

DIGITAL TRANSFORMATION IN RETAIL BUSINESS

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Abstract

The way of doing retail business and its form has changed substantially during the course of the last 20 years or so. Under the influence of technology, new retail forms have emerged, as well as the new ways of doing business. Modern retail uses advanced tools in sales processes, all for the purpose to make it easier for customers and to speed up the sales process. The objectives of the digital retail transformation are: the increase of efficiency of sales, time savings when purchasing, costs reductions and higher level of organization and productivity.

As a complex marketing strategy, instore technology is changing retail business, and it has become an integral part of modern retail logistics. By providing digitalised services to customers through their integration, digital retail tools contribute to major changes in the trading business. Trading companies are forced to keep up with the social habits and modern technological tools. By implementation of new technological solutions in retail, to customers are offered simpler and more modern ways of selling. However, it is the customers who decide on the use of these tools in retail, so it is necessary for trade companies to listen to the habits of customers.

In the paper are explored and analysed some of the examples of a retail digital transformation, such as: using of QR codes, buying when using the augmented reality (A-commerce), trade without cash desks and sellers, purchase by means of use of virtual googles, purchase when using virtual assistants, or by omnichannel. There are also some of the examples of trading companies that successfully use these sales tools.

Keywords: retail business, the efficiency of sales, advanced tools, digitalised services to customers, the examples of a retail digital transformation.

1. Introduction

We are witnessing a time of great technological advances that are reflected in all spheres of our life. Every day, we witness an improvement of new technologies that affect our lives, and thus the way we make purchases. Newer technologies lead to a progress and relieves the very process of buying. In addition to the traditional ways of shopping (visiting the point of sale) customers can also use alternative and new ways of shopping. Under the influence of technology, during the last decade the trade has also changed. Due to customer preferences, their way of life, lack of time, and wide range of goods on the market, retailers want to meet the customer's needs to facilitate the purchase process and make it as simple as possible, but also more pleasant. It is for this reason that retail has been digitized. With the smart solutions, new solutions are constantly being found for upgrading of the old forms of retail and developing the ways of selling, for the purpose of the improvement and acceleration of business processes within the company. The implementation of new trends in the trade business complements the offer and gives to the customers a proposition of a new and unconventional forms of sales. The aim of this paper is to define new trends in digital retail business, the way they work and their application

in practice. In this paper are analysed some of the examples of digitizing retail (using of the QR codes, purchasing with the help of the augmented reality (A-commerce), purchasing without need for the cashiers, use of goggles when doing virtual purchasing, and purchasing with the usage of omnichannel).

2. Digital retail

Retail acts as an intermediary subject in the exchange between the wholesaler and the end consumers, i.e., between producers and final consumers¹. Retail is an important factor in the development of each country's economy. The most important feature for assessing the quality of the retail structure is the sales method, which includes organizational and technical-technological factors. The great influence on the retail has the size of the company, location, variety of assortment, retail prices and diversity of demand². The core functions of retailers are: location accessibility, proper timing, appropriateness in retail size, information and lifestyle support³. The digital transformation of a company is a change in a way a company uses digital technologies to develop a new digital business model that helps create

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¹ Segetlija, Z. Commercial business, Osijek: Ekonomski fakultet, 2006.

² Perkov, D., Pavlović, D. Commercial business, Zagreb: Libertas, 2018.

³ Newman, A., Cullen, P. Retailing: Environment and Operations, New York: Pat Bonds, 2002.

and deliver greater value to the enterprise⁴. The process of digital transformation of the company includes the development of an innovative business model, the creation and efficient use of the organization's innovation system when creating new services and products, and the complete reorganization of the system⁵.

