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THE GROWTH OF THE DIGITAL RETAIL SERVICES MARKET IN A DOWN ECONOMY: PROBLEMS AND PROSPECTS

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ABSTRACT:
Rapid developments of information technologies and transition to the digital national economy require consumers and business communities to reconsider their behavior patterns. In this case the past 2020 served as a digitization catalyst. The authors proceed with the research of the digital services market and its segments. In the framework of the study, of particular interest is the digital retail services market development in a down national economy in 2020, caused by the new Covid-19 coronavirus infection pandemic. Retail services market is a promising and the most important market segment, integrated into a weekly human life cycle providing goods on the B2C market. The aim of the research is to reveal trends in the digital retail services development in a down economy and to identify the priority areas for this digital market segment development in the medium term. The research objectives are to consider the development trends of online stores and the relevance of marketplaces and mobile applications in the conditions of changing consumer behavior patterns, to identify which prospects of retail development to target in the context of national digitization.

The methodological basis of the research comprises analysis, grouping and comparison. The forced change in the consumer behavior patterns and the introduction of a number of restrictions for entrepreneurs have led to changes in the entire retail market landscape and a shift to the digital segment. Additionally, the business community has also changed. A number of retail businesses were forced to withdraw from the market as it was impossible to carryout their activities under new conditions.

KEYWORDS: digital service, crisis, digital services market, retail, marketplace, online store.

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Introduction

The past 2020 has had a major impact on the macroeconomic development trends. As the issues of the national economy digitization are among the national priorities, the significance of introducing digital technologies into certain segments of the services sector is largely due to the specifics of these services.

Methods

The given research is based both on the findings available from studying various companies, and a number of scientific works on the digital services market in general [Usova N.V., Loginov M.P. 2020], the digital retail services market development under crisis and pandemic [Loginov M.P., Usova N.V. 2020a, 2020b], the regional digital retail services market [Loginov M.P., Usova N.V., Nedorostkova E.E. 2020], the specifics of the e-commerce development in the Russian Federation [Kochieva A.K., Dalakova A.N. 2019; Petrichenko O.V., Timofeenko M.A. 2018; Skvortsova N.A., Chentsova K.G. 2020; Tsukanova O.A., Serikova A.A., Torosyan E.K. 2019; Cheklaukova E.L., Kazakov A.R. 2019], the digital trade development in the context of the digital economy [Gevorgyan L., 2017; Pile Ya.E., 2019] and other works.

In her article Pervushina A.V. says in particular, that 'The key e-commerce trends are associated both with the extensive development of distance selling, which will cover not only million-plus cities, but also smaller ones with less than 500 thousand residents, and with qualitative development: growth of purchases from mobile devices, the B2B segment development, the online range expansion. The high market dynamics will alter the institutional environment: the number of the traditional retail businesses switching to the online retail format will be growing, the market of aggregators and marketplaces will be actively consolidated, the transformation and functional enhancement of logistics companies will continue.' [Pervushina A.V., 2018 P.10] And the year 2020 witnessed such a transformation.

Results

The restrictions imposed in connection with the spread of the new Covid-19 infection significantly influenced the digital services market in general, and its digital retail services segment in particular.

First, a decreasing income level of enterprises and organizations, as well as bankruptcy in various fields of activity owing to low demand and lack of funding to carryout entrepreneurial activity. Thus, small businesses from various segments of the service sector going bankrupt made 35%.

Second, unemployment growth in response to staff redundancies either because of organization closure or due to staff optimization.

Third, the decline in the key macroeconomic indicators of the national economy.

Enterprises and organizations from various fields of activity had to review their work model and implement digital interaction tools both at corporate level and for their target audience. Most enterprises faced lack of financial resources to pay wages and other obligatory payments, an increase in accounts receivable, a decrease in demand for goods and services and the following deterioration in financial performance.

It is particularly important for enterprises and organizations to meet customers' requirements and pursue the strategic vision of business development. It is now that digitization of business activity is becoming very important. Moreover, this is of primary importance in interaction with consumers, but here companies themselves, as business units, should be ready for digital changes.

Remarkably, if we look at the digital maturity of commerce in comparison with other industries, a very notable fact can be observed (Figure 1).

As can be seen from Figure 1, the digital maturity level of commerce in Russia is second only to the banking sector, but at the same time, both areas are rather closely interconnected and the development of one area stimulates the development of the other, which is very important in the context of increasing competition not only between countries at the global level, but also at the industry and corporate levels.

