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**DIFFERENCES IN CONSUMER BEHAVIOR BETWEEN ONLINE
AND OFFLINE SHOPPING IN BANDARBAN HILL DISTRICTS,
BANGLADESH**

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ABSTRACT

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<p>The research explored consumer behaviour in online and offline differences in emerging markets. The study mainly targeted several elements such as trust, traditional choices, price, and appropriate products that inspire consumer buying decisions making in both channels. By using surveys and qualitative and quantitative methods, demographic elements were also analysed, such as age, earning level, digital knowledge, and education. The study found out that online channels offer wide range of products, and ease of access due to use of internet and smartphones and online payment system, but many consumers still rely on the physical shopping in developing regions because of trust issues, genuine products, and faster delivery. Moreover, physical stores are more popular due to physical inspection of products and direct communication with shoppers and social gathering in the markets. The outcome mentioned that both channels remain in the market. The online channel engages consumer through digital promotions, while offline markets connect directly and offer physical experience. Finally, the research proposed business owners and administrations to build strong consumer trust, develop digital system, and promote strategies for sustainable market.</p>		
Key words Consumer behaviour, trust, online payment, key difference, digital literacy, online and offline channels.		

ABSTRACT
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1 INTRODUCTION

This thesis investigates the challenges between online and offline consumer behaviour in the e-commerce market, focusing on some key factors such as payment system, trustworthiness and appropriateness. Today's markets are organized by access to the internet, safe payment, lifestyle and use of digital platforms. Through qualitative and quantitative methods, to understand consumer experiences and inspiration primary data will be investigated by surveys and questions are flexible for open responses. The key findings will provide hands-on guidance for business owners and lawmakers to strengthen shopping experiences in markets. In the end, this study targets to enhance consumer actions in growing economies.

1.1 Background and Importance of the Study

In this modern era, access to the internet and easy payment methods online have changed consumer shopping styles from store to online channels (Chaffey 2020). In spite of the easy access and convenience of purchasing online, many consumers even now shop from offline stores for better decisions, good products, and reliability (Schiffman & Kanuk 2015). To create an effective marketing approach and increase customer involvement, businesses need to understand the behavior of consumer differences in both online and offline shopping (Kotler & Keller 2015).

Retail markets are now growing through e-commerce platforms such as the rise of internet users, safe payment methods and increasing mid-level income sources. Online businesses are expanding frequently to service this platform, different product offers, delivery in one day methods, and cheap price (E-Marketer Reports 2022). However, despite these digital eras, consumers still choose to shop traditional style due to better product experiences, easy purchase satisfaction, and security in payments (Statista 2023). Consumers often purchase products from both platforms; it depends on how the product is authentic and risky to purchase.

The main objective of this study is to guide businesses to improve their marketing methods and customer involvement. To understand customer choices deeply, companies need to combine both online and offline processes and ensure their relations with both digital and physical store's habit. In addition, to understand customer requirements thoroughly, businesses can enhance marketing strategies, pricing and customer relationship management (Kumar & Reinartz 2019). In growing markets both online and offline shopping still exist, for more shopping experiences understanding consumer behavior is important.

1.2 Research Problems and Objectives

Online purchasing habits have changed consumer behavior. Whilst, e-commerce offers a variety of products with lower prices, offline stores offer satisfaction, quality service, and product assessment (Kumar & Reinartz 2019). In this prominent market, consumers' shopping behaviors are impacted by easy internet access, secure payment, and different cultural tastes (E-marketer Reports 2022). The main key target of this thesis is to survey and differentiate consumer behavior between online and offline purchasing situations and identify key points and consumer feedback.

The specific objectives of the study are:

- To identify the key causes and obstacles of offline and online shopping.
- To investigate the impact of pricing methods, benefits and trustworthiness.
- To evaluate digital marketing and consumer arrangement in shaping purchasing decisions.
- To survey statistics variations of shopping behaviors in growing markets.

1.3 Research Questions

This study aims to answer the following research questions:

1. What are the main components that impact consumer etiquette in online and offline purchasing?
2. How does consumer decision-making impact different platforms according to trustworthiness, satisfaction and secure payments?
3. Does digital marketing play an important role in manipulating consumer choices between online versus offline purchasing?
4. How do demographic factors such as age, income, and education affect shopping behaviors in emerging markets?
5. Do demographic aspects such as age, earnings, and education change shopping behaviors in a growing market?

