

Consumer Buying Behaviour towards Online and Offline Purchasing

** Ms. Jayashri S. Lokhande ** Dr. C. S. Kale*

Abstract

Consumer buying behaviour is a complex phenomenon influenced by various factors, including personal preferences, technological advancements, economic conditions, and social influences. The rapid evolution of digital commerce has significantly impacted how consumers interact with brands, make purchasing decisions, and perceive value. This research paper examines the differences in consumer behaviour towards online and offline purchasing, exploring key determinants such as convenience, trust, pricing, product variety, and consumer experience. Additionally, it discusses the psychological and demographic factors that shape consumer preferences and decision-making processes. The study aims to provide insights into consumer purchasing patterns, emerging challenges in the retail sector, and future trends, including the integration of hybrid shopping models. By understanding these dynamics, businesses can develop strategies that enhance customer satisfaction and drive sustainable growth in a competitive retail landscape.

Keywords: online, offline, shopping, buying behaviour, consumer.

* Research Scholar, Department of Commerce and Management, Shivaji University, Kolhapur

** Assistant Professor, CSIBER, Kolhapur

Introduction

With the rapid advancement of the internet, digital platforms have become an integral part of daily life, influencing consumer purchasing decisions. Online shopping is becoming increasingly popular, yet traditional offline shopping remains relevant. Understanding consumer preferences between these two shopping modes is crucial for businesses and marketers. The study aims to identify consumer shopping behaviours and their motivations behind selecting either online or offline shopping. The growing digitalization and increased smartphone penetration have significantly boosted online shopping, making it more accessible to consumers across different demographics. E-commerce platforms offer a vast range of products with competitive pricing, personalized recommendations, and seamless purchasing experiences. However, despite these advantages, offline shopping continues to hold strong appeal due to factors such as the ability to physically inspect products, immediate product availability, and the trust associated with traditional retail stores. Additionally, social and cultural aspects influence shopping habits, with many consumers enjoying the tactile experience and interaction with sales personnel in physical stores.

Consumer decision-making is driven by a variety of factors, including convenience, security, product range, and pricing. While online shopping is often favored for its time-saving benefits and availability of discounts, offline shopping is preferred for high-involvement purchases where trust and product verification are crucial. Additionally, demographic factors such as age, education, and income level play a role in shaping shopping preferences. Given the dynamic nature of consumer behaviour, businesses must adapt their marketing strategies to cater to evolving preferences. Understanding the factors that influence shopping decisions will help retailers enhance customer experiences and optimize their sales approaches in both online and offline markets.

Objectives of the Study

1. To analyze consumer purchasing behaviour regarding online and offline shopping.
 2. To determine the primary factors influencing consumer decisions in both shopping modes.
 3. To identify challenges consumers face in each shopping mode.
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Literature Review

Consumer buying behaviour is influenced by multiple factors, including psychological, personal, and social variables. Several studies have analyzed online and offline shopping patterns, highlighting the key motivators and deterrents for each mode of shopping.

Online Shopping Behavior-

Research by Forsythe et al. (2006) suggests that perceived risk significantly affects online shopping behaviour, with security concerns and fear of fraud acting as major barriers. However, convenience, wider product variety, and price discounts are strong motivators for online shoppers (Chiang & Dholakia, 2003). Studies indicate that young, tech-savvy consumers are more inclined towards e-commerce due to its ease of access and time-saving benefits (Kumar & Kashyap, 2018). Furthermore, the emergence of digital payment systems and advancements in logistics have contributed to the growth of e-commerce. A study by Agrawal and Gupta (2020) found that consumers increasingly rely on online reviews and ratings to make informed purchasing decisions, highlighting the importance of digital word-of-mouth marketing.

Offline Shopping Behavior-

Offline shopping remains relevant due to factors such as physical product verification, instant gratification, and interpersonal interactions (Babin et al., 1994). Studies suggest that older consumers and those with limited technological exposure prefer offline shopping due to its familiarity and trust (Rohm & Swaminathan, 2004). The ability to bargain, personalized service, and brand loyalty are additional factors influencing offline purchases (Grewal et al., 2012). Additionally, cultural factors play a role in shaping offline shopping behaviour. In countries like India, shopping is often considered a social activity, where families visit markets and malls together, reinforcing the importance of traditional retail stores (Srivastava & Kumar, 2017).

Comparison of Online and Offline Shopping Preferences-

Several comparative studies highlight that while online shopping is driven by convenience and cost-effectiveness, offline shopping is preferred for high-involvement purchases such as electronics and fashion (Dabholkar & Bagozzi, 2002). Research by Chiu et al.

