

EXECUTIVE SUMMARY

“An Analytical Study of Online v/s Offline Buying Behaviour of Consumers of Western India for Selected Durable and Non Durable Products”

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Summary of the Thesis

1.0 INTRODUCTION

The market has undergone a lot of changes with the changing economy. In a home economy, work was divided between family members, with males doing things like hunting and fishing and females doing things like fruit picking and land cultivation. Their secret to success was self-sufficiency. Then came the barter system, in which things were exchanged for goods. As a result, commerce evolved from providing items at a fixed location in exchange for commodities to selling them during religious festivals or areas where a large number of people gathered, eventually giving birth to trade centres. The Town Economy was the next phase, where local marketplaces were formed and production began. Then came international commerce, which is defined as trade between two or more nations with geographical coverage. Last but not least, globalisation has created a borderless globe, providing businesses with a competitive advantage. As a result, we are now living in a multinational market.

To buy or acquisition of an object or service that is often paid for via the exchange of money or another asset with another person or entity. In order to buy anything of value, buyers must first determine what that item or service is worth in monetary terms. Buying roles relate to the tasks that one or more people may do in the process of making a buying decision. Buyer behaviour refers to the decisions and actions people undertake to buy products or services for individual or group use. It's synonymous with the term "consumer buying behaviour," which often applies to individual consumers in contrast to businesses.

A consumer's buying behaviour may be divided into many categories. Consumer goods can be either durable or non-durable. Non-durable consumer products may be distinguished from long-lasting consumer goods. Appliances and vehicles are examples of durable items, which have a life expectancy of more than three years on average. Non-durable items are often eaten or used on the same day they are brought. Consumables such as food and clothes are examples of nondurables.

Consumers' buying behaviour may also be divided into two categories: buying for necessities and buying for pleasure. Consumer staples are buys that are made out of necessity and include items such as food, paper towels, toilet paper, and other things that are required on a daily basis. Buying that people make because they want to is not necessary and is called "consumer discretionary expenses." Consumer discretionary expenditure includes items such as the buying of an iPhone or the cost of a trip. Buying services, such as a tax preparer or a haircut, fall under the category of consumer buying.

The consumer behaviour or buyer behaviour is influenced by several factors or forces. They are:

- a) Internal or Psychological factors
- b) Social factors
- c) Cultural factors
- d) Economic factors
- e) Personal factors.

Electronic commerce, sometimes known as E-business, has had a significant impact on a wide range of industries. Buying and selling have been transformed as a result. It has transformed the mindset of the customer. It has transformed the decision-making of consumers, and the physical activities connected with the choice-making process have decreased substantially. Consumers' utilising the internet may enhance the performance of their company. They can develop and exploit commercial possibilities with increased efficiency and speed. They may create commercial value. Using linked networks increases the consumer's chances of acquiring higher-quality items at lower prices, resulting in happier consumers. It saves time and ensures speedier transactions and delivery. These changes are not only in the mindset of the customer but also cause huge changes in consumer behaviour. Consumer behaviour is the decision-making process and physical action participated in when analysing, buying, utilising and disposing of products and services. Online buying is a type of electronic commerce that enables buyers to transact with sellers directly over the Internet using a web browser or a mobile app. Consumers can find a product of interest by going to the retailer's website directly or by utilising a buying search engine to search for alternative vendors. The search engines show the availability and price of the same goods at several e-retailers. Offline buying is the traditional way of buying being present at the counter or buy or store. Consumers can find a product of interest by going to the retailer's buy directly or by visiting alternate vendors.

Products refer to the goods and services that are provided for sale by the firm in the market. When items are offered for sale the consumers are not only interested in the physical qualities of a product but a collection of tangible and intangible elements that meet consumer demands. William J Santon described a product as "A product is a set of tangible and intangible attributes including packaging, colour, price, manufacturer's prestige, retailers' prestige and manufacturers and retailers services which buyer may accept as offering the satisfaction of wants and services" Hence the word product refers to anything that may be supplied to a

market for attention, acquisition, or use to meet a consumer's needs. The Goods are classified on the basis of use, durability and tangibility.

2.0 REVIEW OF LITERATURE

A study of various available literature on the subject matter helps the researcher gain insight about the addressed areas of the study subject. The extent of understanding about the subject issues helps the researcher determine the direction her research needs to take and through such understanding, design or adopt methodologies that need to be followed to reach the useful and verifiable further findings about the study subject.

Considering the subject of the study, literature reviewed includes studies linked to the following four categories:

1. Buying Behaviour
2. Online Purchase
3. Offline Purchase
4. Durable Products.
5. Non-Durable Products
6. Relation Between the buying methods and buying behaviour.

In the thesis, the chapter on Review of Literature dwells upon various available study papers in the aforesaid areas and the research findings. This has been particularly helpful not only in the theory of the study subject but also in better understanding of the data collected and its analysis.

3.0 RESEARCH METHODOLOGY

In this chapter, an attempt has been made to discuss in detail the research methodology and its various components used by the researcher in conducting the research study. The research study was undertaken in the Western Region of India. The researcher attempts to present in brief the research process and research methodology used for the analysis of the data collected from the states of the Western Region of India.

This chapter provides the research design, objectives, the nature and source of data collected for the study, and details about the research tools used for the research purpose. This chapter also provides a brief overview of the independent and

dependent variables under study and provides the limitations and delimitations of the study. It also gives details about how the hypothesis was developed.

Statistical packages and their tools and techniques, such as SPSS and Excel, have been used for analysing the data and testing the hypotheses developed by the researcher.

3.1 Rationale of the Study

Online buying has created a new generation of consumers who like to buy online. Getting anything by a click of the mouse, right from fashion accessories to jewellery, apparel, electronic items, crockery, home appliances, personal care products, and more. Along with offline buying, which still lets the consumers feel the entire experience of buying, besides saving us time from visiting an offline store and staying away from the hassles involved, one can gain an additional advantage, i.e., saving a lot of money. This study focuses on consumer's buying behaviour for durable and non-durable products, either online or offline. The researcher, through the research study, has made an attempt to understand the association between the buying behaviour of consumers and different modes of buying for various durable and non-durable products in western India. The researcher has also attempted to study whether there is any difference in buying behaviour with respect to online buying and offline buying for durable and non-durable products. In addition, the study also investigates various factors that influence the buying decisions of consumers.

