### **Analysis**

How the Residents of Republika Srpska are Changing Their Shopping Habits

# E-commerce as Our New Reality

Observing a ten-year period, the proportion of the population (aged 16–74) purchasing online was 11.8% in 2015, whereas in 2024, it rose to 53.1%.

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More than two billion people worldwide shop online, with a significant proportion conducting their transactions exclusively via the internet. Estimates indicate that in 2017, online shopping accounted for just one-tenth of total global sales, whereas in 2025, this share is expected to rise to 27%. These figures suggest that in the foreseeable future, online shopping could surpass traditional purchasing methods and become the primary form of everyday trade.

With the outbreak of the coronavirus, the introduction of movement restrictions, limitations on business operations and numerous other factors accompanying this global pandemic, e-commerce ceased to be a luxury in 2020 and instead became a daily necessity.

#### Faster and more convenient

Additionally, online shopping has never been as easy and straightforward as it is today. Driving to a shopping centre, searching for parking, endlessly walking through malls, trying on clothes or footwear and then returning home are becoming increasingly rare occurrences.

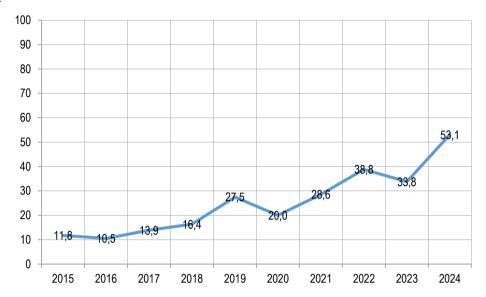
Instead of this entire process, almost everything one desires can now be purchased from the comfort of one's home with a simple click of a mouse, via online stores that are available 24/7, allowing shopping at any time of day or night. One only needs to carefully research the product, place it in the shopping basket, make the payment and within a few days, it arrives at one's doorstep.

#### Republika Srpska

Given the significant attention this topic attracts, we have analysed data related to Republika Srpska, focusing on who most frequently shops online and what they purchase. In Republika Srpska, over 90% of the population aged 16–74 has declared themselves part of the internet population. Slightly more than half of the internet population, 53.1%, are e-commerce consumers of goods and services. The average e-shopper in Republika Srpska in 2024 is an urban resident (58.6%), highly educated (68.2%), belongs to the 25–34 age group (75%) and is a member of a household with a net monthly income exceeding 2,500 BAM (68.2%).

When examining consumer interest in goods and services offered online, the most commonly ordered and purchased items are clothing, footwear, bags and jewellery (66.8%), followed by furniture, home equipment or garden products (41.9%) and sports equipment (22.9%). In 40% of cases, internet services or mobile phone subscriptions are purchased via web applications or websites. For booking accommodation services in hotels or through travel agencies, nearly one-fifth (18%) of e-commerce users opt for online communication.

Data on e-commerce indicate gradual changes in consumer habits. Observing a ten-year period, the proportion of the population engaging in online shopping was 11.8% in 2015, whereas in 2024, it rose to 53.1%



Graph 1. Proportion of the population of Republika Srpska (aged 16–74) who are e-commerce consumers of goods and services, 2015–2024

Furthermore, online shopping is becoming increasingly prevalent for certain types of goods and services, such as clothing, footwear, sports equipment and similar items, as well as among specific population groups, including students and employed individuals. Interestingly, nearly 30% of online shoppers belong to the retired population.

"In recent years, we have witnessed a significant expansion of online commerce, which has permeated every segment of consumer society. People are shopping more than ever and ecommerce has made purchasing even easier and more accessible. However, it has also introduced new risks, as the tendency to buy unnecessary items has increased, sometimes even leading to compulsive shopping. Online shopping is a convenience enabled by technological advancements, saving time and energy. However, if not used properly, it can easily become a trap for excessive and impulsive spending, as well as for the very time and energy we initially intended to save", explains Jelena Nezirović, a graduate psychologist.

An increasing number of delivery vehicles can be observed on our streets. In recent times, considerable attention has also been drawn to the Chinese online marketplace "Temu".

"Another potential reason for the growing desire for online shopping is the way life is presented on social media. Naturally, we strive to make everything in that virtual space appear polished, beautiful and carefree. And to achieve that, we need new items from the super-affordable Temu, Amazon, eBay or other e-commerce platforms. No matter how much we resist installing such applications, they are so highly personalised that, at some point, they will inevitably 'hit the mark' with a product that perfectly fits our curated image, is incredibly affordable, or, perhaps most importantly, is tied to a specific emotional connection", concludes Nezirović.

### ANT: "NO" to e-commerce

Among the vast array of goods and services available online, the least frequently purchased items include printed books, vinyl records, CDs and similar products. This suggests that book enthusiasts and those who prefer listening to music on physical formats remain loyal to traditional shopping methods, opting for in-person purchases.

## Pros of online shopping

- The ability to shop from the comfort of one's home without the need to go out, particularly in adverse weather conditions or during traffic congestion.
- Online stores are accessible 24/7, allowing purchases at any time of the day or night.
- Quick and easy product searches with filtering options based on preferred criteria.
- Discounts, promotions and coupons, as well as the ability to easily compare prices across different retailers.
- Online shops often offer a wider range of products than physical stores, including hard-to-find or specialised items.

## Cons of online shopping

- The risk of fraud, including misuse of customers' payment cards.
- Delivery delays, which, although infrequent, can sometimes occur for various reasons.
- Negative consequences for traditional retail businesses, which must adapt in order to remain competitive.
- Excessive purchasing of non-essential items.
- Overconsumption and impulsive spending.