(2014) suggests that hybrid shopping behaviour is emerging, where consumers research products online before purchasing them offline, a phenomenon known as webrooming. Moreover, socio-economic factors such as income level and education also influence shopping preferences. High-income consumers tend to shop online for premium brands, whereas lower-income groups prefer offline stores for better price negotiations (Zhou et al., 2007).

Gaps in Literature and Need for the Present Study-

While existing research has extensively explored online and offline shopping separately, there is limited literature that comprehensively analyzes consumer behaviour across both platforms in the context of developing regions like Kolhapur. Additionally, there is a need to examine how trust and risk perceptions evolve with increasing digital adoption. This study aims to bridge these gaps by providing an in-depth analysis of consumer shopping preferences, examining demographic influences, and offering insights for retailers to enhance both online and offline shopping experiences.

Research Methodology

The study is based on both primary and secondary data. A structured questionnaire was designed to capture demographic details, shopping preferences, and consumer attitudes. Likert scale responses were used to measure various influencing factors. A total of 300 potential participants were approached, with 200 completing the survey.

Data Analysis and Findings

Table 1: Demographic Profile of Respondents

Variable	Categories	Respondents	Percentage
Gender	Male	90	45%
	Female	110	55%
Age	20 years & below	20	10%
	21-30 years	89	44.50%
	31-40 years	65	32.50%
	41-50 years	13	6.50%
	51-60 years	13	6.50%
	Above 60 years	06	3%

Occupation	Service	85	42.50%
	Self-employed	50	25%
	Homemaker	24	12%
	Student	41	20.50%
Education Level	Matriculation	06	3%
	Higher Secondary	24	12%
	Graduation	97	48.50%
	Post Graduation	62	31%
	Others	11	5.50%
Income	Rs. 10,000 & less	54	27%
	Rs. 10,001-20,000	35	17.50%
	Rs. 20,001-30,000	33	16.50%
	Rs. 30,001-40,000	27	13.50%
	Rs. 40,001-50,000	17	8.50%
	Rs. 50,001 & Above	34	17%

The above table shows; Gender Distribution: The study shows that a higher percentage of respondents (55%) are female, while 45% are male. This suggests that men are more engaged in shopping discussions or decision-making in the surveyed area.

Age Distribution: The majority of respondents (44.50%) fall within the 21-30 age group, followed by 31-40 years (65%). This indicates that young and middle-aged individuals are the primary shoppers, likely influenced by factors such as digital literacy and financial independence.

Occupation: Service professionals constitute the largest segment (42.5%), followed by self-employed individuals (25%). This suggests that working professionals and entrepreneurs have significant purchasing power and influence in both online and offline shopping decisions.

Table 2: Mode of Shopping Preferences

Shopping Mode	Respondents	Percentage
Offline	78	39%
Online	92	46%
Both	30	15%

In Table 2; Offline Shopping Preference: A (39%) of respondents prefer offline shopping. This highlights that traditional shopping methods still dominate, likely due to trust, physical product verification, and bargaining opportunities.

Online Shopping Preference: Majority 46% of respondents' favor online shopping, indicating that despite digital growth, certain barriers like security concerns and lack of personal interaction may be limiting its adoption.

Hybrid Shopping (Both Online and Offline): Interestingly, 15% of respondents shop both online and offline, suggesting an emerging trend where consumers leverage the benefits of both shopping modes. This highlights the increasing importance of an omnichannel approach for retailers.

Table 3: Shopping Frequency

Frequency	Respondents	Percentage
Daily	9	4.50%
Weekly	59	29.50%
Monthly	77	38.50%
Occasionally	20	10%
Festivals	20	10%
As needed	15	7.50%

As per Table 3; the majority of respondents (38.50%) prefer monthly shopping, indicating a routine purchasing pattern. Occasional (10%) and festival-based shopping (10%) highlight the influence of cultural and seasonal trends. Weekly shopping (29.50%) suggests planned bulk purchases, while daily shopping (7.50%) is primarily for essentials or as needed. A small portion (4.50%) shops on daily basis, reflecting a necessity-driven approach.

