variables. It should be noted that the model did not include the place of doing business and using recommendations in social networks. The p-value in all factors is statistically significant, so the data obtained can be interpreted in the following order. For divorced women, their increase by 2.26 percent points led to a rise in purchases after the COVID-19 pandemic by women in Kazakhstan by one percent point. Also, in figure 3

shows the predictive margins of Timbuy with 95 percent, and the Predictive margins of Intprof with 95 percent.

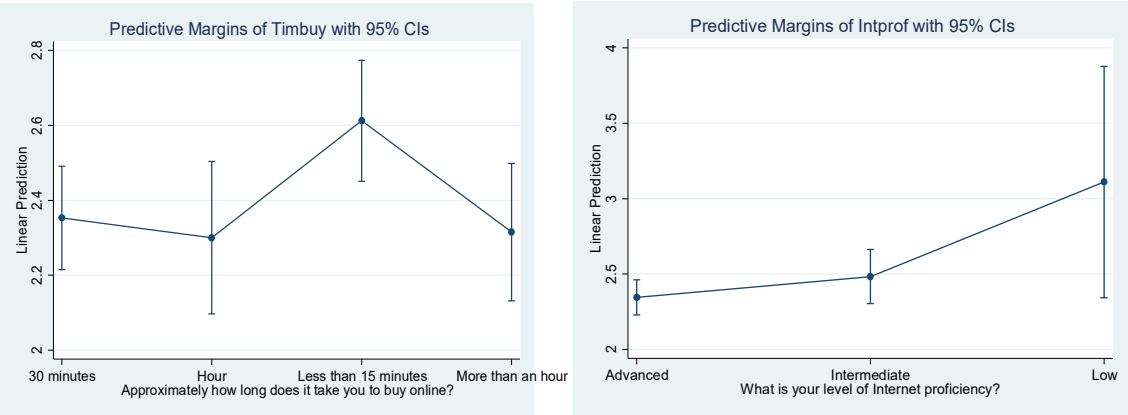

FIGURE 3. Predictive margins of Timbuy and Intprof with 95 percent

Note: Compiled by authors

We see that, as a value of variable Timbuy has no apparent direct relationship with the increase of online purchases. The highest value goes to when women decide to make purchasement in less than 15 minutes (2.6), while when they spend one hour, it shows the lowest predictive margin with 95% CIS approximately 2.3. It is interesting to note the impact of Internet proficiency of women on online purchases, as we see if the proficiency level decreases (low), it is more likely that online purchases after Covid-19 by women increase.

5. CONCLUSIONS

In this paper, the influence of various factors of the respondents of women in Kazakhstan on the change in the number of purchases after the COVID-19 pandemic was investigated. The work used data from a sociological survey conducted on the territory of Kazakhstan among women. The results show that factors such as Internet literacy, family status, working from home, the amount of time to buy online and using recommendations in social networks significantly impact online purchases. E-commerce occupies an essential place in the lives of modern people. In particular, after COVID-19, they began to buy more on the Internet. It allows buyers to reduce the time for searching for and choosing goods. In addition, rural women will have access to world-class goods and can purchase what they cannot find in their localities. For the further development of this segment of the economy, it is certainly necessary to determine the factors that influence the purchasing behavior of women in rural areas. Consequently, the results of this study show the importance of various determinants of buyers' behavior.

Women who work from home began to buy more after the pandemic, as we can see from the regression model with a coefficient of 0.347. The positive effect of this variable on the increase in online purchases after the pandemic by women can be explained by the

fact that many businesses in Kazakhstan switched to online platforms, and women who work from home began to conduct transactions over the Internet more. Not married women also significantly impact online purchases after COVID-19, with a coefficient of 0.274. This suggests that respondents began to buy more because, for unmarried women, online purchases are mainly accompanied by the acquisition of clothing and fashion items rather than consumer goods for the family. Female respondents who use recommendations on social networks also began to shop online more after the pandemic. According to the regression analysis, they significantly impact this, with a coefficient of 0.865. This can be explained by the fact that the spread of businesses through social networks in Kazakhstan, especially Instagram, leads to consumers getting used to them.

To improve rural women's access to uninterrupted and high-quality Internet for the country's governing bodies, it is necessary to take concrete measures. It should be noted that the activity of rural women in online shopping significantly increases the liquidity of many product categories. Another critical issue for Kazakhstan is the infrastructure development for the delivery of purchased goods on the Internet. Therefore, as a scientific and practical recommendation to increase the activity of rural women in online shopping in the post-pandemic period, we can offer the following: (1) training rural women in the literacy of using the Internet and various gadgets, since it will be challenging to develop this direction without proper knowledge of use; (2) easing legislation for those who sell their goods and services to rural women, including tax preferences, etc.; (3) the development of electronic payment systems in online purchases plays a significant role; therefore, account opening and transaction processes should be simplified as much as possible for rural women; (4) of course, the development of logistics, including postal services, which can potentially become a tool for boosting rural women's purchases on the Internet.

In conclusion, the following conclusions can be drawn. Firstly, e-commerce in Kazakhstan has changed considerably due to the COVID-19 pandemic, and it has become a powerful catalyst; secondly, not all categories of goods began to show positive dynamics, as some buyers started to purchase fewer clothes and expensive appliances. Thirdly, new technologies were introduced, and the logistics industry was developed to deliver goods to customers. According to the latest forecasts, the growth of online commerce will continue and gain more popularity. And after the pandemic? While online shopping started out as a requirement amid social distancing measures and contagion fears, there may be no going back from the new normal of retail – especially now that customers see how doable, easy, and fast it is, now that they've been forced to do it.

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