

“Factors Affecting While Online and Offline Buying Behaviour”

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ABSTRACT

Technology has had a significant impact on purchasing, with the majority of people choosing internet buying over traditional brick-and-mortar retail. The purpose of the study is to identify the variables that affect the purchasing decisions of both online and offline consumers in terms of gender, income, and frequency of visits, etc. These variables influencing physical and online buying habits were taken into consideration when creating a questionnaire. Primary conclusion of the study was that respondents' ranking behaviours varied according on their monthly income and frequency of purchases. This demonstrated how the ranking behaviour varies based on a few demographic parameters. The price is the main consideration for consumers when they shop online, and it varies depending on their economic level as well. The respondents' ranking behaviour varies based on how frequently they make purchases. Offline buying are given advantage when it comes to payment security. Although more and more people are buying online, and most people still prefer to purchase offline because they can touch, feel, and trust the merchandise.

Keywords: Online, Offline, Buying Behaviour, technology, consumer

INTRODUCTION

Technology advancements have made it easier for sellers to connect with clients in a personalised manner. Daily sales of products are being made online. However, traditional marketing continues to hold a significant position in consumers' minds. When making an offline purchase, many consumers rank the feel and touch aspect as the most crucial consideration. The study examines traditional and internet buying as two facets of consumer purchasing behaviour. Customers behave differently when they shop online than when they visit conventional brick and mortar stores. The study's primary goal was to identify the variables impacting young people's purchasing decisions when they shop in traditional and online stores.

Consumer attitudes and behaviours around online purchasing are related. Online buying is popular among consumers for a number of reasons, including discounts, variety, and ease. One of the key elements influencing consumer purchasing behaviour is thought to be the presentation of the product. People find it more convenient to search for a wider range of products, both branded and non-branded, when they shop online. Online buying is more popular among educated and well-off individuals. When purchasing things online, people give price a lot of weight. The discounts and advertisements on the websites draw them in quite a bit. E-commerce websites can offer extra advantages like cash back, free shipping, and return policies. The purpose of the study is to determine how gender, monthly income, and frequency of visits affect differences between online and offline buying behaviours.

The study of people, groups, or organisations and the methods they employ to choose, acquire, and discard goods, experiences, or concepts in order to meet requirements is known as consumer behaviour. It also examines the effects that these methods have on the consumer and the community. Technology has had an impact on how people shop; with the introduction of internet buying, customers now have more options. Over the past ten years, this movement has gained significant traction, with numerous retail behemoths combining the two strategies to optimise their outcomes. The purpose of this study is to compare buying online and in physical stores. It is impossible to gain a critical understanding of consumer behaviour in the virtual world if

the variables influencing the choice to buy are disregarded or misinterpreted, just like in the real world. For example, worries expressed by internet shoppers over the inability to inspect items before making a purchase are thought to be the particular element influencing the decision to buy. The internet is quickly becoming a global phenomenon and is altering the way people shop and purchase goods and services. To remain competitive in fiercely competitive markets, a lot of businesses have begun to use the Internet to reduce marketing expenses and, as a result, lower the price of their goods and services. It is anticipated that this study will advance our knowledge of both offline and online customer behaviour.

Because the goods were easily and nearby to purchase, consumers used to buy from retail stores and haats in the past. However, as technology advanced and new forms of transportation and buying options became accessible, people began to purchase goods from wholesale retail stores and buying malls due to the easy access to these establishments. The advent of the internet and online marketplaces, however, brought about a change in consumer purchasing behaviour that resulted in the creation of virtual shopfronts. We can see how the internet has affected our lives in the modern era; as a result, anyone can order anything from their phone and have it delivered right to their door. Second, the rise of marketing techniques like money-refund policies and product replacements helped to fuel the expansion of online buying.

LITERATURE REVIEW

Online buying is ranked as the third greatest thing about the internet (Laing and Lai, 2000). Email and instant messaging come next, followed by online buying. While people think about what internet users do while they are online, two very typical thoughts spring to mind: these are more significant than viewing or being entertained by the internet or gaining any information or news. (Chiang and Dholskia, 2003, Srinivasan and, Lynch, Kent 2001) stated that when a customer's needs occur, they search the internet for the items they require.

They buy from a wider selection and select the greatest option. They then make the product buy, complete the transaction, and offer after-sale support. Previous research has concentrated on the reasons that distinguish online buying products from other types of merchandise. This study discusses the variables that affect consumers' purchasing decisions when they purchase both online and offline.