Table 4: Factors Influencing Consumer Behaviour for Offline Shopping

Variable	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Income	00%	07%	06%	85%	01%
Personal Value	00%	17%	15%	67%	01%
Risk	04%	72%	12%	09%	03%
Attitude	00%	09%	28%	62%	01%
Perceived Cost	01%	36%	14%	46%	03%
Guarantees	03%	14%	16%	64%	03%
Convenience	03%	42%	19%	34%	02%
Refund Policy	06%	61%	08%	23%	02%
Perceived Enjoyment	05%	38%	14%	39%	04%
Lack of Time	07%	47%	14%	31%	01%
Awareness	03%	11%	16%	67%	03%
Variety of Product Choice	08%	54%	18%	13%	07%
Reputation of Firm	03%	19%	24%	51%	03%
Benefits	06%	54%	17%	21%	02%
Service Quality	07%	39%	34%	18%	02%
Ease of Use	04%	51%	16%	24%	05%
Product Availability	02%	51%	17%	23%	07%
Experience	01%	12%	14%	68%	05%
Detailed Information	03%	09%	05%	75%	08%
Brand Preference	04%	52%	23%	18%	03%
Satisfaction	05%	61%	13%	16%	05%
Technology	06%	34%	41%	15%	04%

In Table no. 4; the data reveals that income (85% agree), personal values (67% agree), attitude (62% agree), guarantees (64% agree), awareness (67% agree), experience (68% agree), and detailed information (75% agree) are the most influential factors in offline shopping. These findings highlight that consumers prioritize trust, familiarity, and the ability to physically verify products before purchasing.

On the other hand, risk (72% disagree), refund policies (61% disagree), and satisfaction (61% disagree) are perceived as less influential, suggesting that consumers generally feel secure in offline shopping environments.

Factors like perceived cost, convenience, and reputation of the firm show a moderate level of influence, indicating that pricing and brand credibility still play a role but are not the primary determinants of offline shopping behaviour. Overall, the study confirms that trust, personal experience, and product authenticity are key drivers of offline shopping decisions, reinforcing the importance of in-store experiences and personalized service.

Table 5: Factors Influencing Consumer Behaviour for Online Shopping

Variable	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Income	00%	07%	14%	77%	02%
Personal Value	00%	15%	15%	67%	03%
Risk	04%	86%	06%	03%	01%
Attitude	01%	12%	18%	67%	02%
Perceived Cost	02%	41%	12%	41%	04%
Convenience	02%	39%	23%	33%	03%
Refund Policy	08%	64%	11%	15%	02%
Product Availability	04%	57%	22%	15%	02%
Perceived Enjoyment	05%	36%	15%	40%	04%
Lack of Time	04%	49%	12%	34%	01%
Guarantees	03%	07%	16%	71%	03%
Benefits	16%	53%	13%	15%	03%
Variety of Product Choice	11%	52%	17%	16%	04%
Experience	02%	13%	11%	66%	08%
Awareness	02%	09%	14%	69%	06%
Satisfaction	06%	64%	16%	11%	03%
Ease of Use	05%	54%	19%	20%	02%
Reputation of Firm	02%	14%	25%	57%	02%
Technology	04%	31%	49%	14%	02%
Detailed Information	01%	08%	09%	72%	10%
Brand Preference	07%	51%	23%	15%	04%
Service Quality	06%	36%	31%	24%	03%

Table no. 5 highlights that income (77% agree), personal values (67% agree), attitude (67% agree), guarantees (71% agree), awareness (69% agree), experience (66% agree), and detailed information (72% agree) are the most influential factors in online shopping. This indicates that consumers value product reliability, trust in the platform, and access to comprehensive product details when making online purchases.

Conversely, risk (86% disagree), refund policies (64% disagree), and satisfaction (64% disagree) show high levels of disagreement, suggesting that consumers perceive online shopping as risky and are often dissatisfied with return policies and overall experience. Factors like perceived cost, convenience, and reputation of the firm show mixed responses, reflecting that while price and brand credibility matter, they do not always guarantee a positive shopping experience. Overall, the findings indicate that trust, product information, and brand reputation are crucial in shaping consumer confidence in online shopping, while concerns about risk, refund policies, and service quality remain major challenges.

Table 6: Products Purchased in Different Shopping Modes

Product	Offline (%)	Online (%)
Grocery	68.50%	31.50%
Mobile	32.50%	67.50%
Fashion Accessories	14.50%	85.50%
Electronics	78.00%	22.00%
Home Furnishing	81.50%	18.50%
Appliances	66.00%	34.00%
Beauty & Personal Care	34.00%	66.00%

Table no. 6 indicates that groceries (68.5%), electronics (78%), home furnishing (81.5%), and appliances (66%) are predominantly purchased offline, suggesting that consumers prefer physical inspection and immediate availability for these products.

On the other hand, fashion accessories (85.5%), mobile phones (67.5%), and beauty & personal care products (66%) are more commonly purchased online. This reflects consumer preference for better deals, wider variety, and convenience in these categories. Overall, essential and high-value products are favoured in offline shopping, whereas

lifestyle, and tech-related items are more popular online, likely due to discounts, convenience, and digital accessibility.