3.2 Statement of the Problem

The scope of the study is limited to examining the buying behaviour, the linkage between the mode of buying, various factors affecting the decision and the ones that influence the decision of buying and their impact on consumer's in states of Western India viz., Gujarat, Maharashtra, Rajasthan, Goa, U.T. of Dadra Nagar Haveli and Daman and Diu. A structured non-disguised questionnaire was used to collect the primary data from the target consumers. The representative sampling units were selected consumers from the state of western India.

“An Analytical Study of Online v/s Offline Buying Behaviour of Consumers of Western India for Selected Durable and Non-Durable Products”

3.3 Research Objectives

The study broadly compares online v/s offline buying behaviour with respect to selected durable and non-durable products. The objectives are:

1. To compare the demographic variables of consumers in terms of online and offline buying.
2. To study the factors that motivates the consumer to go for online buying.
3. To study the factors that motivates the consumer to go for offline buying.
4. To study and analyse the factors related to problems faced while buying and restrict the consumers for online buying:
5. To study the factors influencing the consumer to switch from offline buying to online buying.
6. To study the factors influencing the consumer to switch from online buying to offline buying.
7. To examine the relationship between factors and online buying and offline buying.
8. To study and analyse the impact of COVID 19 on buying behaviour within different selected states.
9. To suggest appropriate measures for improving the buying behaviour of durable and non-durable products for online and offline buying.

3.4 Benefits of The Study:

- This study contributes to understanding the difference in the buying pattern.
- This study attempted to provide recommendations and suggestions which will be beneficial for marketers to improve their buying behaviour.
- This study helps sellers to identify the areas of improvement that are needed to increase the level of customer satisfaction.
- This study not only provides sound literature for academic and research scholars to pursue further research in the future but also provides a scope for further research.

3.5 Research Design:

A combination of two types of research design is used in this study, Descriptive Research, Analytical Research and Explanatory Research. Descriptive is due to the fact-finding characteristics of consumers, their satisfaction level, buying behaviour and their impact on purchase. The study is explanatory due to its ability to explain why online or offline buying is occurring, elaborate, extend or test the theory. The study is analytical due to the characteristics of its analysis. It involves a sound and scientific analysis of

data with the help of measures of central tendency, measures of variation, hypothesis testing, correlation and regression analysis.

3.6 Research Methodology:

The researcher in this section, makes an effort to outline the different aspects of the research methodology. The researcher has already put forward the various aspects of research, such as the rationale of the study, basic terms, objectives, hypotheses of the research study and research design. Research Methodology also covers other important areas viz., sources of data or information, sampling decisions, drafting of questionnaire and data analysis and interpretation of research studies. The result, findings, implications, conclusions, recommendations, and suggestions of the research study will follow thereafter.

3.7 Sources of Data

3.7.1 Collection of Primary Data

Primary data was collected from the target consumers of the selected states and Union Territory. A structured, non-disguised questionnaire was also administered to get the valuable responses of the respondents.

3.7.2 Collection of Secondary Data

Secondary data has been collected from reliable and authentic sources like various online and offline newspapers; research journals; published as well as unpublished reports; websites, and search engines. A suggestive list of the journals included, viz., Journal of Marketing Research, Journal of Marketing Science, Journal of Marketing, and the Journal of the American Marketing Association. The researcher has also made use of various websites and search engines available on the Internet and the relevant data that has been used for the purpose of the study has been taken from books, journals and electronic media.

3.8 Pilot Survey

Pilot Survey and Pre Test of Instrument : The questionnaire has been pre tested on the 217 consumers. Thereafter necessary modifications were incorporated on the observation of pilot study. The questionnaire thus modified was administered among the sample information.

3.8 Research Instrument

The researcher used a structured, non-disguised questionnaire to collect the primary data from the respondents. The respondents were from four states and 1 Union Territory (i.e., Gujarat, Maharashtra, Rajasthan, Goa, UT of DNH and Daman & Diu) of Western India. The questionnaire contains four sections. The first section of the questionnaire relates to the demographic profile of the respondents. The second section of the questionnaire includes questions relating to preferences. The third section of the questionnaire incorporates questions pertaining to buying behaviour. The fourth section of the questionnaire incorporates questions pertaining to the impact of Covid 19 buying behaviour.

3.9 Sample Decision

In this research, the sample design was used on the basis of the suitability and availability of the requisite sampling frame. Here, the convenience sampling method is preferred and used by the researcher to select the respondents.

3.9.1 Population

All consumers (Children, Youth and Elderly People) of selected Western India constitute the population for this study.

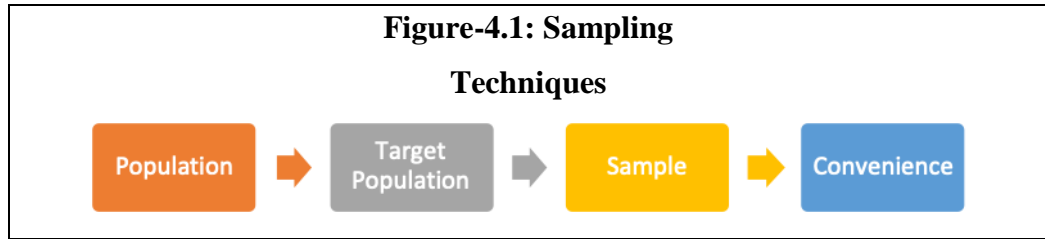
3.9.2 Target population

Target Population for this study is the selected consumers (children, youth, and elderly people) of Gujarat, Maharashtra, Rajasthan, Goa and U.T. of DNH and Daman & Diu in general and the selected cities of Gujarat, Maharashtra, Rajasthan and Goa state.

3.9.3 Sampling Techniques

Convenience sampling has been used for this study due to the data requirements and its diversity. No other sampling techniques are found to be more appropriate than convenience sampling. The researcher has selected four major states of Western India viz. Gujarat, Maharashtra, Rajasthan and Goa. From the selected states, various major cities have been selected, considering their importance.

The sampling techniques is drawn as under



3.9.4 Sampling Frame

The consumers of selected state of Western India are taken as the sample frame of the study.

3.9.5 Sampling Unit

The selected consumers (children, youth, and elderly people) of Gujarat, Maharashtra, Rajasthan, Goa and U.T. of DNH and Daman & Diu of selected state of Western India are considered to be sampling unit for the purpose of this study.