According to Sinha and Uniyal (2005), The term "buying environment" refers to the kind of setting and the manner in which people purchase; it has changed over time from the archaic retail store to the contemporary online or virtual stores, according to his study, *Segmenting Shoppers on Behaviour*. It has been noted that the kind of retail environment has an impact on consumer behaviour.

In his dissertation, Malin Gustavsson, Ann-Marie Johansson (2006) outlined the many approaches to better understand consumer trust in e-commerce. The goal of the research was to identify a number of critical elements that support consumer trust in online buying. The author discovered that a variety of elements, which are important when making online purchases, contribute to building trust. Security and privacy are critical elements that must be met for the customer to feel confident making an online transaction.

In his *Transportation Research Part E* 45 (2009) 86–95, Ming - Hsiung Hsiao notes that there has been a significant shift in consumer buying behaviour over the last ten years. Technology is all around consumers and has the potential to completely change the way they interact and shop. Online buying, sometimes known as e-commerce, allows customers to avoid physically visiting actual stores. The three components that stand out the most when choosing between e-commerce and in-store buying are information collection, transaction/purchase, and delivery. For things like cars, real estate, life insurance, and so forth, in-store purchasing usually wins out over online buying. However, online buying is more popular for items like software, music, and other items.

Danaher et al. (2003) focused on the 100 brands' expenditure over 19 brands' offline and online buying as a result of the fundamental supply. They examined the fundamental elements of both online and brick-and-mortar buying using the first model, a division of the Dirichlet show. This model features highly prominent highlights that provide the appropriate classes for brand selection and also presents the findings of the

investigation, which revealed that the high-profile brands across the industry bought web-based buying that was significantly more noteworthy than usual. In any case, it is just turned around in the case of the little offer brand.

After taking demographic data into account, it was discovered that money was the most important determinant and that gender and occupation had no bearing. Online buying is seen favourably. The purpose of Manouchehr Tabatabaei's (2009) article, "Online Buying Perceptions Of Offline Shoppers," was to investigate how customers who purchase at traditional retailers perceive internet purchasing. A survey was carried out in the United States' southeast buying centres. The findings indicate that offline customers have a favourable opinion of online buying. Furthermore, the findings align with national patterns in online purchasing, indicating that a considerable number of conventional consumers research goods and services online before making an in-person purchase at a physical store.

Customers will save money when there are price discounts on particular products, claim Xia and Monroe (2009). Because they cannot see or handle the actual goods, customers are more inclined to rely on price cues when making decisions about the quality of products that are displayed online. According to the findings of their study, consumers who have a specific purchasing aim respond better to promotional messages like "pay less" and "discount," whereas consumers who don't have a specific buying goal respond better to messages like "save more" and "free gift." observed that when a price is lowered, people will eventually assume that the goods is of less quality, and the retailer's motivation for the price drop would also be questioned. Perceived information quality is the most significant element influencing how people consume knowledge online, with task-driven subjective norms and perceived worth playing a secondary role. In Asunción Díaz, Mar Gómez, and Arturo Molina's 2017 study, 391 cases underwent multi-group analysis utilising the partial least squares method. People's behaviour was distinguished by their use of technology. Online shoppers intend to behave and value things more in the future.

Papanastassiou and Rouhani assert that there is a strong correlation between consumer behaviour and physical actions. Foot traffic can be assessed. Examining a store directly to learn about a customer's purchasing habits is highly challenging. By lowering the cost and giving the consumer better service, the behaviour can be assessed. Customer behaviour describes how a customer chooses to shed light on their choices about how much money and time to spend on different assets in order to live up to their expectations. What, when, and why a consumer should purchase a particular product are the topics I cover. It also covers the effects that occur after the transaction.

Hollesen says that it's critical for marketers to comprehend how customers make decisions when they shop, both online and off. Although they have the ability to rectify and verify the output aimed at the consumers, their power ends when the advertisement reaches them.

Rowley and Okelberry observed that twenty percent of consumers surveyed in 2000 expressed dissatisfaction with online buying. Szymanski and Hise (2000) used online shoppers' primary interest groups to study e-fulfillment and identified it as a function of consumer perceptions of online comfort, advertising, website design, and payment security.