1.4 Scope and Limitations

This study investigates how both online and offline compete in markets to engage consumers with different product types such as groceries, fashion and electronics. In these sections understanding consumer behavior is essential, purchasing decisions and choices depend on the product categories (Statista 2023). Yet, within the study, certain limitations still exist. Secondary data and surveys may not

focus on the actual consumer behavior, discussions with people can be biased. In addition, the generation gap and religions also differ the preferences and make it challenging to find diverse growing markets. The growing advanced technology and safe online payment are also part of consumer behavior, it also impacts the study pattern and changes the behavior moderately. Despite this limitation, the study aims to change the retail market with insights and understand the market through consumer behavior.

1.5 Overview of the Thesis Structure

The first chapter introduces the background of the topic, and will also explain research problems, objectives, and questions thoroughly. In addition, this chapter will also include a summary of the thesis research along with scope and limitations.

The second chapter includes the theoretical part of the study. The outlines of this chapter are collected resources from books, websites, reports, and online blogs. We explain the theories of consumer behavior, and explains the online shopping trends in emerging markets. The chapter also included offline shopping preferences and cultural factors and factors that influence customer choices. Finally, case studies from Bandarban districts.

The third chapter explains the key differences in consumer behaviour. The chapter presents decision-making in both online and offline shopping. Trust and security in online platform and customer experiences in offline shopping influence in consumer purchasing decisions. Pricing and promotions that influence the customer help their buying decisions.

The fourth chapter is about research methodology. This chapter describes research design and methods of data collection such as surveys and interviews. It also explains sampling techniques and the approach to data analysis.

The fifth chapter on challenges and opportunities includes challenges of e-commerce, the role of mobile commerce and digital payment solutions, future trends and consumer adaptation in retail, and strategies for retailers both online and offline to enhance shopping experiences.

The sixth chapter concludes with the results of the survey and recommendations.

2 THEORETICAL FRAMEWORK

Understanding consumer behavior is crucial for businesses operating in both online and offline retail platforms especially in fast-growing, tech-savvy markets and traditional shopping environments. This chapter reviews main literature on consumer behavior, online, and offline shopping styles, and purchasing decisions. In addition, different case studies from trending markets are investigated to lay out the actual perception.

2.1 Theories of Consumer Behavior

The behavior of consumer is determined by social, economic, and psychological decision of purchasing both in online and offline platforms. Kotler and Keller (2016) state that consumer follows five stages in order to make decision: authentic information, purchase decision, identification of problem, alternative option, and after purchase behavior. This structure executes in both online and offline shopping cultures, through authentic information and alternative options are more vital for online purchasing, due to enormous content and reviews.

Schiffman and Kanuk (2015) focus on the Theory of Planned Behavior, which describes the decision of purchasing that are made by viewpoint, social expectations, and persons belief. This theory is notably related to emerging markets, where social and cultural standards play a significant role in framing the consumer beliefs and choices. In offline market, consumers interact directly with the salesperson and check the product verifications, but in offline market, customers depend on the reviews, product ratings and people recommendations.

In addition, the consumer perceived value (CPV) structure indicates that consumers assess products based on the profits versus costs (Kumar & Reinartz 2018). In this emerging market trend, different aspects such as, pricing sensitivity, branding, and secure payment can importantly impact on the consumer behavior both online and offline channel.

2.2 Online Shopping Trends in Emerging Markets

In this digital era e-commerce has been growing and uses of internet, accessibility of mobile, and online payment methods is significantly increasing (Chaffey 2020). E-Marketers Reports (2022) reveal that in developing countries online shopping trend has increased because of advance smartphone user

and evolution of online payment. In many regions, consumers rely on mobile wallets and cash on delivery (COD) methods because of fragile banking system.

However, barriers remain on online shopping trends. According to the Statista (2023) reports, consumers often find out risky transactions due to fraud concerns, undependable delivery methods, and false product. Addressing all these concerns, for successful business e-commerce platforms invest in improvements of customer services, transparent return policies, and strong payment methods.

Social media is also a major platform influencing customer to online purchase. Chaffey (2020) highlights that in this online retail markets, social media platforms such as Instagram, Facebook Marketplace, and TikTok are becoming key channels for online market. Small businesses and entrepreneurs easily connect with consumers directly.

2.3 Offline Shopping Preferences and Cultural Factors:

In the rise of e-commerce, offline shopping trends remain most influential in many markets according to the cultural and logistical preferences. Kotler and Keller (2016) propose that physical retail stores come up with better experience which online markets cannot provide, such as before purchasing customer can test and trial the products. Categories like groceries, electronics, and clothing products are particularly important.