At the same time, the retail services market digitization is limited due to the social reluctance to actively use digital technologies in daily life. The low level of digital literacy and lack of trust to digital companies have become a destabilizing

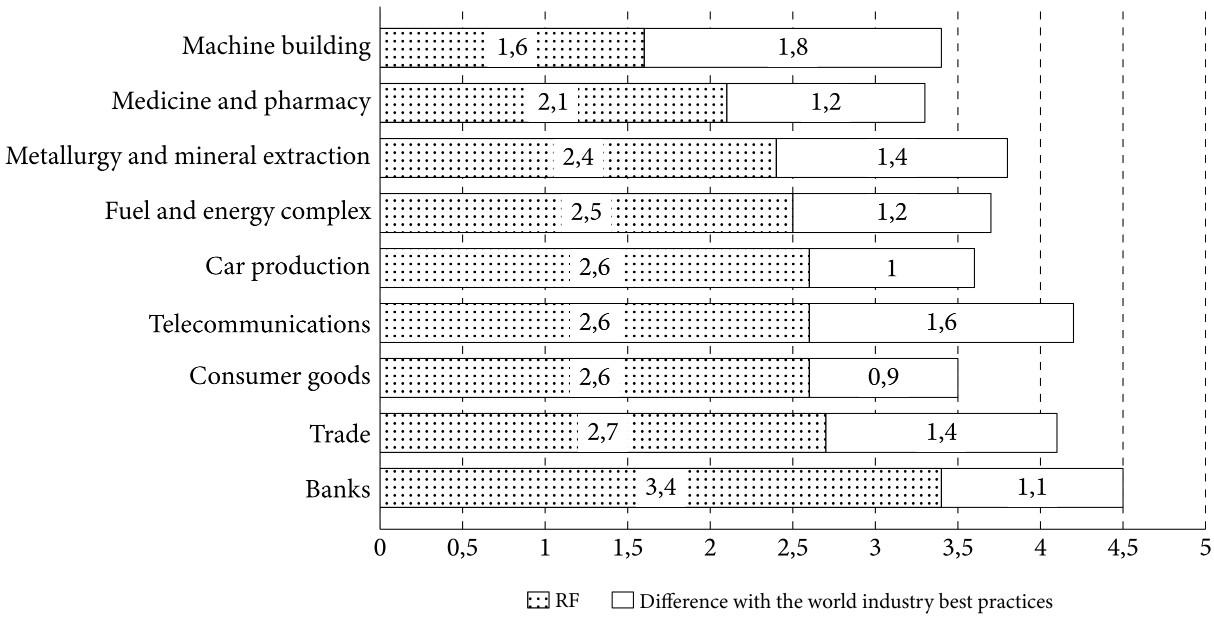

Figure 1 – Assessment of digital maturity level by industries for all sectors of activity
Source: SAP and 'Deloitte' Research: How to increase digital maturity— from strategy to implementation. URL: https://news.sap.com (accessed 27.03.2021).

Table 1 – 10 largest online stores in Russia

Online store	Turnover, bn rubles	
	2019	2020
1. Wildberries	210.6	413.2
2. Ozon	80.7	197
3. Citylink	90.4	132.7
4. DNS	53.7	116.7
5. М.Видео	57.5	113.2
6. eldorado.ru	27.58	53.7
7. Lamoda	40	52.9
8. apteka.ru	34.2	50
9. Aliexpress.ru	no data	49
10. pokupki.market.yandex.ru (In 2020 experts combined all the 'Beru' and 'Ya.market' sales into one store)	no data	44

Source: 100 largest online stores 2020 from Data Insight. https://e-pepper.ru/news/100-krupneyshikh-internet-magazinov-2020-ot-data-insight.html (date of access 03.05.2021).

factor on the way to the digital services market development in general and retail in particular.

In addition, because of the crisis and restrictions, the population was forced to master digital technologies, particularly, to learn how to choose, order and pay for services without leaving home and, most likely, very many will not return to the previous service consumption format. After all, consumers are getting the opportunity to choose at any time and from any device with Internet access.

According to the SberIndex laboratory and the 'OFD Platform' IT company, the share of non-cash trade turnover in Russia reached 55.9% in VI quarter of 2020 and amounted to 54.1%over the entire 2020, which is 4.9 p.p. higher than the level of 2019 (49.2%) and one more all-time high[1].