3.9.6 Sample Size

To find out the appropriate number of samples, researchers have used the Sample Size formula for the standard error of the proportion as below:

$$\text{SampleSize (n)} = \pi (1-\pi) z^2 / D^2$$

Where,

N	Sample Size
Π	The estimated population proportion (based on the literature review and researcher's judgment) estimates that 40% (0.40) of the target population (Consumers) are making use of online tools for buying.
Z	The level of confidence is 95% and the associated z value is 1.96.
D	The level of precision and desired precision is such that the allowable interval is set as $D = P \text{ (Sample Proportion)} - (\text{population Proportion}) = 0.05$.

This formula is taken from the book “Marketing Research – An Applied Orientation” by Naresh K. Malhotra (Sixth Edition) Pearson Publication, pp. 377-379

Calculation of Sample Size

$$n = \pi (1 - \pi)^2 D^2$$

$$n = \frac{0.40 (1 - 0.40)^2 (1.96)^2}{(0.05)^2}$$

$$n = \frac{0.40 (0.36) (3.8416)}{0.0025}$$

$$n = \frac{0.5531904}{0.0025}$$

$$n = 221.27$$

$$n = 222$$

So, the sample size rounded off to 222.

Also, based on the calculated sample size of 221, also determine the total sample size. Considering the 4 major states namely Gujarat, Maharashtra , Rajasthan , Goa and 1 U.T. of DNH and Daman and Diu as strata, the total sample size for this research is (221 x 7) 1547.

Sample Size for a Research Study

Table 3.1: Sample Size for Research Study

Sr. No.	Name of the States	Children	Youth	Elderly People	Total
1	Gujarat	125	125	125	375
2	Maharashtra	125	125	125	375
3	Rajasthan	125	125	125	375
4	Goa	75	75	75	225
5	Union Territory of Dadra Nagar Haveli, Daman & Diu	50	50	50	150
6	TOTAL	500	500	500	1500

3.9.7 Sampling Design:

For the given research study, the researcher has applied a nonprobability sampling design followed by a convenient sampling method that was used to draw representative samples. The consumers of the selected western region, i.e., four states and 1 union territory, and thereby major cities from this region were considered for questionnaires.

3.9.8 Sampling Method:

Considering the nature of the research study, a convenient sampling method has been used by the researcher in the research study.

3.8.9 Sampling Media:

Primary data using a structured non-disguised questionnaire was collected from the consumer's selected western region i.e four states and 1 union territory and thereby major cities from this region.

3.9 Drafting of the Structured Non-Disguised Questionnaire:

A structured, non-disguised questionnaire was put to use to measure the selected consumers' buying behaviour for durable and non-durable goods through online buying or offline buying. The final draft of the questionnaire was prepared after conducting a pilot study so as to make the required changes and alterations in the questionnaire.

The first section of the structured questionnaire dealt with the collection of the demographic profile of the consumers' viz., gender, age, residential location, state, marital status, qualification, occupation, income, family type, earning member in the family and number of members in the family.

The second part of the structured questionnaire included items related to preferences in buying methods. A 5-pointer scale is used and is defined as 1 equals highly preferred, 2 equals preferred, 3 equals neutral, 4 equals least preferred, 5 equals not preferred.

The third part of the structured questionnaire included items related to experiences of buying online buying and offline buying. The section covered 7 questions to measure the buying behaviour and experiences of the consumers on a 5-point scale defined as 1 equals highly preferred, 2 equals preferred, 3 equals neutral, 4 equals least preferred, 5 equals not preferred.

The last part of the questionnaire covered questions relating to the impact of Covid 19 on the buying behaviour of consumers. Taking into consideration the main objective of the research study and the other objectives, based on the review of literature, the researcher drafted the questionnaire.

3.10 Reliability and Validity of the Questionnaire

The study is valid if its measures actually measure what they claim to and if there are no logical errors in drawing conclusions from the data (Garson, 2002). Therefore, different steps were taken to ensure the validity of the study. The theories that have been selected for the study were clearly described and the research question has been formulated based on the previous theories. To check the content validity of the questionnaire, various experts in the field of academics and psychologists from different organizations were contacted and the components of the questionnaire were modified as per their instructions.

According to Garson (2002), reliability is a measure of the extent to which an item, scale, or instrument will yield the same score when administered at different times, locations, or populations, when the two administrations do not differ in relevant variables. The objective is to make sure that if another investigator followed the same procedures and used the same case study objects, the same conclusion would be made.

Cronbach's Alpha Reliability Index was used to evaluate the internal consistency of each construct. Hair et al. (1998) suggest that an acceptable level of reliability index should be maintained at a minimum of 0.5 in order to satisfy the early stages of research, and over 0.7 is considered to be a good level.

3.11 Statistical Techniques used for analysing the Data:

For analysis and interpretation, the collected data were processed, classified and tabulated using appropriate statistical techniques. They are briefly described below:

- 1) Frequency distribution, Cross tabulation and percentage:** The use of frequency distribution, cross-tabulation, and percentage to comprehend the nature of data and to make meaningful comparisons is beneficial.

- 2) **Measures of Central Tendency and Dispersion:** It is used for arriving at mean and dispersion i.e variation from mean among various respondents.
- 3) **Mean and Standard deviation:** A mean is a measure of central tendency that identifies and compares the central tendency. The standard deviation is a measure of dispersion that indicates how far something deviates from the mean.
- 4) **Correlation and Regression Analysis:** Pearson's product-moment correlation coefficient is used to determine the cause and effect connection between the dependent and independent variables. The regression analysis determines how effectively a collection of variables explains the dependent variable, as well as the direction and magnitude of its influence on the dependent variable.
- 5) **Parametric and Non-Parametric:** Parametric and non-parametric tests are used for testing relevant hypothesis.

3.12 Variables under Study

Table-3.2: Variables under Study

Independent Variables	Dependent Variables
<ul style="list-style-type: none"> - Demographic Variables (Age, Gender, Marital Status, Family Type, Family Monthly Income, Occupational Status, Decision Maker, Number of Earning Members) - Physical location of employees (Selected Western Region States and cities) - Frequency of Buying - Price - Return Policy - Convenience - Tangibility - Quality - Trust - After Sales Service 	<ul style="list-style-type: none"> - Buying Behaviour With Market Type

3.13 Hypothesis

- 1) **H₀₁:** There is no significant association between demographic profile and the mode of buying.
- 2) **H₀₂:** There is no significant relation between purchase decisions for durable products and the mode of buying