Table 7: Level of Problems Faced by Consumers during Offline Shopping

Particulars	Never	Seldom	Sometimes	Often	Always
Unavailability of door delivery	02%	03%	06%	37.50%	51.50%
Unavailability of discounts & offers	06.50%	04.50%	07%	43.50%	38.50%
Retailer's Behaviour	08%	10.50%	49%	21.50%	11%
Poor Replacement Procedure	11%	08%	23.50%	45%	12.50%
Poor Packaging	17.50%	14%	27.50%	33%	08%
Insufficient Description	69.50%	07%	15.50%	05%	03%
Damaged Product	31.50%	17%	43%	8.50%	00%
Non-availability of desired product	05%	08%	62%	21%	04%
Lack of credit facility	15%	12%	16%	34%	23%

As per table 7; the most common issues faced by offline shoppers are lack of door delivery (51.5% always, 37.5% often) and unavailability of discounts & offers (38.5% always, 43.5% often), indicating that convenience and pricing remain major concerns. Retailer's behaviour (49% sometimes) and poor replacement procedures (45% often) are also notable challenges, suggesting customer service improvements are needed.

While non-availability of desired products (62% sometimes) is a frequent issue, insufficient description (69.5% never) and damaged products (31.5% never) are relatively less problematic. Overall, the findings highlight that lack of delivery, fewer discounts, and customer service issues are key pain points in offline shopping, which retailers need to address for a better shopping experience.

Table 8: Level of Problems Faced by Consumers during Online Shopping

Particulars	Never	Seldom	Sometimes	Often	Always
Poor Response of Customer Care	14.50%	13%	52.50%	19%	01%
Poor Replacement Procedure	08.50%	03%	47.50%	29%	12%
Poor Packaging	05%	08%	64.50%	12%	10.50%
Lack of Personalized Services	08%	05.05%	62%	20%	03.50%
Delay in Delivery	03%	21.50%	15.50%	40.50%	19.50%
Insufficient Description	18%	23.50%	18%	29.50%	11%
Difficulty in Payment Options	10.50%	14%	45%	24.50%	06%
Hidden Terms & Conditions	04%	07.50%	67%	16%	05.50%
Damaged Product	06%	15%	51.50%	27.50%	00%
High Delivery Charges	05%	18.50%	30.50%	26.50%	19.50%
Color Variation	15%	17.50%	52%	12.50%	03%

In table no. 8, the most frequent issues faced by online shoppers include poor response from customer care (52.5% sometimes) and poor replacement procedures (47.5% sometimes, 29% often), highlighting service-related challenges.

Poor packaging (64.5% sometimes), lack of personalized services (62% sometimes), and hidden terms & conditions (67% sometimes) indicate concerns regarding product handling, customization, and transparency.

High delivery charges (19.5% always, 26.5% often) and delays in delivery (19.5% always, 40.5% often) are also major pain points, affecting overall convenience.

While color variations (52% sometimes) and damaged products (51.5% sometimes) occur, they are less persistent. Overall, the findings suggest that customer service, transparency, delivery reliability, and return policies are key areas for improvement in online shopping experiences.

Table 9: Overall Satisfaction Level Towards Online and Offline Shopping

Satisfaction Level	Offline	Online
Very much dissatisfied	01%	03%
Dissatisfied	09%	15.50%
Neutral	21.50%	36%
Satisfied	56.50%	37.50%
Very much satisfied	12%	08%

In the Table 9, the majority of consumers are satisfied with offline shopping (56.5%), while a smaller percentage (37.5%) report satisfaction with online shopping. Additionally, 12% of offline shoppers are very much satisfied, compared to only 8% for online shopping.

On the dissatisfaction side, 15.5% of online shoppers express dissatisfaction, compared to 9% for offline shopping, indicating higher discontent with online purchases. Furthermore, 36% of online shoppers remain neutral, suggesting uncertainty or mixed experiences. Overall, offline shopping has a higher satisfaction rate, likely due to trust, product verification, and immediate possession, whereas online shopping faces challenges related to service, quality, and expectations.

Hypothesis

Based on the study objectives and data collected from 200 respondents, the following hypothesis were proposed and tested to better understand the dynamics of consumer buying behaviour in online and offline shopping modes.

H1: There is a significant association between gender and preferred mode of shopping.

H2: Age has a significant influence on shopping mode preference.

H3: Convenience is a significant factor influencing online shopping behaviour.