As the Association of Internet Trade Companies[2] reports, in 2020 the national digital retail services market demonstrated a considerable growth compared to 2019. So, for example, the market turnover exceeded the 2019 indicators by 58.5% and reached 3.2 trillion rubles. Moreover, the trend is expected to continue and reach an indicator of 3.745 trillion rubles in 2021. It is also important to mention that the growth is characterized by the reorientation of the target audience to the local market. Cross-border trade decreased from 29% in 2019 to 14% in 2020.

Also, the ranking results of the largest online stores in 2020 are of particular interest. Note that the authors of this rating do not distinguish between online stores and marketplaces.

As can be seen, judging by the 2020 results, marketplaces occupy the leading place as the most convenient and demanded platforms for consumers. Further, we are going to have a closer look at the performance of major marketplaces in the national retail digital services market.

Another important point is that the retail digital services market development is significantly affected by the level of digital technologies penetration.

Thus, according to Mediascope[3] research company, in February-November 2020, the average of 78.1% of the population of the country over 12 years old used the Internet at least once a month, and on average, 71.1% of the RF population used the Internet over the day.

At the same time, depending on the age group, the digital technologies penetration level varies quite significantly. So, for example, almost 100% of the 12 to 24 age group used the Internet at least once a month. Also, the indicator value exceeded 90% among the population under 44. The indicator value for the 45 to 54 age group is 84.2%. Moreover, from those in the age group of 55 years and older, 49.7% went online.

Note that the mobile Internet is in greater demand, as indicated by the following data[4]:

– mobile devices to access the Internet are still used as the main ones by the RF population of all age groups. Besides, the average daily mobile Internet audience was 65.2% of the country population, and 27.1% used mobile devices to access the Internet at least once a month.

– the average daily exclusive mobile audience was 23.9% of the total RF population. And the largest share (over 30% of the population) of exclusive mobile users is observed in the 25 to 54 age group.

Also, among the digital technologies penetration trends in 2020 the following ones can be distinguished from a survey conducted by the Institute

[1] The 'non-cash' cities and regions in Russia. Results of IV quarter and year 2020. URL: https://sberindex.ru/ru/researches/reiting-beznalichnykh-gorodov-i-regionov-rossii-itogi-iv-kv-i-2020-g (date of access 20.03.2021).

[2] The Russian online trade market in 2020. URL: https://ict.moscow/research/rossiiskii-rynok-internet-torgovli-v-2020-godu/ (date of access 20.03.2021).

[3] Internet audience in Russia in 2020. URL: https://mediascope.net/news/1250827/ (date of access 20.03.2021).

[4] Internet audience in Russia in 2020. URL: https://mediascope.net/news/1250827/ (date of access 20.03.2021).

for Statistical Studies and Economics of Knowledge of the Higher School of Economics:

– 76% of the respondents now use digital tools more often to address everyday issues.

– 49% of respondents installed additional applications and programs.

– 34% of respondents mastered a new skill, and 48% are planning to do so in the near future.

– most typically, digitalized are information search, public services and entertainment content, as well as sale of goods and services. And it is important to note, that, although a high level of digital technology penetration is characteristic for these types of activities, they are still not completely transferred to digital space.

Furthermore, even considering the fact that over 70% of respondents purchased goods and services in the digital space, the traditional method of services consumption was not rejected.

The 2020 economic crisis served as a catalyst for marketplaces development. The largest marketplaces operating on the RF national market include AliExpress, Goods, Ozon, Wildberries, Yandex.Market. Each of which enjoys great demand and, in the conditions of crisis, has also undergone transformation considering the trends in the global and national economy.

According to the results of the 'Sellers on the Russian marketplaces' research[6] the 2020 trends looked as following:

First, marketplaces have become the fastest growing online sales channel.

Second, for more than half of the sellers (55%) using marketplaces to sell goods, this is the main or the only selling channel.

Third, the most popular sales channel is the own online store (41% of sellers). Almost half of marketplace sellers (45%) do not use online store or website for selling.

Fourth, the expectations which became the reasons to start selling on marketplaces:

– wider audience and growingsales (79%)
– selling own products in other regions (42%)
– increased product awareness (37%)
– digitalization (29%)
– reduction of product sales costs (20%)
– start of sales (18%)
– current trends following (13%)

Along with that, each of the functioning marketplaces has its own specifics. Consider the characteristics of key marketplaces in the national digital retail market.