- 3) **H0₃:** There is no significant relation between purchase decisions for non-durable products and the mode of buying.
- 4) **H0₄:** There is no significant association between residential location and the mode of buying.
- 5) **H0₅:** There is no significant association between state and the mode of buying.
- 6) **H0₆:** There is no significant association between trust and the mode of buying.
- 7) **H0₇:** There is no significant association between selected states and problem faced while buying online.
- 8) **H0₈:** There is no significant association between selected states and kinds of problem faced.
- 9) **H0₉:** There is no significant association between selected states and Reasons for not buying online.
- 10) **H0₁₀:** There is no significant association between price and the mode of buying.
- 11) **H0₁₁:** There is no significant association between Convenience and the mode of buying
- 12) **H0₁₂:** There is no significant association between return policy and mode of buying.
- 13) **H0₁₃:** There is no significant association between tangibility and the mode of buying.
- 14) **H0₁₄:** There is no significant association between quality and the mode of buying.
- 15) **H0₁₅:** There is no significant association between after sales service and the mode of buying.
- 16) **H0₁₆:** There is no significant association between the frequency of buying durable products and the mode of buying.
- 17) **H0₁₇:** There is no significant association between the frequency of buying non-durable products and the mode of buying.
- 18) **H0₁₈:** There is no significant association between reasons for switch from offline market to online market and mode of buying for durable products.

3.14 Operational Definitions

- **Durable Products :** Durable goods are good that does not quickly wear out or, more specifically, one that yields utility over time rather than being completely consumed in one use.
- **Non Durable Products :** Nondurable goods are the opposite of durable goods. They may be defined either as goods that are immediately consumed in one use or ones that have a lifespan of less than three years.

- **Online Buying :** Online buying is a type of electronic commerce that enables buyers to transact with sellers directly over the Internet using a web browser or a mobile app. Alternative names are: e-web-store, e-buy, e-store, Internet buy, web-buy, web-store, online store, online storefront and virtual store.
- **Offline Buying :** Offline buying is the traditional way of buying being present at the counter or buy or store. traditional or offline buying implies you may just go to the store, buy or mall and get what you need.
- **Buying Behaviour :** "Consumer behaviour is the study of the process involved when individuals or groups select, purchase, use or dispose of products, services, ideas or experiences to satisfy needs and desires.

3.15 Limitations of the Study

- As the data is collected through the questionnaire, there may be a possibility that consumers may not be fully loyal in answering the questions.
- Due to a busy routine, the consumers may not be able to devote sufficient time to fill out the questionnaire.
- The time constraint is one of the limitations as the data is collected from the consumers of the selected region within a period of one year.
- The cost constraint is also a limiting factor, as the increased sample size increases the cost of data collection.
- The data was collected from five regions. Hence, the result may not be generalized to other regions.
- The present study is limited to the factors affecting choice and buying behaviour for durable and non-durable products in the selected states, viz., Gujarat, Maharashtra, Rajasthan, Goa, U.T. of DNH and Daman & Diu.
- The research study is in the nature of a sample survey therefore, only the representative samples from the entire population of the Selected States have been considered, unlike the entire population of the population survey.
- Errors due to misinterpretation or misunderstanding, or inattention of the selected consumers might or might not have affected results systematically.

- Though the results of the study obtained from selected samples are fairly meaningful, due care should be exercised in extending its conclusions to include conducting a similar study in any other state.
- The researcher has applied quantitative methods in establishing relationships between variables, which is valuable, but, it is also considered weak when applied to identify the reasons for those relationships.

3.15 Delimitations of the Study

- The assumption has been made that all the respondents have access to smartphones.
- It is assumed that all the respondents have access to the internet facility.
- The study is limited to only western states namely: Gujarat, Maharashtra, Rajasthan, Goa and UT Administration of DNH and Daman & Diu. Again, the study is also limited to selected major cities only.
- Sampling technique considered for the study purpose is also the delimitation. Some other sampling techniques may be used to conduct the same study for selected states as well as cities.

4.0 FINDINGS OF THE RESEARCH STUDY

4.1 Findings from Demographic Profile of the respondents:

- Data was collected from 752 males and 748 females. In terms of percentage, the total percentage of male respondents is 50.1 percent and female respondents is 49.9 percent from the selected states Gujarat, Rajasthan, Maharashtra, Goa and U.T. of DNH and Daman & Diu. Thus, the percentage of males was higher than females in the selected states.
- 29.7 percent belong from the age group of 15 to 24, 24.9 percent belong from the age group of 25 to 34, 18.9 percent belong from the age group of 35 to 44, 16.7 percent belong from the age group of 45 to 54, 7.5 percent belongs from the age group of 55 to 64, 2.3 percent belongs from the age group of 65 and above.
- 23.5 percent stay in rural areas and 1147 respondents i.e 76.5 percent stay in an urban area.

- 26.7 percent stay in Gujarat state, 26.7 percent stay in Maharashtra state, 26.7 percent stay in Rajasthan state, 13.3 percent stay in Goa state, 6.7 percent stay in U.T. of DNH and Daman & Diu.
- 50.7 percent are married, 48.1 percent are unmarried, 1.0 percent are divorced and 0.3 percent are widowers.
- 20.5 percent are educated up to Secondary School, 23.2 percent are educated up to Higher Secondary School, 8.1 percent are educated up to Diploma, 29.6 percent are educated upto Graduation, 13.7 percent are educated upto Post Graduation, 2.5 percent are educated upto Doctorate and 2.3 percent are educated in Professional Course.
- 45.5 percent are engaged in Service, 6.3 percent are engaged in Business, i.e 6.6 percent are Self Employed, 4.7 percent are students, 0.8 percent are Retired and 7.1 percent are housewives.
- 33.4 percent have a monthly income less than Rs. 30000, 20.6 percent have a monthly income between Rs. 30000 to Rs. 60000, 29.8 percent have a monthly income between Rs. 60000 to Rs. 90000 and 16.2 percent have a monthly income of more than Rs. 90000.
- 61.9 percent live in a joint family, 34.1 percent live in a nuclear family, 2.6 percent live as a bachelor, 0.7 percent live as hosteller and 0.7 percent live in paying guest.
- 29.9 percent have a family of up to 3 Members, 49.3 percent have a family of 3 to 5 Members, 16.9 percent have a family of 5 to 7 Members and i.e 4.0 percent have a family of more than 7 Members.
- 52.7 has only one earning member in the family, 34.1 has two earning members in the family, 7.7 has three earning members in the family and 5.5 has four or above earning members in the family.
- 30.3 percent buying decision is taken by the senior member in the family, 31.9 percent buying decision is taken by the earning member in the family, percent buying decision is taken by the homemaker in the family and 9.3 percent buying decision is taken by the consumer in the family.
- 25.7 percent buying decision is taken by the senior member in the family, 24.6 percent buying decision is taken by the earning member in the family,

39.2 percent buying decision is taken by the homemaker in the family and 10.5 percent buying decision is taken by the consumer in the family.