Research on the future of in-store technology⁶ proves that retailers face limited resources, and as a result must prioritize investing in technology in their stores. In accordance to the aforementioned study, in order to achieve the largest sales growth, the investment is needed in the quadrant of high practicality and high social presence, in order to improve product vividness, increase in customers experience and increase in sales. The actual potential of information technology in a company's business is realistic, but creating of the business success involves much more than buying software, hardware, and network infrastructure. The use of digital technology in business requires solving problems that, if overlooked, can turn an investment into a cost. Modern business and technology are connected to such an extent that business would be impossible without information technology⁷. Following an e-commerce and its evolution into mobile commerce, the Internet of Things (IoT) will radically transform retail commerce from recognizing the need to engagement after the buying process⁸. For many years, the term IoT has been used only in theory, and only recently we can see materialized examples of IoT in the context of retail. In this form, trade refers to the activity of buying and selling and to the exchange of tangible and intangible products on a large scale⁹.

There is a small volume of literature available on IoT and on how companies can improve the user value of IoT devices through energy savings, asset protection, proactivity, or the personalized experience¹⁰. During recent years, shopping and commerce via mobile devices have been increasingly used. Mobile devices in the context of commerce are devices with a wireless Internet access network that is designed for the mobility of its users¹¹. Mobile devices provide location-based services, and advertising is personalised to the local context. For instance, Uber allows taxis to be called to

the customer's current GPS location and therefore estimates the time of their arrival¹². The operational characteristics of an information-enabled trading company include external business activities of the supply chain and internal business activities. External business activities include: steady partnerships with the suppliers, global markets and production, fast delivery, tightly integrated production and accelerated product development for the market segments. Internal business activities include: shared databases, available information's, a wide range of employee's involvement, decentralization of authority, computer expertise, centralized monitoring, and less hierarchical levels between employees¹³.

3. Some examples of digital retail transformation

We have lately witnessed that we have been seeing black rectangles, i.e., QR codes¹⁴ featured in various places such as catalogues, tickets for social events, they are visible at the shop's front doors, various products and the like. The QR (Quick Response) code is a two-dimensional code created by the Japanese company Denso Wave in 1994, which is a subsidiary of Toyota¹⁵. The initial application of the QR code was in the automotive industry, however, due to its characteristics it as well quickly became popular in other spheres. Unlike with the form of barcode that can store only up to 30 numbers, QR codes can store up to 7.089 characters, so in addition to the numbers of QR codes can store such as Text, Active links, Phone numbers with the activation calls, SMS / MMS messages, Active E-mail, Contact (vCard or meCard) and Calendar Commitment (vCalendar)¹⁶. In order to be able to use QR codes, it is enough to have a smartphone with a camera that has an application for reading installed QR codes; of course the phone must have an Internet connection. One of the most common uses of QR codes is for reading the URL, or scanning the code that will takes us to the specific Website. Quite frequent use of the QR code is also present in prize games, because it can be found really anywhere, ranging from

⁴ Verhoef, P.C. et al. „Digital transformation: a multidisciplinary reflection and research agenda“, *Journal of Business Research* (2019) Vol. 122, 889-901.

⁵ Wessel, L. et al. „Unpacking the Difference between Digital transformation and IT-enabled organizational transformation“, *Journal of the Association for Information Systems* (2020) Vol.22, Article 6.

⁶ Grewal, D. et al. „The future of in-store technology“, *Journal of the Academy of Marketing Science*, (2020), 48, 96-113.

⁷ Severance, D.G., Passino, J. IT in practice, Zagreb: Mate, 2009.

⁸ Bayer, S., Gimpell, H., Rau, D. (2020) IoT-commerce - opportunities for customers through an affordance lens, *Electronic Markets*, Accessed January 5, 2021: <http://www.electronicmarkets.org/archive/upcoming-special-issues/internet-of-things-for-electronic-markets/>.

⁹ Oxford Dictionary (2018) Commerce, Accessed January 15, 2021: <https://en.oxforddictionaries.com/definition/commerce>.

¹⁰ Koverman, C. „Next-generation connected support in the age of iot: It's time to get proactive about customer support“, *IEEE Consumer Electronics Magazine*, (2016), 5(1): 69-73.

¹¹ Junglas, I., Watson, R. „U-commerce: A conceptual extension of e-commerce and m-commerce“. In *Proceedings of the International Conference on Information Systems (ICIS 2003)* (2003) (Article 55).

¹² Turban, E. et al. *Electronic commerce: A managerial and social networks perspective* London: Springer, 2015.