There are 5 key marketplaces in the national market: AliExpress, Goods, OZON, WILDBERRIES and Yandex Market.

The demand for these marketplaces among both sellers and buyers on the national market of the Russian Federation is illustrated in Figures 2 and 3.

As can be seen, the leading positions are occupied by OZON, the Russian segment of AliExpress and WILDBERRIES, which sets the development trends of the national market. However, the pandemic has affected its activities.

In particular, in 2020 goods could be purchased only on advance payment conditions, although before the pandemic the postpaid method was used and customers could pay for the purchased goods upon receipt.

Now, let's consider the number of direct visits to the website (Figure 3).

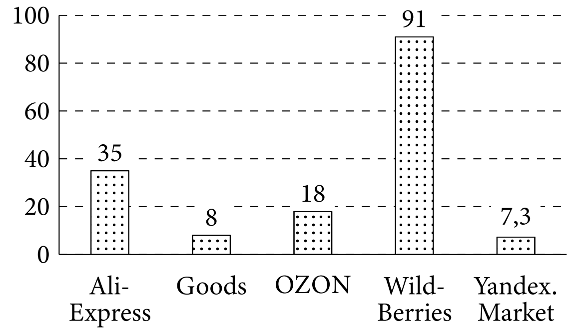

Figure 2 – The number of sellers in major marketplaces, 1000s

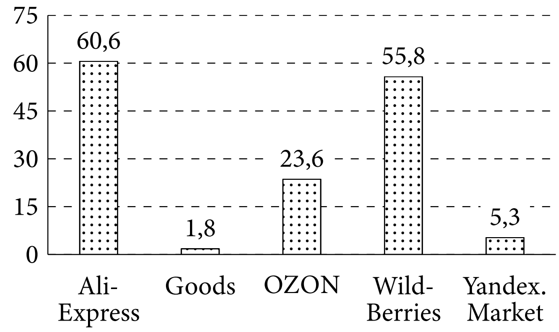

Figure 3 – Average monthly direct visits to the website, mlns

Compiled by: Sellers on the Russian marketplace https://datainsight.ru/sites/default/files/DataInsight_SellersOnMarketplaces2020.pdf (date of access 20.03.2021).

[5] Digital practices of the Russian population under self-isolation https://issek.hse.ru/news/438496284.html (date of access 20.03.2021).

[6] Sellers on the Russian marketplace. https://datainsight.ru/sites/default/files/DataInsight_SellersOnMarketplaces2020.pdf (date of access 20.03.2021).

Table 2 – Comparative characteristics of the key marketplaces operating on the national market of the Russian Federation

Marketplace commission	Procedure for receiving money by sellers	Payment methods for customers
AliExpress		
5% or 8% depending on the category of goods	After the client has confirmed the receipt of the goods or after the buyer's protection period expired, the money is transferred to the seller's personal account and is available for withdrawal to the current account. On average, sellers with draw money 8 days after payment.	Bank cards, Google Pay, electronic money (Yandex.Money, QIWI, WebMoney), from a mobile account (MTS, MegaFon, Beeline, TELE2), Wire transfer, online banking (Tinkoff, VTB, Post Bank, MTS Bank and others), cash payment in terminals, payment by installments.
Goods		
From 3% to 22% depending on the goods category + cash and settlement service (1,5%)	After receiving funds from the buyer, Goods.ru transfers the funds with commission fee deducted to the seller's account: weekly charges for the goods arrive on Tuesdays and Fridays; compensation for bonus rubles (if the buyer used the loyalty program tool) - on Wednesdays.	Installment with Halva card, Sovest' card, Tinkoff card, Home Credit Bank card, Russkii Standart Bank card. Cash to courier. By bank card online or to a courier. Bank card online or to a courier.
OZON		
from 4% to 15% from 01.02.2021 depends on the category	1.Payments arrive twice a month, on the 15th for sales from the 16th to the 31st, and on the 25th for sales from the 1st to the 15th of each month 2.Every day (in test mode) - the money is transferred to the seller's bank account the next day after the operations are done minus refunds and additional services provided over the day.	Bank cards (Halva, Sovest', Home Credit, Ozon.Card). Apple Pay, Google Pay. Yandex.Money, credit and installments from partner banks, Ozon installments, Faster Payment System, gift certificates. Ozon account.
WILDBERRIES		
from 1% to 15% depends on the category of goods	Weekly, once every 7 days.	Bank cards, QR-code payment (FPS)
Yandex Market		
2% whatever the category of goods + acquiring (1%)	The buyer paid for the goods immediately upon ordering - the money will be transferred the next day. The buyer has chosen to pay upon receipt - the money will be transferred after the 'Delivered' status. The buyer used promotional codes - payment will be transferred to the seller's account by separate transactions: separately amount paid by the buyer, and separately - remuneration for the discount provided.	Bank card. Sberbank Spasibo bonuses. On credit. At the post office or courier - in cash. At pickup points and postamat stations - in cash or by card. Yandex.Plus points.