- 35.8 percent buy products monthly, 15.4 percent buy products quarterly, 14.9 percent buy products semi-annually and 33.9 percent buy products annually.
- 22.7 percent buy products daily, 24.0 percent buy products twice a week, 20.7 percent buy products weekly, 4.7 percent buy products fortnightly and 27.8 percent buy products monthly.
- 30.6 percent prefer buying through Online Mode and 69.4 percent prefer buying through Offline Mode.
- 27.6 percent prefer buying through Online Mode, 72.4 percent prefer buying through Offline Mode.
- 60.9 percent have trust, 39.1 percent don't have trust in online mode.
- 59.0 percent will travel less than 1 Kms, 25.5 percent will travel 5 Kms to 10 Kms, 8.4 percent will travel 10 Kms to 15 Kms and 7.1 percent will travel more than 15 Kms.
- 54.1 percent will travel less than 1 Kms, 31.6 percent will travel 1 Kms to 5 Kms, 9.7 percent will travel 5 Kms to 10 Kms and 4.6 percent will travel more than 10 Kms.
- 71.1 percent compare the factors of online mode and offline mode and 28. percent don't compare the factors of online mode and offline mode.
- 44.7 percent prefer online mode, 55.3 percent prefer offline mode.
- 66.5 percent will let go of the mode, 33.5 percent will not let go of the mode.
- 57.1 percent have faced problems online, 42.9 percent have not faced problems online.
- 45.4 percent have faced problem delay in delivery, 40.6 percent have received a damaged product, 46.4 percent have received cheap quality product, 25.3 percent have received less quantity of the product, 41.4 percent have received product not as shown in the display, 21.2 percent have failures in payment, 16.9 percent have not received the delivery of the product, 20.2 have faced fraud, 375 respondents i.e 25 percent have received a fake product.

- 48.4 percent fears risk of the transaction, 430 respondents i.e 28.6 percent are internet illiterate, 580 respondents i.e 38.6 percent fear the risk of identity theft, 438 respondents i.e 29.2 percent prefer tangibility and 561 respondents i.e 37.4 percent feels the delivery charges are high.

4.2 Major Findings Of The Research:

- The data depicts that in the case of durable products, the majority of consumers prefer buying through offline mode, similarly for non-durable products the consumers prefer buying through offline mode.
- However, it is also revealed that consumers have more trust in online buying mode.
- The researcher came across the generalised conclusion that the consumers prefer buying through offline mode for distance less than one kilometre for durable products. Similarly, it is concluded for offline buying mode for non-durable products.
- The researcher studied that while making a buying decision, both for offline and online buying mode, the consumers prefer to compare various factors for buying for example products prices, features, after sales services, product variety etc. to get best products and deals.
- The study revealed the facts that the consumers prefer to buy through offline mode, if both, offline and online buying mode offers the same attributes for durable and non-durable product.
- However, the researcher also concluded that the consumer forgo/compromise the buying mode i.e. offline or online mode of buying, if the consumers finds the important factors that influence buying of a specific products while making a buying decision.
- So far as Gender criteria with respect to frequency of buying is considered, there is no significance difference in frequency of buying both durable as well as non-durable products between male consumers and female consumers. Further, the analysis clearly revealed that irrespective of gender either male or female, the frequency of buying both durable as well as non-durable products preferably is monthly.

- So far as Gender criteria with respect to preferred mode of buying is considered, again there is no significance difference in preferred mode of buying both durable as well as non-durable products between male consumers and female consumers. Further, the analysis also revealed that irrespective of gender either male or female, the preferred mode of buying both, durable as well as non-durable products is offline.
- Similarly, for Age group criteria and preferred mode of buying, there is no significance difference in preferred mode of buying both durable as well as non-durable products across age groups. Further, the analysis revealed that irrespective of age group .e. from 15years to above 65 years, the preferred mode of buying both, durable as well as non-durable products is offline.
- The researcher analysed that there is significance difference in preferred mode of buying both durable as well as non-durable products between rural consumers and urban consumers. The analysis revealed that both rural and urban consumers preferred offline mode of buying for both durable as well as non-durable product, however, it is also evident that more urban consumers preferred offline buying than rural consumers.
- The data revealed that irrespective of selected states, the consumers preferred to buying offline for durable as well as non- durable products.
- Further, the data concluded that the service class and student consumers preferred more offline buying for both, durable as well as non-durable products other than business class, self-employed, professionals, retired and housewives.
- The study is evident that in case of buying durable products, the joint family preferred annual frequency of buying, whereas nuclear family preferred monthly frequency of buying. However, in case of non-durable product buying, the joint family and nuclear family preferred annual frequency of buying.
- The study revealed that in case of buying of durable as well as non-durable products, joint family as well as nuclear family mostly preferred offline mode of buying.

- The data revealed that irrespective of family monthly income, the consumers preferred buying offline mode for durable as well as non-durable products.
- The researcher found that mostly Gujarat, Goa and UT of DNH and Daman & Diu faced problem while buying online whereas Maharashtra and Rajasthan faced less problem while buying online.
- The researcher observed that that Gujarat state is facing maximum problem of `delay in delivery`, `cheap quality of product`, `Not as shown in display picture` and `Fake Product` out of total respective different kind of problems faced while buying online products. Maharashtra state facing maximum problem of `Damaged Products`, Rajasthan State is facing maximum problem of `Less quantity of Products`, Goa State is facing maximum problem of `Fraud` out of total respective different kind of problems faced while buying online products.
- It is evident that Gujarat state is having highest reason for not buying online for `Risk of transactions` and `High delivery charges` Rajasthan state having highest reason for not buying online for `Internet literacy`, and `Risk of identity theft`.

4.3 Objective wise Findings:

Objective -1: To compare the demographic variables of consumers in terms of online and offline buying.