Schiffman and Kanuk (2015) show that shopping is mentioned as a social activity, offline retail shops also act as more than just social gathering like community hub and meeting people. In many growing markets, different shopping malls and local markets are important hubs for social gatherings where consumers participate in face-to-face bargaining, interconnection, and joyful shopping traditions. In addition, trustworthiness plays crucial part in offline purchasing choices. Consumers basically in growing economy countries suggest buy products from local vendors market or designated stores or local brand stores due to bad review of e-commerce products and unreliable delivery methods (Statista 2023)

2.4 Factors that Influence Consumer Preferences

Both online and offline market consumer behavior is inspired by various sections such as price, convenience, and social factors. Consumers look for genuine products and are often price-sensitive when

it comes to good value for money. When it comes to purchasing decisions, online platforms remained strong pricing point such as promote discounts and instalment payment offers (Zamfiracge, Popescu & Munteanu 2024). On the other hand, physical stores followed that traditional buying method like bargaining and negotiate directly for better deals (Agarwal, Tripathi & Singh 2024).

Convenience also plays significant role when it comes to consumer choices. Online channels allowed consumers to easy access at any time and location, which helped consumers those lives in remote areas (Roy & Datta 2023). It helped consumers to check the prices, product variances, and make decisions without visiting physical stores. Even so, online channels disadvantages with delivery delays, which demotivate consumers to purchase again. In contrast, physical stores provide easy product access such as product verification and quality check before purchasing, which lead consumer to more satisfaction and reduce unreliability (Sompura 2024).

Another key factor was consumer trust, especially in developing markets where digital knowledge and payment methods are still developing. Due to unclear return policy and fake products, consumers are still worried to use online payment system (Bao 2025). Moreover, physical market allowed consumer through direct communication with shoppers and build strong trust. In the end, social inspiration also significantly figure consumer purchasing decisions in both channels. Reviews, recommendations, and social media marketing influences online shoppers, while offline stores depend on family recommendations and social feedback (Chen, Li, & Ahmed 2025).

2.5 Understanding Price

In growing markets pricing is the important factor that challenges for consumer to make decisions. Kotler and Keller (2016) describe that in developing economy countries price is higher, which means consumers are more interested in sale offers and promotions of products. Online retail stores promote flash sales, coupons, and instalment payments which attract customers more. However, physical retail stores constantly oppose this, like bargaining and face-to-face settlement.

For online shopping convenience is the primary key, such as e-commerce provides 24/7 easy access to review huge products without physical travel, it especially makes it easy for busy consumers or those who lives in remote areas (Chaffey, 2020). In addition, online shopping is easy to price comparisons, review from customers, and recommendations, which increase the shopping experience. However, of-

Offline shopping promotes advantage of various product availability, which still remains a major attraction to consumers choices. In online shopping consumers may face late delivery experiences, delivery costs, and mismatch of products, but offline allows to inspect products and take home instantly.

According to Kumar and Reinartz (2018), trust is the key barrier to online purchasing in growing e-commerce markets. Some consumers discourage to making online shopping, concerns related like mismatch products, unsecure data, changes of refund policies, and fraud. Statista (2023) describes that a successful online business in this emerging markets frequently make trust by conducting clear return policies, payment security, and strong customer support. On the other hand, offline shopping benefits from clear customer and product verification and trust in brand and seller, which is preferred option for other.

Social influence is a major role in consumer decision-making. Schiffman and Kanuk (2015) highlight those online reviews, consumers recommendations, and influencer marketing have also spread impact on shopping behavior. In his emerging market, social media networks such as Instagram and Facebook have become important platforms where consumers get advice before purchasing. On the other hand, offline shopping recommends from family and friends which still strong value with close communities.

2.6 Case Studies from Emerging Markets

The growing markets crucial for understand consumer behaviour and digital knowledge in e-commerce, helping businesses refine strategies for diverse consumer needs. The challenges and opportunities in these markets shaped by economic conditions, digital infrastructure, and consumer trust (World Bank 2019; Bao 2025). The following case studies mention how economic, social, and cultural factors influence retail market strategies and consumer behaviour.