Compiled by: Sellers on the Russian marketplaces. https://datainsight.ru/sites/default/files/DataInsight_SellersOnMarketplaces2020.pdf (date of access 20.03.2021).

Here we can observe a broadly similar picture if viewed from the perspective of consumer leaders, although there are certain differences. The most popular is AliExpress, while OZON and WILDBERRIES retain the top three positions and Goods marketplace is not that popular with consumers.

Out of the entire set of the key marketplaces under consideration, the leading product category in WILDBERRIES' traffic only is clothing, footwear and accessories. For the rest of the aggregate marketplaces, the leader is technical devices and electronics.

Further, we will consider the differences in payment methods, commissions and the procedure for receiving money by the seller (table 2).

Additionally, the development of the national digital retail services market in 2020 was under the considerable influence of the quality of logistics services provision, which became particularly important in the context of self-isolation and the urgent need to reduce the contacts.

The DataInsight company has published the results of the 2020 e-commerce logistics services market research[7]:

– The e-commerce market growth was 44%. Moreover, the new coronavirus infection pandemic has had a significant impact on the development of this field. According to experts, if not for the pandemic, the growth would have made only 29%.

– The average growth in e-commerce from 2011 to 2019 was 28%. In 2019 it accelerated— mainly due to investments of large stores and marketplaces in advertising and infrastructure. According to Data Insight's estimates, the average growth of e-commerce in the period of 2019 to 2024 will make 33.2%.

[7] Logistics for e-commerce 2020. URL: https://datainsight.ru/sites/default/files/Logistics_2020.pdf (date of access 20.03.2021).

– For the period from 2021 to 2024, further growth is predicted in terms of such indicators as the e-commerce market volume and its retail share. So, judging by the 2021results, the market volume is expected to make about 3.3 trillion rubles (7.2 trillion rubles– in 2024), and the market share in retail trade will go up from 11% in 2021 to 19% in 2024.

– At the same time, the market growth is not expected to be as explosive as a result of the 2020 pandemic. The value of the indicator will be decreasing. Thus, in 2021 the market is expected to grow at 34%, and in 2024 –at 27% only.

– The number of online buyers has increased. The first three months of the quarantine restrictions alone brought in at least 10 million new buyers into online trade.

– Transition to remote work, which made it possible to move to the outskirts or small towns, has significantly contributed to the development of regional logistics.

– The increased security requirements have reduced the number of visits to conventional retail facilities, which has led to a substantial increase in demand for consumer goods, including food. So, in the first six months of 2020, the growth was 4.3 times. Moreover, the demand for non-contact delivery emerged.

– The growing relevance and need for business development on the Internet

– The trend towards unions and collaborations. For example, in April 2020, carsharing entered the delivery market (a 'Delimobil' and 'Pyaterochka' partnership) and in May 2020, the 'Pochta Rossii' took up the delivery of medicines. Another bright example is 'Wildberries' marketplace, which fulfilled the logistics of the offered goods using entirely their own resources. In 2020, the marketplace switched to a new model, in particular, giving suppliers an opportunity to sell goods from their own warehouses. Later, the marketplace began to cooperate with logistics companies and retailers regarding the delivery of orders. For example, 'Wildberries' signed an agreement with companies such as '5 Post', 'Sberlogistika', 'PickPoint' and 'Pochta Rossii'.

– Development of the network of pickpoints and postamats

– The pandemic has changed the Russian trading model and has significantly accelerated the digital transformation of retailers. Sales in all conventional segments decreased, and the greatest negative consequences were typical for the members of the market who did not use digital channels at all.