¹³ Severance, D.G., Passino, J. IT in practice, Zagreb: Mate, 2009.

¹⁴ Zagreb school of business (2020) What is QR Code?. Accessed February 15, 2021: <https://pvzg.hr/blog/sto-je-qr-kod-i-za-sto-ga-sve-mozes-koristiti/>.

¹⁵ QR Code Generator (2021) Accessed February 15, 2021: <https://www.qrcode.com/en/>.

¹⁶ Oxidian (2021) Using of QR Codes in marketing. Accessed February 20, 2021: <https://oxidian.hr/primjena-qr-kodova-u-marketingu/>.

newspapers, product packaging and the like. QR codes appear as a link between the online world and the real world. They represent a strong marketing tool by which it can tell a story to the end users and cause them to additionally attach with the brand. QR codes owe their planetary popularity primarily to the development and mass application of smartphones in people's daily lives. It can be said that QR codes are an unavoidable marketing and sales tool¹⁷. A fashion brand Polo Ralph Lauren is one of the major exponents of QR codes. Polo Ralph Lauren uses QR code technology as an extension of his brand. With the help of QR codes, the company continuously works on building of its image and thus establishes an interactive relationship between its brand and its customers, the most common on the point of sale. The Canadian coffee company Ethical Bean, uses QR codes to connect with its customers before and after the sale. After a successful campaign in which they promoted the use of QR codes associated with their products, they confirmed that their business has doubled. In addition to diverting the QR code on the Websites of individual companies, nowadays more and more often, QR codes are used to redirect users to the appropriate profile on social networks (Facebook, Twitter, Instagram, Pinterest etc.). QR codes are possible to develop with the help of the QR generator or service to create QR codes that can be found on the Internet. After creating the code, it can be downloaded from the Internet or saved to your computer and use further when and where necessary. In addition, there are many services on the Internet for the free making of QR codes: which service will be used depends on the preferences and complexity of the task to be solved. QR codes have brought a new dimension in the creation of primarily marketing content, so with their help and through the new media we are able to tell a story to our customers that will connect them even more strongly with the brand and encourage them to opt for company products in the future.

Augmented reality (or abbreviated, AR) is a modified and upgraded image of an already existing reality and makes a part between the real and the virtual world. Augmented reality is a practical method that can create links between social content and physical products, because in this way customers get information's about the products¹⁸. Because of its all-embracing nature and hedonistic values, the experience of augmented reality could help individuals to change consumer attitudes¹⁹. We can say that the time for more serious application of augmented reality in shopping is yet to come. According to some estimates, it is considered that by 2020, 100 million consumers purchased products online and with the help of classical

trade and augmented reality²⁰. If we consider the fact and that the global consumption of smartphones in 2018 amounted to 101 billion dollars (wearesocial.com), augmented reality represents great potential for the food and the retail sector. Augmented reality is one of the latest technologies, which has become increasingly popular during recent years. It can be described as an augmented version of reality, that is, as a combination of virtual and real environment. With the help of computer-generated images of the real world we can change to the enhanced version of a reality for that we reinforce the perception of the physical environment. Augmented reality can manifest in a variety of ways from monitors, to handheld devices and glasses (goggles), becoming one of the essential links between retailers and brands that makes the shopping experience simpler, but at the same time more personal for the customer. There are several different types of augmented reality, each of which aims to address different issues and has a slightly different application. Not all of the kinds are appropriate to manufacturing or retail applications, but their capabilities are developing. Marker-based augmented reality is also called the image recognition. An example of this is when cameras are built into an augmented reality device that read QR codes or the two-dimensional codes, and consequently provide information to the user. This use of augmented reality is very common, but it is not flexible due to the necessity of the existence of markers. Augmented reality that doesn't use markers is location-based. It uses a combination of sensors to accurately detect and map the real-world environment with the camera system. With the cameras on their smartphones, users can access information about their environment. This type of augmented reality is currently most widely used and implemented in various technologies; it's often used to access retail discounts. Projected augmented reality works by projecting artificial light onto real physical surfaces. The most well-known application of this type of augmented reality is in the laser projection of 3D interactive holograms in the air. Outline-based augmented reality recognizes different objects. This method has found its application in architecture for outlining buildings. Augmented reality based on superposition or overlap, recognizes objects and can replace the whole object or part of it with a larger display. This type of augmented reality is mostly often used in mobile applications, social networks and real sales facilities. The greatest advantage of augmented reality is the possibility of interactive three-dimensional display of the real objects or products in a demonstrative way, on this way creating a strong impression on the consumer. Augmented reality causes