To identify the relationship between demographic variables and mode of buying, hypotheses were tested with a chi-square test. The summary of hypotheses is as follows:

Table - 5.1: Summary of Chi-Square Test of Demographic Profile

Hypotheses		Result
H ₀₁ :	There is no significant association between age group and the mode of buying.	Rejected
H ₀₂ :	There is no significant association between gender and the mode of buying.	Rejected
H ₀₃ :	There is no significant association between marital status and the mode of buying.	Rejected
H ₀₄ :	There is no significant association between family type and the mode of buying.	Rejected
H ₀₅ :	There is no significant association between family monthly income and the mode of buying.	Rejected
H ₀₆ :	a.) There is no significant association between the	Rejected

	number of earning members and the mode of buying for durable products.	
	b.) There is no significant association between the number of earning members and the mode of buying for non durable products	Fail to reject
H0 ₇ :	There is no significant association between occupation and the mode of buying.	Fail to reject
H0 ₈ :	There is no significant relation between purchase decisions for durable products and the mode of buying.	Rejected
H0 ₉ :	There is no significant relation between purchase decisions for non-durable products and the mode of buying.	Rejected
H0 ₁₀ :	There is no significant association between Residential Location and the mode of buying for durable products.	Rejected
	There is no significant association between Residential Location and the mode of buying for non durable products.	Fail to reject
H0 ₁₁ :	There is no significant association between selected states and the mode of buying	Rejected
H0 ₁₂ :	There is no significant association between trust and the mode of buying.	Rejected
H0 ₁₃ :	There is no significant association between selected states and problem faced while buying online	Rejected
H0 ₁₄ :	There is no significant association between selected states and kinds of problem faced.	Rejected
H0 ₁₅ :	There is no significant association between selected states and Reasons for not buying online	Rejected

From the above table, it can be concluded that there is significant relationship between some Demographic variables and mode of buying behaviour and no significant relationship between very few demographic variables and mode of buying behaviour.

Objective-2: To study the factors that motivate the consumer to go for online buying.

- To study the factors that motivates the consumers to go for online mode of buying exploratory factor analysis was conducted. Extraction method used in this analysis was Principal Component Analysis. (PCA). Exploratory Factor analysis was used to determine these critical factors.
- The results showed that the KMO measure of sampling adequacy is 0.980. The significance P-Value of Bartlett's Test of Sphericity is 0.000 i.e.. $P < 0.05$ which signifies that the data is suitable for the application of factor analysis
- The factor analysis performed on the set of data through which two factors were extracted. Table no. 4.107 shows the Range of Communalities, indicating factor loading values for factors influencing to purchase through online mode of buying.

- There are two components having the Initial Eigen Values over 1 and it explained for about 72.940 percent of variation in influencing online Buying.
- The factors named as “Product Features” and “Service Features” were the two factors that have been identified.
- For testing the Reliability, Cronbach's Alpha score of all two components are calculated. Factor 1 has alpha score of 0.966 for 13 no. of items in it. Factor 2 has alpha score is 0.956 for 9 no. of items in it. Hair et al. (1998) have suggested that the acceptable alpha score should be more than 0.60. This analysis fulfils the given condition.

Objective-3: To study the factors that motivate the consumer to go for offline buying.

- To study the factors that motivates the consumers to go for offline mode of buying exploratory factor analysis was conducted. Extraction method used in this analysis was Principal Component Analysis. (PCA). Exploratory Factor analysis was used to determine these critical factors.
- The results showed that the KMO measure of sampling adequacy is 0.979. The significance P-Value of Bartlett's Test of Sphericity is 0.000 i.e.. $P < 0.05$ which signifies that the data is suitable for the application of factor analysis.
- The factor analysis performed on the set of data through which two factors were extracted. .Table no. 4.103 shows the Range of Communalities, indicating factor loading values for factors influencing to purchase through offline mode of buying.
- There are two components having the Initial Eigen Values over 1 and it explained for about 71.709 percent of variation in influencing offline buying.
- The factors named as “Product Features” and “Service Features” were the two factors that have been identified.
- For testing the Reliability, Cronbach's Alpha score of all two components are calculated. Factor 1 has alpha score of 0.949 for 13 no. of items in it. Factor 2 has alpha score is 0.943 for 9 no. of items in it. Hair et al. (1998) have suggested that the acceptable alpha score should be more than 0.60. This analysis fulfils the given condition.

Objective-4: To study and analyse the factors related to problem faced while buying and restrict the consumers for online buying:

- So far as state wise problem faced while online buying is concerned, it is evident that each select state has faced different problem while online buying as there

exist significant association between selected states and problem faced while online buying. UT of DNH and Daman & Diu respondents has responded that they facing highest 72 percentage while Rajasthan faced lowest 45 percentages problems. In contradiction to this Rajasthan respondents has responded highest 55 percentages that they are not facing problems while buying online.

- Further, it is also evident that each select state has faced different kinds of problems like Gujarat state is facing maximum problem of `delay in delivery` - 32 percentage, `cheap quality of product` - 38 percentage, `Not as shown in display picture` - 28 percentage and `Fake Product` - 40 Percentage out of total respective different kind of problems faced while buying online products. Maharashtra state facing maximum problem of `Damaged Products` - 33 percentage, Rajasthan State is facing maximum problem of `Less quantity of Products` - 33 percentage, Goa State is facing maximum problem of `Fraud` - 57 percentage out of total respective different kind of problems faced while buying online products.
- It is evident that Gujarat state is having highest reason for not buying online for `Risk of transactions` - 36 percentage, and `High delivery charges` - 34 percentage Rajasthan state having highest reason for not buying online for `Internet literacy` - 47 percentage, and `Risk of identity theft` - 32 percentage.

Objective-5: To study the factors influencing the consumer to switch from Online buying to Offline buying.

- To study the factors influencing the consumer to switch from offline buying to online buying mode regression analysis was conducted using ANOVA Test.

Table - 5.2: Summary of Reasons for Switch from Offline Market to Online Market and Mode of Buying

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.106 ^a	.011	.006	.460

- From the ANOVA Test, it is clear that the significance value is 0.30, which is less than 0.05. It means there is significant association between dependent variable mode of buying durable product and independent variables reasons for switch. The adjusted R² Value 0.006 indicates that the model explains 6% of the reasons for switch is responsible for the mode of buying durable product.

Table - 5.3: Summary of Coefficients of Reasons for Switch from Offline Market to Online Market and Mode of Buying

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.676	.029		58.757	.000
	Convenience	.062	.018	.134	3.450	<.001
	Better Prices	-.034	.024	-.069	-1.426	.154
	Discounts & Offers	-.023	.021	-.048	-1.059	.290
	Easy Price Comparison	.011	.021	.023	.508	.611
	Variety	.003	.021	.006	.135	.893
	Availability	.009	.022	.020	.428	.669
	No Sales Pressure	.011	.018	.026	.628	.530
	International Brands	-.025	.017	-.058	-1.445	.149
a. Dependent Variable: Mode of Buying Durable Products						

- Coefficient analysis reveals the relationship between mode of buying and each statements of reasons for switch. Majority of the statements show the significance value is more than 0.05. Hence, the null hypothesis is accepted and proved that there is a no significant association between reasons for switch from offline market to online market and mode of buying for durable products.