– Strengthening competition for online customers leads to the complication of the tools used. In particular, companies providing logistics services are becoming increasingly important. And the most attractive ones are those with a well-developed logistics network, both in terms of area coverage and the number of pickpoints or other order-issuing facilities in a particular settlement. According to Boxberry, more than 60% of online customers are regional buyers, and the leading regions considering the number of customers are St. Petersburg, Tatarstan, Krasnodar area and also Nizhniy Novgorod, Rostov, Samara, Sverdlovsk and Chelyabinsk regions.

– Logistics companies, retailers and marketplaces are developing their networks. Thus, judging by the 2020 performance results almost all market participants expanded their networks by 2-3 times. The majority of the networks consist of their own and partner access points.

– 92% of the access points and parcel terminals are located in cities. So, Moscow has 12.8% access points and parcel terminals, St. Petersburg - 5%, Ekaterinburg - 1.8%, Nizhny Novgorod and Samara - 1.6% each, Novosibirsk and Rostov-on-Don - 1,5% each, Chelyabinsk and Krasnodar - 1.3% each and Kazan 1.2%.

As mentioned above, the digital retail services market development is closely related to the financial services digitalization. So according to Sber-Index[8] the share of spending in the digital space was 11.8% of the total volume making 19.5% of non-cash turnover. Moreover, a group of consumers who used electronic and digital retail services periodically before the pandemic demonstrated stable spending redistribution in favor of online purchasing. In turn, consumers who did not use digital services before the pandemic returned to their previous behavior pattern.

In the conditions of the pandemic, consumers preferred to purchase goods either from 'corner

[8] Потребление после пандемии: онлайн-пользователи стали больше тратить в интернете, «консерваторы» остаются офлайн https://sberindex.ru/ru/researches/potreblenie-posle-pandemii-onlain-polzovateli-stali-bolshe-tratit-v-internete-konservatory-ostayutsya-oflain (дата обращения 20.03.2021

stores' or online platforms. Malls and shopping centers are not in demand during the pandemic. Digitalization is a key factor in retail development, which makes it possible to create new business models and change the customers' needs and behavior.

Thus, in 2020, the following trends of the digital retail services development can be distinguished[9].

First, online sales and popularity of marketplaces have been explosively growing. Moreover, this trend will continue in the future, due to the more favorable prices for goods in comparison to conventional stores and quite inexpensive or free delivery of the purchased goods.

Second, the strong growth of the e-commerce segment is illustrated by the exceeding share of respondents who prefer digital retail services as opposed to the traditional ones when buying New Year gifts. Here, one may talk about the growing demand for omnichannel trade, providing for interaction with the consumer at any time and on various platforms saving the interaction history.

Third, consumer habits transformation. If, before the COVID-19 pandemic, the representatives of millennials and generation Z were the main target audience for digital retail services, in 2020 other groups of the population also turned to digital services. Yet, the degree of involvement in the process of purchasing and consuming digital services varies.

Next, the structure of demand for various goods and services has changed. In particular, the leading positions take such categories as home, beauty and health goods (+ 151%), games (+ 129%), goods for pets (+ 115%). The demand for clothes and accessories has decreased because of self-isolation.

Last, the demand for mobile applications has also changed. For example, by the 2020results, the demand for mobile applications was the following: food delivery 36%, social networks 33%, retail shopping 33%, podcasts and music 28%, finance, streaming video, and food / alcohol delivery - 27% each, games 25%, video conferencing 24%, news 22%, home workouts 13%, children training 11%, training for adults 9%, stress relief and productivity 7% each, and none of the above 16%.

Of particular interest are the results of the 'Consumer behavior in mobile applications 2020: Russia'[10] research by Criteo. So, the most popular in terms of using the mobile applications during the Covid-19 pandemic were social networks (38%), food delivery (32%), retail shopping (28%), news (26%), streaming video (25%), podcast and music (24%), food / alcohol delivery (22%), video conferencing and games 20% each, home workouts (10%), children training (9%), adult training (8%), stress relief and productivity 6% each, none of the above (16%).

Additionally, during the 2020 pandemic, many paved the way to non-food (30%) and food (21%) online shopping. Buying goods in mobile applications and food ordering and delivery attract 21% respondents[11] each.

The results of the survey conducted in February 2020 by Raiffeisenbank[12] are also worth noting:

– Most often, the Russians buy from super- and hypermarkets or corner shops. 52% of respondents buy everyday goods online.