¹⁷ Webizrada (2020) QR Code, Accessed February 20, 2021: <https://webizrada.org/qr-kodbar-kod-novog-vremena/>.

¹⁸ Karpischek, S., Michahelles, F. „my2cents—Digitizing consumer opinions and comments about retail products“. Internet of Things (IoT), Tokyo (2010).

¹⁹ Fogg, B.J. *Persuasive Technology: Using Computers to Change What We Think and Do*, San Francisco: Kaufmann Publishers, 2003.

²⁰ Gartner Predicts (2017) Marketers, Expect the Unexpected, Accessed January 25, 2021:

<https://www.gartner.com/en/marketing/insights/articles/gartner-predicts-2017-marketers-expect-the-unexpected>.

consumers to react emotionally to the product, which has an impact on increased awareness and a positive impression of the brand itself. Also, the augmented reality enables a very simple presentation of products through experiential marketing provided by augmented reality technology. The basic components of augmented reality that contribute to marketing achievements are the ability to connect to almost anything, with obtainable high level of interactivity, technology portability, business intelligence, and a measurable rate of return on investment²¹. Augmented reality is well accepted by users because its focus is not only on the product or service being promoted, but the user experience and his overall experience is put in the foreground. According to the Forbes Council, significant annual growth is expected at a rate of 75.72% by 2022, which will reach \$ 117.4 million by 2022. Insufficient research into augmented reality and a lack of literature for the purpose of education and informing the users about how to use and apply augmented reality could be considered as the biggest drawback of this technology. Also, there are none of the measuring instruments and the criteria in existence by which it should be demonstrated concrete benefits for the consumers of augmented reality and the companies. It is possible that some of the side effects, such as dizziness or nausea, may occur on the first prolonged encounter with augmented reality. However, according to previous user experiences these are transient and short-term effects that result from the human body's habituation and adaptation to novelties from the environment²². For the purpose of the long-term impact analysis, it requires a longer period of application and use of augmented reality technology. All those who follow sports especially football have had the opportunity to see one of the applications of augmented reality in everyday life. The offside line in the broadcasts of football matches on real images of football fields is an actual example of the application of augmented reality in everyday life. Augmented reality has globally shown a full range of its capabilities through Pokemon Go play, and thus clearly confirmed that it is a bigger hit than virtual reality, which may be due to the fact that it does not create a complete world around us but simply implements particular details within what is actually around us. And that is why this technology is revolutionary for retail²³. It is actually the smaller stores that have the chance to compete with the biggest „players” in their industry, with the help of

augmented reality. With the help of AR, retailers can allow their customers to try on shoes or clothes and see how they fit without actually doing so in the wardrobe. In this way, the sales process itself can be significantly simplified and accelerated; and with the warmth of customer's home one can enjoy online shopping having the same shopping experience as if we were in a real sale place.

Globally speaking, the trend of introducing automatic cash registers has been present for the last fifteen years, and in the past few years it has also appeared among retailers present in the Republic of Croatia. The German retail chain Real has introduced automatic cash registers to about forty of its stores in 2004²⁴. The first retail chain in Croatia to introduce automatic cash registers was the Slovenian „Mercator”, followed immediately by the domestic retail chain „Konzum”. The primary goal of introducing automatic cash registers in retail facilities was to speed up the process of payment of selected products, without the subjective influence of employees at the cash register on the payment process itself. The process of introducing cash registers itself has encountered with many difficulties, primarily the resistance from employees who saw them as a threat to their jobs, as well as distrust of older customers in such technological solutions. The disadvantage of automatic cash registers is that they offer only the possibility of paying by card. During the period of application, significant benefits of automatic cash registers have been shown for those customers who buy only a few items and pay by a credit / debit card, thus significantly saving time they spend at the cash register. Automatic cash registers show their benefits at the largest sales formats and with the younger customer population, while in smaller sales formats, classic cash registers with sales staff still have an advantage. In the Republic of Croatia, today it is very rare to come across to the point of sale that have implemented automatic cash registers. The continuation of the development of automatic cash registers is moving in the direction of RFID technology, which is becoming a leader for stores²⁵. Radio Frequency Identification (RFID) technology could very quickly replace bar codes on products, and product identification will be done wirelessly²⁶. In the storage business and application in animals, RFID technology has largely come to life in practice. There are already a number of large stores in America that have become cash-free zones. Amazon has introduced the Amazon