Factors affecting while Online Buying

Taste and Preference: tastes and preferences differ from client to consumer and are occasionally a determining factor when it comes to online buying. When it comes to internet buying, age group preferences and taste also matter. Products are bought or purchased by older persons for certain purposes. Teenagers or the younger generation used to buy products based on their preferences. Preferences and tastes change with age and choice. Each buyer's or customer's preferences are unique based on their age.

Risk: When customers purchase goods online, they do not physically handle or feel the goods. Therefore, we are aware that there are many risks involved when purchasing a product online. We may not receive it in a timely manner, and there may also be a risk regarding the product's size and colour, as they may not match up in real life. Occasionally, the requested product arrives somewhat damaged.

Tangibility Product: Before making any purchase, customers may touch and feel the product in the store, which helps them decide whether or not to buy it and whether or not it will meet their needs. One factor that influences a person's decision to go buying or not is if they can actually see and feel a product. Online buying is also determined by a product's tangible quality. Nobody can obtain confidence regarding the value, excellence, or sensation of any favoured goods without actually touching the preferred or sought substance.

Information: It's possible that some of the information on the website is inaccurate or inappropriate. The consumer could not receive all of the information regarding the product's quality. As a result, it will influence the customer's online purchases. The details offered by the recommended websites might not match up in terms of product details. Customers might not be entirely satisfied with the information and details that were provided. Occasionally, even a large number of clients will purchase a product even though they are fully aware of the information because they like the details to be correct and make sense. Product information may change in the true sense when it is delivered or arrives at the appropriate client.

Delivery Time: It requires a minimum of six to seven days for the customer's online purchase to be delivered to them. However, when a customer purchases something offline, ownership of the item is instantly given to them. Thus, this is a significant aspect influencing internet buying. Consumers expect prompt delivery; they would rather receive a product at their preferred time or in a short amount of time. The second important factor influencing product demand is duration. Income: Those with higher incomes shop online more frequently than those with lower incomes. Having money is essential for making online product purchases. Higher earners choose online buying over traditional brick-and-mortar stores because it is more dependable and convenient. The purchase of internet goods will increase with income and vice versa.

Offers on Products: Apart from an offering product at lower price most online buying regularly come up with the discount offers in association with bank, brand etc. Which entail customer to get an additional saving while buying products online. Offline stores only give offer or discount during stock clearance or when manufactures gives the discount on the products. Online buying always provides the offers at all the time and day. In every purchase customer get some offers even if there is no festival or carnivals. Offers are a great factor which attract customer to purchase online.

Convenience: Compared to offline buying, online buying is far more convenient. You can shop while lounging at home rather than getting out of your car and going from store to store. It is convenient to shop for the goods of our choosing while seated in one location rather than hopping around. After deciding what you want to purchase, the order is delivered to your location and the payment process is easy. Convenience is increased with online buying. There, we are able to choose from a wide variety of materials without having to worry about dealing with distributors or dealers.

Variety: It is difficult to compare the kind of selection a buyer can find online to that of offline purchases. No matter how difficult it is to locate a product at an offline store, customers may still discover it in the online retailer's listing, which stocks products from every major brand. Both online and offline buying offer a wide selection of products from different brands. The main aspect influencing the market is variety in and of itself. Higher sales are achieved at shops with a greater range of products, and vice versa. In general, people like to relocate to areas with a wider selection of goods.

Factors affecting while Offline Buying

Since the beginning of human history, offline commerce has existed. There are some advantages that come with buying offline for the consumer. The following are some elements that influence offline buying:

Fewer Options: When it comes to offline purchasing, there aren't many options. There aren't many different kinds. The merchandise selections in the stores are constrained. Older supplies are occasionally on sale and available for a discount. Since offline retail involves manual labour, we generally have fewer options. Because of the manual factor, we are forced to choose from a smaller number of materials.

Bargaining: Unlike internet buying, a buyer can physically haggle with a seller in an offline store. Online shoppers are unable to haggle because the cost of the item is predetermined. Some customers do not shop online because they believe it is more expensive than buying in person, having made their purchases based on haggling.

Authenticity: Compared to online buying, offline buying is more genuine. We can feel the product's texture and get a sense of its characteristics when we purchase it. When we make an offline purchase, we are well aware of what we are getting. However, we don't always know exactly what we are purchasing when we shop online. This is due to the fact that we don't always purchase the products that we see on websites when they are delivered to us.