– Almost 50% of Russians have started more often to pay for purchases online. And most often they buy online clothes and shoes (65% respondents), household appliances (59%), cosmetics and hygiene items (56%), food (40%), childcare items and toys (39%), books, music and films (36%), home improvement goods (34%), DIY and craft goods (30%), software and games (22%).

– 94% of respondents use bank cards to pay for purchases. The popularity of online payment and bank cards is explained by the speed of transactions, as well as the possibility of receiving cashback and bonuses.

– 28% of respondents also use wire transfer and contactless payment services.

– 16% of respondents also have digital cards to pay online or via NFC.

– Almost half of the respondents also use cash for their daily expenses. At the same time, the demand for cash has decreased. 62% of respondents note that they pay in cash out of habit, and 49% - because they were asked to pay this way in a store or transport.

[9] Online consuming in 2020: trends and forecasts [electronic resource] // RETAIL.RU. To retailer and supplier. URL: https://www.retail.ru/articles/onlayn-potreblenie-v-2020-godu-trendy-i-prognozy/ (date of access 09.01.2021)

[10] Consumer behavior in mobile applications 2020: Russia [electronic resource] // The official website of the Criteo company URL: https://www.criteo.com (date of access 09.01.2021)

[11] Loyalty in self-isolation: how consumers discover new online stores [electronic resource] // The official website of the Criteo company URL: https://www.criteo.com (date of access 09.01.2021)

[12] Raiffeisenbank: the Russians are less often using cash to pay for purchases: Russia [electronic resource] // The official website of Raiffesenbank URL: https://www.raiffeisen.ru (date of access 20.03.2021)

– 57% of respondents prefer to transfer money to each other by telephone or card number, 44% of respondents - using bank card details, 34% - via contactless payment services and 12% - by wire transfer to an e-wallet.

In general, 53% of users responded that they have discovered at least one type of online shopping, which they are going to use in the future.

It should be noted, that if earlier digital retail services were perceived as an additional format of interaction with the target audience, in the context of the crisis and pandemic, these services enjoyed the greatest demand and popularity among consumers.

Digital services in retail sector are gaining priority as a development area under crisis, because they contribute to business costs reduction and, at the same time, allow to further interact with the target audience.

The digital commerce development provides accessibility of goods and services for the end consumer, levels off territorial differences in terms of analogue services availability. For retailers, the most relevant is the transition to the Internet, which allows them not only to provide a certain sales volume, but also to increase their competitiveness level. Success in the market is no more directly dependent on the size of the company itself, and the costs of opening and operating a digital retail enterprise are considerably lower, which is also an incentive for the active development of this segment of the national digital services market.

Here, a number of factors can be identified that prevent digital retail services from a more rapid growth.

First, the product, considered as a potential purchase, cannot be touched. And this is an important aspect for certain potential clients.

Second, doubts about the quality of the goods purchased online.

Third, certain fears about who to contact in case of problems when purchasing goods online and difficulties associated with the return of goods.

Following the results of the research[13] conducted by the 'Association of Electronic Communications' together with the 'National Research University of the Higher School of Economics' and Microsoft, in terms of the impact of the COVID-19 pandemic on the national business expansion, the most demanded tools in Russia in the near future will be 'tools for online communications' (44% of respondents), 'tools for automated communication with clients' (9%). Also, the contribution of digital channels to the company's total revenues will also grow. In particular, by the end of 2021, the share from digital channels in the company's total revenues will increase, and the events of spring 2020 have become a catalyst for the digital transformation.

Interpretation

As can be seen from the above, the development of the digital retail services market has a number of positive aspects for consumers and the national economy.

First, the transition of competition from the analogue space to the digital one, which is illustrated by the dominance of individual online stores or marketplaces. Some of the bright examples are Amazon and Alibaba, which have transformed over the course of their existence and are the most demanded digital platforms at the global level.

Second, the digital retail services market development allows to customize and personalize offers for consumers, balancing the influence of the spatial aspect.

Third, the rise of innovative startups in retail field.

Next, the opportunity to improve the efficiency of business activity through the digital retail services provision. For instance, volume of costs for opening and operating a digital store is significantly lower than that of a conventional one.

Then, improving the competitiveness of national retailers.

Finally, improving the quality of life of the population owing to the round the clock availability of digital retail services. In addition, the availability of services is not affected by the materialization level of goods.