H4: Trust and physical product verification are significant factors influencing offline shopping behaviour.

H5: Overall satisfaction levels are significantly different between online and offline shopping.

Hypothesis Testing and Interpretation:

To examine the relationships between demographic factors, consumer perceptions, and shopping preferences, several hypothesis were statistically tested using Chi-square tests, ANOVA, and t-tests based on the type of variables. Below is the detailed analysis:

H1: There is a significant association between gender and preferred mode of shopping.

Test Used: Chi-square Test of Independence

Variables: Gender (Male/Female) vs. Shopping Preference (Online, Offline, Both)

Result: $\chi^2 = 8.24$, $df = 2$, $p = 0.016$

Interpretation: Since $p < 0.05$, there is a statistically significant relationship between gender and shopping preference. Female consumers showed a higher preference for online shopping, while males were more evenly distributed.

H2: Age has a significant influence on shopping mode preference.

Test Used: One-way ANOVA

Variables: Age Groups vs. Shopping Preference Scores

Result: $F = 4.72$, $p = 0.003$

Interpretation: Age significantly influences shopping behaviour. Younger respondents (21–30 years) are more inclined towards online shopping, likely due to greater digital literacy and convenience.

H3: Convenience is a significant factor influencing online shopping behaviour.

Test Used: One-sample t-test

Variable: Likert scale score for convenience (online)

Test Value: 3 (Neutral midpoint), Mean = 3.6, SD = 0.94

Result: $t = 7.23$, $p < 0.00$

Interpretation: The test indicates that the average response is significantly higher than neutral, confirming that convenience is a key driver for online shopping.

H4: Trust and product verification significantly influence offline shopping preference.

Test Used: Descriptive and t-test

Variables: Experience, Product Availability, and Detailed Information

Mean Scores: Experience (M = 4.1), Detailed Information (M = 4.2)

Result: t-values > 6.00, $p < 0.001$

Interpretation: These variables showed high mean agreement levels and significant t-values, indicating that offline shoppers value the ability to touch, test, and verify products before purchasing.

H5: Overall satisfaction levels are significantly different between online and offline shopping.

Test Used: Chi-square Test

Variables: Satisfaction Level (5-point scale) vs. Shopping Mode

Result: $\chi^2 = 11.78$, $df = 4$, $p = 0.019$

Interpretation: Satisfaction with offline shopping is significantly higher than with online. This could be attributed to direct product experience and reduced uncertainty.

These tests confirm that demographic variables (gender, age), psychological motivators (convenience, trust), and post-purchase satisfaction levels significantly differ between online and offline platforms. Retailers should focus on personalizing the shopping experience for both channels and addressing key concerns like trust and delivery reliability.

Findings and Recommendations

The study reveals that online shopping is gaining popularity, yet offline shopping remains preferred due to trust and personal interaction. Many consumers research products online before purchasing offline. Retailers must enhance consumer confidence in online shopping by improving security, return policies, and customer support. The government should simplify regulations for new businesses, and retailers should strengthen customer relationships to ensure long-term engagement.

Research Implications

The study contributes to understanding consumer behaviour and factors affecting shopping preferences. Insights from this research can help businesses develop marketing strategies tailored to both online and offline shoppers. Future research should expand the geographical scope and include a larger sample size for broader insights.

Conclusion

Consumer buying behaviour in online and offline shopping is shaped by various factors, including convenience, trust, product variety, and personal preferences. While online shopping is growing rapidly due to technological advancements and ease of access, offline shopping remains important for consumers who value physical interaction, immediate product availability, and personalized service. An emerging trend observed in the study is the increasing preference for hybrid shopping behaviour, where consumers combine online and offline methods to optimize their purchasing decisions. This underscores the need for retailers to integrate digital and physical shopping experiences to enhance customer satisfaction.

Demographics such as age, income level, and occupation play a crucial role in shaping consumer preferences. Younger consumers, who are more digitally adept, prefer online shopping, while older consumers continue to rely on traditional retail experiences. Additionally, cultural factors influence shopping habits, particularly in regions where in-person shopping is a social activity. Retailers must focus on improving security, return policies, and customer service in the online space, while offline stores should enhance customer engagement, competitive pricing, and in-store experiences to retain consumer interest. Policymakers also have a role in ensuring fair competition and protecting consumer rights across both shopping channels. As digital transformation continues to reshape the retail landscape, businesses must remain adaptable to changing consumer preferences. A balanced approach that integrates the strengths of both online and offline shopping will be crucial for long-term success. Retailers that effectively merge digital convenience with traditional retail reliability will build consumer trust and drive sustainable growth.

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