Taste and Preference: The customer's tastes and preferences fluctuate with time. We are free to try on nine different ensembles while purchasing any item from a retailer. But we do not have this facility when purchasing anything from an online store. As a result, offline buying better accommodates consumers' shifting tastes and inclinations.

Time-Consuming: Going buying at a store requires a lot of time. The distance to the store from one's house or place of employment takes time. Additionally, putting on clothes or even browsing other things in a store takes time. When buying offline, customers travel from place to place and shop to shop in pursuit of the item they want.

Information: Most of the time, a shopkeeper will provide you inaccurate information. Furthermore, this information isn't necessarily what we need. Furthermore, when we lack sufficient understanding about the products ourselves, we purchase them based on their recommendations. These purchases are made out of kindness when we are acquainted with the store owners.

METHODOLOGY

Responses from 150 samples collected throughout Kolhapur, Maharashtra were used in a survey aimed at comprehending consumer behaviour in both online and offline retail. The survey was conducted using a questionnaire. The questionnaire was created using a variety of consumer purchasing behaviour literature. The youth demographic was the target audience for the poll. Both printed questionnaires and Google Forms were used to gather the data. The method of sampling that was employed was convenient sampling. The information revealed differences in the clients' monthly income, gender, and frequency of online and offline purchasing visits. Additionally, information is gathered by asking people directly via the questionnaire. The information has been processed using a number of analytical methods. The data are processed using cross tabulation and percentage analysis. Tables and bar charts are used to display the data.

FINDINGS/ RESULTS

Gender

Gender	Offline					Total
	Price	Product Presentation	Quality	Loyalty	Payment Facilities	
Male	14	09	13	19	11	66
Female	21	21	19	13	10	84
Total	35	30	32	32	21	150

Gender	Online					Total
	Price	After Sales Service	Reputation of Site	Security	Payment Options	
Male	12	11	12	17	14	66
Female	30	20	14	14	06	84
Total	42	31	26	31	20	150

Among the 150 respondents, 66 were male and 84 were female. It may be deduced that quality is the primary aspect that customers, regardless of gender, value most, while payment convenience is the factor that they value least. Due to their increased sensitivity to price, 12 female respondents and 30 male respondents view price as the most important factor when buying online. In contrast, respondents of all genders view payment option as the least important factor because they are accustomed to using all modern digital payment methods.

Household Income Level

Gender	Offline					Total
	Price	Product Presentation	Quality	Loyalty	Payment Facilities	
<20000	06	10	12	10	08	46
20001-40000	04	05	09	07	01	26
40001-60000	04	03	07	03	04	21
60001-80000	07	05	04	06	04	26
80001-100000	04	02	03	06	03	18
100001<	05	02	01	04	01	13
Total	30	27	36	36	21	150

Gender	Online					Total
	Price	After Sales Service	Reputation of Site	Security	Payment Options	
<20000	13	10	11	10	09	53
20001-40000	10	02	08	08	04	32
40001-60000	03	01	06	05	04	19
60001-80000	05	03	04	03	01	16

80001-100000	05	04	05	01	02	17
100001<	05	02	04	01	01	13
Total	41	22	38	28	21	150

46 respondents out of 150 total, make less than Rs. 20,000 a month. When purchasing offline, they rank quality as the most crucial element and payment options as the least crucial. Of the respondents that shop online, 13 believe that pricing is the most crucial criterion, while after-sale service is the least crucial. 32 responders have monthly incomes between Rs. 20,000 and Rs. 40,000. To them, the most crucial element is pricing.

Regarding how frequently you visit

Some of the 150 respondents make less than one internet transaction each month. When making an online purchase, they give the site's reputation and price first priority. Customers who make purchases more frequently—twice a month or more—rank the site's reputation as the most crucial aspect and the payment method as the least crucial.

CONCLUSION

The study focused on the variables of gender, monthly income, and frequency of purchases that affected both online and offline buying. There were 150 replies gathered. Based on gender, there wasn't much of a difference between the factors influencing offline and online buying. The study's primary conclusion was that respondents' ranking behaviours varied according on their monthly income and frequency of purchases. This demonstrated how different demographic factors can affect how people rank things. Price is the main consideration for consumers when they shop online, and it varies depending on their financial level. The respondents' ranking behaviour varies based on how frequently they make purchases.

Regular visitors rank the site's reputation as the most crucial element, but buyers hardly ever rank the site's reputation and price as the most crucial factors when making a purchase.

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