²¹ Turbow, M. Augmented reality marketing strategies: the how to guide for marketers, Manchester: Hidden Creative Ltd. 2011.

²² Havens, J.C. (2013) The Impending Social Consequences of Augmented Reality, Accessed January 15, 2021: <https://mashable.com/2013/02/08/augmented-reality-future/#IN900U8AfsqF>.

²³ Deželić, V. (2017) Augmented reality is not a trick, but a lifeline for the future of local retail, Accessed January 15, 2021: <http://www.ictbusiness.info/kolumne/prosirena-stvarnost-nijetrik-nego-spas-za-buducnost-lokalne-maloprodaje>.

²⁴ Deutche Welle (2020) Automatic cash registers, Accessed January 25, 2021: <https://www.dw.com/hr/trgovine-sa-automatskim-blagajnama/a-228284712>.

²⁵ Segetlija, Z., Knego, N., Knežević, B., Dunković, D. Trade economics, Zagreb: Novi informator d.o.o., 2011.

²⁶ Dunković, D., Ružić, D., Jurić, Đ. Information technology in the function of trade progress in recession, Zagreb: Ekonomski fakultet Zagreb, 2010.

Go concept in its stores where there is no scanning and billing at the checkout but the store itself charges what you choose. Walmart in its store in Dallas allows customers to scan the products they have decided to buy via their smartphones and, when leaving the store, they only show the e-invoice they received via the payment application. By reducing the number of cashiers, traders will significantly reduce their labour costs. It opens their opportunities to invest such saved funds in an additional business improvement or to realize investments in new business. To get an idea of what sizes are involved, we will cite the example of America where about 3.5 million people work at the cash registers. For the Republic of Croatia, there is no exact data on how many people work exclusively at the cash registers, but it is known that about 100.000 people work in wholesale and retail trade in Croatia. In time, cashiers will not disappear from stores, but it is certain that their number will decrease²⁷. The fact is that on the four automatic cash registers comes one cashier speaks enough for itself about the savings that this technology brings.

Shopping is no longer a problem and is becoming something that could be very simple in the near future and something that we could do from our households with the help of virtual goggles. We will be shopping in virtual stores very soon. Since shopping using virtual goggles is something new, opinions on it are still divided. Some individuals considered it as a progress, but some are resisting to it just like everything else that comes as a novelty. The younger generation is looking forward to virtual shopping and perfecting it very quickly, while the older generations still see it as something that causes big changes that they are not ready to implement. Virtual goggles preferably have been applied in the gaming industry, and later their application has been implied on a large scale. Their application is versatile, and among other things they are applied in medicine, education, tourism, military industry, etc. The very idea of using virtual glasses began long ago in the 30's of the last century (SF writer Stanly G. Weinbaum wrote *Pygmalion's Spectacles*, the story of glasses that allows the virtual reality). Shortly after it, virtual goggles developed and are improving day by day and their application is gaining ever more share. As already mentioned, their development began in the early 1990s in the gaming industry where several manufacturers made prototypes (SEGA, NINTENDO, etc.), but failed to encourage widespread production and application due to the fact that the production itself was extremely expensive. In the course of the last twenty years, we have witnessed a huge development of this technology and virtual goggles have become something that is affordable and possible to obtain very easily. Of course, as with everything else, there are different classes and pricing and therefore, different types of goggles with different possibilities of