Although the pandemic and economic crisis have positively influenced the digital retail services development, in the authors' opinion, there are certain problems to be addressed in the near future.

First, the low level of established digital skills among consumers and digital technologies among sellers.

Secondly, the high differentiation of federal districts in terms of the level of digital retail services

[13] New highlights of digital transformation: how spring 2020 will affect the Russian business [electronic resource] // The official website of the Russian Association for electronic communications URL: https://raec.ru (date of access 09.01.2021)

development, which negatively affects national indicators.

Third, there is a fairly high level of public distrust to digital technologies and representatives of the retail industry in the Internet.

Next, lack of strategic documents aimed at developing and improving the digital retail services market. Regarding the fact that the digital segment of the national economy is a strategic development priority area, the development of these strategic documents is gaining importance and relevance both at national and regional levels. At the national level, key priorities should be identified and risks in the digital retail market revealed. In turn, at the regional level, the specifics of the territory itself and also, the development features of the digital retail services market should be considered in strategic documents. In particular, for some territories the emphasis on conventional trade is characteristic, for others the significant constraint to the digital segment development is the insufficient level of digital technologies penetration into the life of society.

Further improvements to the sales system and the digital retail services development will enable to reduce the spatial aspect influence, ensure the development of multi-format and the possibility of choice for the consumers. When providing traditional retail services the location of the seller, the level and the quality of the service provided are key factors. Under the conditions of the coerced self-isolation and transition to the Internet, seller recognizability, quality of goods, payment and delivery terms are of particular importance. In turn for the seller, digital retail services provide an opportunity to keep their market share and maintain interaction with the target audience, but using digital technologies. Besides, manufactures and consumers can interact at various platforms (online stores, marketplaces).

The future is digital. It is the adaptation to new products and technological solutions, the ability to provide digital services, which determine the retailers' competitiveness level in digital economy.

In the coming few years, the following technologies will have a major impact on retail development: robotics, drones, 3D printing, virtual reality (VR), Internet of things (IoT), new client interfaces, cloud technologies, blockchain, augmented reality (AR) and artificial intelligence. (AI).

The digital technologies globalization has already changed consumer needs and behavior patterns. In the conditions of the national economy digital transformation, these processes will intensify and will be expressed in the increased share of digital trade and a shift in emphasis from traditional retail facilities to digital ones.

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РАЗВИТИЕ РЫНКА ЦИФРОВЫХ УСЛУГ РОЗНИЧНОЙ ТОРГОВЛИ В УСЛОВИЯХ КРИЗИСА: ПРОБЛЕМЫ И ПЕРСПЕКТИВЫ

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АННОТАЦИЯ:

Активное развитие информационных технологий и переход к цифровой национальной экономике требуют от потребителей и бизнес-сообщества пересмотра своих моделей поведения. Прошедший 2020 год стал в данном случае катализатором внедрения цифровых технологий. Авторы продолжают исследование рынка цифровых услуг и его различных сегментов. В рамках данного исследования представляет интерес развитие рынка цифровых услуг розничной торговли в контексте кризисных явлений в национальной экономике в 2020 году, обусловленных пандемией новой коронавирусной инфекции Covid-19. Рынок услуг розничной торговли представляет собой перспективный и наиболее значимый сегмент рынка, встроенный в еженедельный цикл жизнедеятельности человека и предоставляющий товары на рынке B2C. Целью исследования является выявление трендов развития цифровых услуг розничной торговли в условиях кризиса и определение приоритетных направлений развития данного сегмента цифрового рынка в среднесрочной перспективе. Задачами исследования являются рассмотрение тенденций развития интернет-магазинов, выявление трендов востребованности маркетплейсов и мобильных приложений в условиях изменения модели поведения потребителя, а также определение перспективных направлений развития розничной торговли в условиях цифровой трансформации национальной экономики. Методологическую базу исследования составили анализ, группировка, сравнение. Вынужденное изменение модели поведения потребителя и введение ряда ограничений для предпринимателей привели к изменениям ландшафта рынка услуг розничной торговли в целом и переориентации на цифровой сегмент. Кроме того произошли изменения и в бизнес-сообществе. Ряд предприятий розничной торговли был вынужден уйти с рынка в виду невозможности осуществления своей деятельности в новых условиях.

КЛЮЧЕВЫЕ СЛОВА: цифровая услуга, кризис, рынок цифровых услуг, розничная торговля, маркетплейс, интернет-магазин.

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