Objective-6: To study the factors influencing the consumer to switch from Online buying to Offline buying.

- To study the factors influencing the consumer to switch from online buying to offline buying mode regression analysis was conducted using ANOVA Test.

Table - 5.4: Summary of Reasons for Switch from Online Market to Offline Market and Mode of Buying

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.104 ^a	.011	.006	.446

- From the ANOVA Test, it is clear that the significance value is 0.38, which is more than 0.05. It means there is no significant association between dependent variable mode of buying non-durable product and independent variables reasons for switch. The adjusted R² Value 0.104 indicates that the Model explains 10.4% of the reasons for switch is responsible for the mode of buying non-durable product.

Table - 5.5: Summary of Coefficients of Reasons for Switch from Online Market to Offline Market and Mode of Buying

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.731	.028		62.554	.000
	Convenience	.060	.017	.134	3.469	<.001
	Better Prices	-.036	.023	-.075	-1.556	.120
	Discounts & Offers	-.013	.021	-.028	-.602	.547
	Easy Price Comparison	.008	.020	.018	.395	.693
	Variety	-.027	.020	-.062	-1.342	.180
	Availability	.017	.021	.038	.827	.409
	No Sales Pressure	-.002	.017	-.006	-.143	.886
	International Brands	-.007	.017	-.016	-.408	.683
a. Dependent Variable: Mode of Buying Non-Durable Products						

- Coefficient analysis reveals the relationship between mode of buying and each statements of reasons for switch. Majority of the statements of reliability dimension, the significance value is more than 0.05. Hence, the null hypothesis is accepted and proved that there is a no significant association between reasons for switch from offline market to online market and mode of buying for non-durable products.

Objective-7: To examine the relationship between factors and online buying and offline buying.

- To identify the relationship between service quality dimensions and the satisfaction of stakeholders, hypotheses were tested with a regression model. The summary of hypotheses is as follows :

Table - 5.6: Summary of Correlation Analysis

Hypotheses		Result
H0 ₁₆ :	There is no significant association between price and the mode of buying.	
	There is no significant association between price and the offline mode of buying durable products.	Reject
	There is no significant association between price and the offline mode of buying non-durable products.	Fail to reject
	There is no significant association between price and the online mode of buying durable products.	Reject
	There is no significant association between price and the online mode of buying non-durable products	Fail to reject
H0 ₁₇ :	There is no significant association between convenience and	

	the mode of buying.	
	There is no significant association between convenience and the offline mode of buying durable products.	Reject
	There is no significant association between convenience and the offline mode of buying non-durable products.	Reject
	There is no significant association between convenience and the online mode of buying durable products.	Fail to reject
	There is no significant association between convenience and the online mode of buying non-durable products.	Fail to reject
H0 ₁₈ :	There is no significant association between Return policy and mode of buying.	
	There is no significant association between return policy and the offline mode of buying durable products.	Reject
	There is no significant association between return policy and the offline mode of buying non-durable products.	Reject
	There is no significant association between return policy and the online mode of buying durable products.	Fail to reject
	There is no significant association between return policy and the online mode of buying non-durable products.	Reject
H0 ₁₉ :	There is no significant association between tangibility and the mode of buying.	
	There is no significant association between tangibility and the offline mode of buying durable products.	Reject
	There is no significant association between tangibility and the offline mode of buying non-durable products.	Reject
	There is no significant association between tangibility and the online mode of buying durable products.	Fail to reject
	There is no significant association between tangibility and the online mode of buying non-durable products.	Fail to reject
H0 ₂₀ :	There is no significant association between quality and the mode of buying.	
	There is no significant association between quality and the offline mode of buying durable products.	Reject
	There is no significant association between quality and the offline mode of buying non-durable products.	Reject
	There is no significant association between quality and the online mode of buying durable products.	Fail to reject
	There is no significant association between quality and the online mode of buying non-durable products.	Fail to reject
H0 ₂₁ :	There is no significant association between After Sales Service and the mode of buying.	
	There is no significant association between After Sales Service and the offline mode of buying durable products.	Reject
	There is no significant association between After Sales Service and the offline mode of buying non-durable products.	Reject
	There is no significant association between After Sales Service and the online mode of buying durable products.	Fail to reject
	There is no significant association between After Sales Service and the online mode of buying non-durable products.	Fail to reject
H0 ₂₂ :	There is no significant association between Frequency of Buying and the mode of buying.	

	There is no significant association between Frequency of Buying and the offline mode of buying durable products.	Fail to reject
	There is no significant association between Frequency of Buying and the offline mode of buying non-durable products.	Reject
	There is no significant association between Frequency of Buying and the online mode of buying durable products.	Fail to reject
	There is no significant association between Frequency of Buying and the online mode of buying non-durable products.	Fail to reject

Table – 5.7: Summary of Correlation between Influencing Factors of Durable and Non-Durable Products and Mode of Buying

Dimensions		Offline Mode of Buying	Online Mode of Buying
Durable Products	Price	-0.74	0.07
	Sig. (2-tailed)	-0.04	-0.006
Non-Durable Products	Price	0.729	0.52
	Sig. (2-tailed)	0	0
Durable Products	Convenience	-0.104	0.032
	Sig. (2-tailed)	(<0.01)	-0.21
Non-Durable Products	Convenience	-0.115	0.005
	Sig. (2-tailed)	(<0.01)	-0.847
Durable Products	Return Policy	-0.104	-0.026
	Sig. (2-tailed)	(<0.01)	-0.311
Non-Durable Products	Return Policy	-0.115	0.056
	Sig. (2-tailed)	(<0.01)	-0.029
Durable Products	Tangibility	-0.076	-0.009
	Sig. (2-tailed)	-0.003	-0.736
Non-Durable Products	Tangibility	-0.084	-0.009
	Sig. (2-tailed)	-0.001	-0.73
Durable Products	Quality	-0.11	0.016
	Sig. (2-tailed)	(<0.001)	-0.525
Non-Durable Products	Quality	-0.128	-0.026
	Sig. (2-tailed)	(<0.001)	-0.318
Durable Products	After Sales Service	-0.06	-0.009
	Sig. (2-tailed)	-0.02	-0.725
Non-Durable Products	After Sales Service	-0.071	-0.013
	Sig. (2-tailed)	-0.006	-0.618
Durable Products	Frequency of Buying	0.039	0.37
	Sig. (2-tailed)	0.136	0.149
Non-Durable Products	Frequency of	0.099	-0.18

	Buying		
	Sig. (2-tailed)	(<0.001)	0.498

- As stated in table no. 5.2, some null hypotheses were rejected and few hypothesis failed to reject. While, table no. 5.3 shows the value of the correlation between factors of durable and non-durable products and the mode of buying. And as the significance value stay within the standard significance level of 0.05. Therefore, it is concluded that there is a significant association between the factors of durable and non-durable products and the mode of buying.