application. What has not yet been sufficiently researched and what is still much talked about is that the use of virtual goggles has harmful consequences and that their frequent use leads to nausea, headaches and some other adverse health effects. This segment of safe use and possible harmful effects are still being researched and scientists are making judgments about whether their use is harmful to users. Virtual product testing is also not something new, but the application has not yet taken on a large scale. Many retailers have to make adjustments so that customers can make purchases in their stores with the help of virtual goggles. In addition to preparing their products, retailers must either develop or implement one of the developed applications to enable customers to try out their products or to make a purchase. Currently, the most developed segment of sales where the virtual goggles make their use is the segment of cosmetics and sales of the goggles, where product development is present day by day and where marketing investments are the highest. The financial results of these companies have enabled the biggest step forward in the development of purchasing through virtual goggles. Sales of cars, white goods, clothing and footwear and other products using virtual goggles are still not so developed, but there are also positive examples. Currently, most major brands are working on the development of applications to enable the smooth sale of their products and to ensure secure shopping for customers. Selling through virtual glasses allows for an additional increase in sales, especially in the time we are living (COVID 19 pandemic). Unlike the online way of shopping, this way of shopping causes a reduction of dissatisfied customers, and thus keep savings, because returns are reduced to a minimum. Virtual shopping in retail is still not sufficiently developed, but day by day offers some new opportunities. With it, to the customers products can be better presented and also customers can more easily meet their wishes and their needs. In a way, shopping using the virtual goggles does not have to be dull experience and can bring a certain fun for the customer when using it. It allows its customers to make purchases outside the stores, and to try certain products before the purchase. The use of virtual goggles can also be within the store itself, where they are used to ensure the testing of certain products, without the need to leave the sales premises. Some of the car showrooms offer virtual goggles for the customers to try and experience driving of a new vehicle models without having to leave the showroom. Using VR is extremely interesting when you want to show some goods that are expecting to arrive to the store in the near future. The buying of travel packages is an interesting experience, because before the packet purchasing, by using VR goggles you can experience the destination where you want to go. Even on the Internet, you can see different places and

²⁷ Jutarjni list (2020) Cashiers are an endangered species, Accessed January 20, 2021: <https://novac.jutarjni.hr/novac/novcanik/blagajnice-su-ugrozena-vrsta-zbog-razvoja-tehnologija-uskor>.

destinations that you want to visit. In the course of 2017, virtual reality has becoming accessible to the consumers and it is no longer focused solely on entertainment but also on something that is taking an increase share in our daily lives. The definition of virtual reality derives from the merging of the two worlds: virtuality and reality. Reality represents the world we live in, that is, everything we can experience and feel as human beings, and virtuality represents an area that is close to reality, but the individual is not positioned in the real but in an artificially created environment²⁸.

A virtual assistant is a person who does work for someone else and for such a work receives compensation. The question is what is the difference between an employee and a virtual assistant. The answer to this question gives us a better picture of who the virtual assistant really is and only when we get to know such thing, we can evoke the meaning of such person. The difference between a virtual assistant and an employee is, first of all that the virtual assistant is not a company's employee, he does not have to work in the company milieu, so we are obliged to pay him only for the part of the work we've agreed on, therefore he works with his equipment and in times when it suits him. Unlike the virtual assistant, the employee is obliged to come to work in a given time, so the duty of an employer is to provide him or her with everything necessary to do the job. Employer shall pay the employee pay when he isn't working, i.e., when the employee has taken a vacation, sick leave, etc. For the Virtual Assistants are presumed to be the persons who are top experts in what they offer for their support. In the Republic of Croatia, there are still a relatively small number of virtual assistants and very few of the employers have heard of them, as well as the opportunities that a virtual assistant can contribute to a company. For the time being, the largest number of virtual assistants is focused on the provision of services such as preparing annual (final) accounts and general activities related to accounting, preparation of presentations and other documents necessary for business companies (such as reports and various business analysis), market research, creation and maintenance of Websites, recruitment services for the new employees, buying and selling services and other types of services. When it comes to shopping with the help of a virtual assistant, we have still not come to the favourable solution, and there are very few examples of this type, but it is to be assumed that in the future we will see examples where companies will hire virtual assistants to make certain purchases for them. For now, what it can be assumed is that some of the companies hire virtual assistants to make a purchase of cars, machinery and equipment, office paper, products and

services on their behalf, because they either do not have enough of their own time or knowledge and what is the most important, they do not have enough information's to make the right decision for their company. Those companies that recognize and find quality virtual assistants will surely achieve better results in their business.