In India Cash on Delivery (COD) plays significant role in e-commerce sectors in India. The method plays significant role in online marketers and consumer trust, who were unsure online payments, concerns security, and do not have credit cards (E-Marketer Reports 2022; Roy & Datta 2023). Flipkart and Amazon India successfully ensure COD system to consumer for smoother transactions and build consumer trust. In spite of digital payments methods, COD manage to expand online market by filling gap between consumer concern and digital improvement (Agarwal, Tripathi & Singh 2024; Bao 2025). Online shopping growth in Brazil connects with informal retail and social media commerce platforms. Many small businesses platforms use social media channel such as WhatsApp and Instagram to contact

with consumers, products information, and transactions, which reflect trust between both parties in retail market (Statista 2023; McKinsey & Company 2022). Moreover, social media platforms encourage local markets, especially in rural regions to join the digital economy (Grewal, Roggeveen & Nordfalt 2017; Sompura 2024).

E-Commerce sector in China collaborates the online and offline channels together, which is called Online-to Offline (O2O) model. These procedures allow consumers to order from online platforms and experiences of physical shopping (Chaffey 2020; Chen, Li, & Ahmed 2025). Alibaba and JD.com platforms connect consumer with digital marketplace and physical shop, such connection help consumers to order from online and collect locally. This combination improves satisfaction through digital access with trust and traditional buying habits (Brynjolfsson, Hu, & Rahman 2013; Verhoef, Kannan & Inman 2015; Sheth 2021). In global market the O2O model became benchmark in retail sectors, it shows that without replacing physical store experiences, technology can support

2.7 Summary

This literature review examined that how people purchase products from both online and offline stores in emerging markets. It explored key theories such as the Five-Stage Consumer Decision Model, the Theory of Planned Behavior, and the idea of Consumer Perceived Value which help to understand the effects of people's purchasing choices. Online shopping has become more popular because people have internet access, smartphones, and digital payment options. However, there are still some problems like, scams, and late deliveries. On the other hand, shopping in physical store is still popular due to cultural and logistical preferences, offering advantages such as direct product inspection and social interaction.

People choose what to buy based on pricing, convenience, trust, and social influence. Online shopping is popular because of discounts, instalment payments, and easy to shop anywhere. Besides, offline shopping provides people to get products in right way and trust in sellers. Some people worry about safety when buying from online, so it is necessary to clear website about their rules and offer safe ways to pay. Social influence plays a vital role in purchasing decisions, online customers often follow influencers and their reviews, while offline consumers trust personal recommendations.

Case studies from emerging markets illustrate that how things are changing. In India, most of the people still preferred cash-on-delivery method due to security concern. Purchasing products through social

media is popular in Brazil, people usually connect with sellers and buy products via social media apps. In China, the Online-to-Offline (O2O) model combines the convenience of online shopping with the experience of buying in physical stores. These findings highlight that consumer behavior is changing, and businesses need to adapt their strategies accordingly.

3 KEY DIFFERENCE IN CONSUMER BEHAVIOR

Consumers were also expecting more due to invent of new technology in the markets. Many consumers are purchasing online platforms and also physical stores, this is great opportunity to understand consumer behavior very well. The main objectives of this chapter are consumer purchasing decisions, online shopping trust issues, offline market buying experiences, and price and promotions.

3.1 Consumer Purchasing Decisions

Improved internet and digital literacy significantly influence consumer to make purchasing decisions and in both online and offline platforms. Shopping from physical store allow consumer directly communicate, check products before purchasing, and experience store environment, which strongly perform traditional environment (Schiffman & Kanuk 2015). These traditional environments make consumer feel more comfortable and influence psychological behavior positively (Mehrabian & Russell 1974).

On the other hand, online shopping was more different and informative such as understanding website, product information and reviews, and price comparison (Chaffey 2020). In many regions, most of the people were new with online shopping, a friendly website and easy navigation were really important for consumer purchasing decisions (McKinsey & Company 2022).

Furthermore, since there are no tangible goods to view or handle, choosing selections online frequently requires more critical consideration. Consumers mostly relied on the product reviews, images and descriptions (Brynjolfsson, Hu, and Rahman 2013). In the end, consumers were interested to shop more from traditional retailers.

3.2 Trust Issues in Online Shopping

The most important fact in online shopping was reliability. Consumers were always concerned about online platforms such as privacy policy, reliable payment method, and genuine product (Becerra & Korgaonkar 2011; World Bank 2019). On the other hand, unfriendly experience from previous shopping and unclear refund policies made the consumers trust erode. Additionally, unusual with online market channels and consumers with first-time payment were cautious to made electronic payments. In these markets keep consumers' confidence to safe payment system, transparent and assist after sales.