Objective-8: To study and analyse the impact of COVID 19 on buying behavior within different selected states.

- The significance of the impact of COVID 19 on buying behaviour within different selected states with respect to various reasons for switch over from offline to online buying is carried out through **Kruskal Wallis Test**.

Table – 5.8: Summary of Kruskal Wallis Test

Reason Number	Various reason for switch over	Chi-square	Df	Asymp. Sig	H ₀
Reason: 1	Online Buying is more convenient than Offline Buying for Durable Products.	63.502	4	0.000	Rejected
Reason: 2	Online Buying is more convenient than Offline Buying for Non-Durable Products.	98.505	4	0.000	Rejected
Reason: 3	Started Buying Online during Covid 19 out of Compulsion	100.949	4	0.000	Rejected
Reason: 4	Started Buying Online post Covid 19 out of Choice	80.345	4	0.000	Rejected
Reason: 5	Post Covid Online Shopping has become a habit	113.311	4	0.000	Rejected
Reason: 6	Is there increase in digital platforms to sell more products post Covid 19	66.220	4	0.000	Rejected
Reason: 7	Has the increase in digital platform made online shopping easy	69.797	4	0.000	Rejected
Reason: 8	Monthly Consumption have increased by using Online Mode of Buying	85.005	4	0.000	Rejected

Reason: 9	Digital Mode of Payment is User Friendly	63.556	4	0.000	Rejected
Reason: 10	Monthly Expenditure have increased by using Online Mode of Buying	92.080	4	0.000	Rejected
a. Kruskal Wallis Test					
b. Grouping Variable: Selected states					

- The analysis revealed that there exists significant impact of COVID 19 on buying behaviour within different selected states with respect to various reasons as mentioned in the captioned table for switch over from offline to online buying as the significance value stay within the standard significance level of 0.05, which assumed to be the motivating for the online buying behaviour and demotivation for offline buying behaviour.

5.0 CONCLUSION OF THE STUDY

The competition is increasing day by day due to globalization and privatization. It is essential to understand the buying behaviour and influencing factors of online and offline buying modes, to retain consumers.

Consumer is a king and being the main focus of the market, they play a significant role. Hence, it is mandatory to study their buying behaviour with respect to various buying modes.

This study provides a comparison of buying behaviour through online and offline modes of buying durable and non-durable products. The study identifies various factors that influence a consumer to buy online or offline and, if given the same attributes, which mode of buying they would prefer. It also identifies if they will forgo the mode of buying for the important factors of the product they wish to buy.

The data analysis reveals that there is a gap between buying behaviour through online buying mode and buying behaviour through offline buying mode. That means people still resist buying through the online buying mode as compared to offline buying mode.

6.0 SUGGESTIONS AND RECOMMENDATIONS

- ⇒ It was observed that respondents preferred offline buying over online buying due to the dependability of manufacturers. Therefore, it is advised for online marketers to utilise such techniques where they may build customer trust in the dependability of manufacturers.
- ⇒ Consumers consider the primary benefit of online buying is that it is available around the clock, so online stores should make sure their websites run without a glitch all day.
- ⇒ Since discounts and promotions are the primary drivers of online buying, e-commerce websites should regularly share fresh, creative promotions and offers to keep consumers interested in doing their holiday online buying.
- ⇒ As there is no face-to-face interaction when buying online, some consumers are discouraged from making purchases because they are dissatisfied with the websites' post-purchase support. It is advised that e- websites should develop measures to enhance their post-purchase support.
- ⇒ It was discovered that e-commerce websites are unwilling to assist clients and offer prompt services, so it is necessary to develop more user-friendly buying websites.
- ⇒ Since the offline buying experience is one of the variables that have the biggest influence on offline purchases, offline sellers are advised to take this seriously and develop a solid policy for continuous improvement of the offline store environment.
- ⇒ Respondents' lack of confidence that the desired product variety is always available in offline stores affects their trust in offline buying. Therefore, it is advised that offline retailers always ensure a comprehensive selection of products in the store to prevent those consumers from being dissatisfied.
- ⇒ Offline consumers place a high value on a store's reputation. Retail business owners should constantly work to improve their goodwill and abstain from engaging in unethical behaviour that could damage their reputation.
- ⇒ In order to keep their pricing competitive, offline stores should aim to grab wholesalers' bulk offers as it has been discovered that consumers do not consider the prices to be attractive when buying offline.

- ⇒ The lack of product delivery and return policies in all offline stores today encourages people to buy online. Offline stores are urged to work on these two facilities in order to remain competitive.
- ⇒ A lot of fake goods are currently being sold online. These fake goods are precise replicas of the original, branded goods. Therefore, the government should enact strict rules that target online marketers that engage in these types of behaviours.
- ⇒ Few offline retailers offer their goods for more than the suggested retail price. Therefore, the government should take harsh measures against offline sellers that engage in these types of abuses.
- ⇒ Consumers should be encouraged to use digital payment mode. This will greatly reduce the amount of illicit money.
- ⇒ Consumers should read product or service reviews before making any purchases, whether they are made online or offline.
- ⇒ Before making any online or offline purchases, consumers should compare the prices of the various goods and services on the market.
- ⇒ To receive the discount, consumers should plan to buy in quantity. Most offline and online retailers provide discounts for large purchases.
- ⇒ Some offline retailers offer consumers' membership cards. Each time they buy there again, some points are added to their membership. Consumers can easily redeem points for future buying.
- ⇒ According to the findings, there are considerable differences in the factors influencing online and offline buying behaviour, prompting the development of whole new tactics to cater to both online and offline buyers.
- ⇒ Respondents' social class, marital status, educational background, and monthly income have a substantial impact on how satisfied they are with offline buying, different groups should be handled differently. The same applies to buying online.

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