Omnichannel is a multiple sales approach that is integrated into one whole and aims to offer a unique user experience. Omnichannel uses multi-channel approaches, while multi-channel approaches do not have to make an omnichannel experience. The multiple-channel approach to sales allows the customer to solely choose through the which channel they will examine the product they are interested in. The customer goes through the purchasing segments and realizes the final purchase when the customer can realize certain benefits for future purchases, but the greatest acquired privilege is the shopping experience²⁹. Omnichannel is a way for retailers to combine the online and offline user experience, with the hint of a Web shop and a physical store where customers communicate and interact with the brand. Factors of a good omnichannel system are³⁰:

- Convenience; today's customers have little time at their disposal, and therefore it is necessary to organize the ways of interaction with the customers, so that customers will get the requested information as soon as possible.

- Consistency; trust is one of the most important elements of today's buying process, and consistency is one of the most important parts in the process for the trust establishment.

- Relevance; today's customer expects that all the information's at his disposal are up-to-date, accurate at all times, that the interaction with the brand is personalized and adapted to customer's shopping habits.

- Empowerment; retailers who act on their customers through all stages from inducing an interest to decision making, for the customer to make a purchase, and also the subsequent customer care by which we actually educate the customers on how to make the best purchase decision.

- Agility; The development of technology is extremely fast and retailers who want to constantly provide their customers with an optimal user experience and to keep them, they need to constantly work on improving their processes. Analytical tools provide an extremely large amount of useful data that can provide information's in which direction to introduce changes and adaptations. Through omnichannel we want to achieve a unique experience of communication and shopping through all the channels (offline, online and mobile), to maximally

²⁸ Virtual Reality Society (2016) What is Virtual Reality?, Accessed January 10, 2021: <http://www.vrs.org.uk/virtual-reality/concepts.html>.

²⁹ Orendorff, A. (2018) Omnichannel vs Multichannel, Accessed January 05, 2021: <https://www.shopify.com/enterprise/omni-channel-vs-multi-channel>.

³⁰ Kruhek, I. (2019) Omnichannel strategy, Accessed January 10, 2021: <https://progressive.com.hr/?p=2293>.

simplify processes for customers, digitize offline trading and to improve customer satisfaction and to increase their loyalty.

3. Conclusions

The current situation that is caused by the Covid - 19 pandemic has led purchase on which the majority of customers have used to have developed in some another direction. This is where the development of online shopping has mostly taken place, but at the same time the development of virtual shopping has increased. Although we are still most satisfied when we can try certain products before the decision to actually buy them, we are currently somewhat limited and the shopping on which we are used to has become difficult around the world. The growing popularity of virtual product testing is attempt to make up for the actual departure and shopping we are used to. Every company wants to have better business results and that is sometimes difficult to achieve with the existing employees. There are many examples where companies

are forced to look for employees outside the system in order to be able to bring about changes in the business that will enable them an achievement of better results. For the case of the virtual assistant, the agreement on the payment of their service is related to the work the virtual assistant is obliged to do through the period that was agreed in advance. Thus, companies can achieve savings in their business and hire experts for the part of the work that needs to be done during the particular time. With this in mind, some savings can be realised and such resources can be deployed elsewhere in the business. In the future, investing in the development of virtual purchasing is a vehicle that will make it easier to make the purchase itself, but also this investment poses certain risks. For this reason, preparations need to be properly done in order to succeed and realize this way of selling. The analysed examples of forms of digital trade indicate a modern approach to trade that has a tendency of development. Given the fact that the consumers quickly adapt to the use of new technologies and sales methods, trade companies should certainly consider to introduce digital sales methods in their business practice.

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