Online channel was shaped by lots of major elements such as safe payment methods, creative website design, brand images, and user reviews. A friendly website is more important and confident for consumers, clearly product descriptions, and secure and familiar payment methods were also minimizing the fraud concerns. In many emerging markets trust played major role whether consumers decided purchase from online or not regarding the conditions, since legal protections are often limited (E-Marketer Reports 2022).

On the other hand, offline market provided a strong trust to consumers due to tangible products. Before purchasing anything, consumers could see the products, try the products, and conversations with salesperson, which made the consumers confident in decision-making, these increased the trust with shoppers and consumer. When purchasing or returning the products consumer could easily complaining in person, which was control and secure (Sheth 2021). These were crucial role in emerging markets, where majority of consumers follow the traditional way of shopping because they had poor online channel experience.

Online channel needs to be built carefully and maintained, while offline market was developed differently because of direct connect with human. To understand online channel, it must provide safe and secure payment, clean return policy, customer care, and clear product description. Online market is dependent on the product images, consumer cannot touch and contact direct in person. In the end, it was important to provide transparent and quality service to the consumers for better purchase experience.

3.3 Physical Shopping Experience

In physical in-store shopping consumers experienced genuine products information, direct communication with shoppers, and confidence (Kotler & Keller 2016). These factors created a significant buying experience, helped consumers to expand emotional connection with retail shops (Grewal, Roggeveen, and Nordfalt 2017). A friendly connection such as shopping assistance, and manage situation improved the buying environment, which kept consumers comfort. In many regions shopping in-store is described as a social activity, which made consumers' buying decisions according to the market environment.

In many regions, in-store buying environments described as a significant part of local economy and also consumer habits. According to Kotler & Keller (2016), shopping from physical stores builds an

extensive bonding between two parties and consumers were extremely valued. In many regions especially where internet and technology were developing, consumers worried to trust online shopping, offline shopping was considered reliable and sociable (Grewal et al. 2020).

Besides, shopping from physical stores expressed traditional image and society. Small retail shops and markets placed for social engagement such as meeting people, and create networks (Verhoef, Kannan & Inman 2017). Such kind of social engagement cannot replace though online platforms. In the end, physical markets were driven by emotional and traditional attention for consumers where create trust, it was not only for benefits also social gathering in many developing regions (Schiffman & Kanuk 2015).

Online platforms continue to decline performance due to product reviews and recommendations, whereas physical stores benefits from direct communication with sales staff (Chaffey 2020). Digital platforms lower the consumer trust and satisfaction in emerging markets, because consumers worth the direct connection and traditional way of shopping. In the end, consumers still prefer purchasing from traditional market instead of online markets, which reinforces their confidence in decision-making.

3.4 Price and Promotions Sensitivity

In this rising economy a major part of the consumer behavior is price. Due to economy conditions many people had extra money to spend and sometimes caution about their spending (Statista 2023). Because of this reason, buyers always bargain and compare prices, look for offers such as in-store discounts, and negotiations were traditional offline buying habits. Bargaining was a traditional way that connect with stores and consumers, which was a component of buying cultures. This understanding between retailers and consumer were likely to capture and maintain clear mindset in these regions. Online market had improved the pricing system to ease the price-sensitive consumers including dynamic price adjustment, limited deals, and improved marketing methods on consumer behavior (Kumar & Reinartz 2018). Providing good deals and discounts on products was more important to attract consumers and value their expectations in emerging markets. Moreover, purchasing from online channels allowed consumers to compare the price of products from different channels and motivate them to decisions making (Brynjolfsson, Hu, and Rahman 2013).

Promotional strategies were key aspects for both online and offline platforms, although their delivery methods differ. Online channels promote their products through social media (Instagram, Facebook

etc), video marketing to keep attention of consumers, besides physical platforms promote differently such as coupon, in-store loyalty program, and sponsorship (Chaffey 2020). Promoting offline provides real experiences, while online promotion reaches every consumer in short time.

In the end, both platforms focused to reach consumer according to their price-sensitivity. Based on the individual buying choices and experiences, online market create flexibility. On the other hand, physical platform promotes common features and less customization.

3.5 Conclusion

Consumers were behaving differently when buying from both online and offline platforms. There were lots of option in online platform such as variance of products and prices, however challenges also like trust issues in payment, and fake products. Physical stores are advancing by their genuine products information, and direct communication with salesperson.

These differences affect in emerging market especially in retail sector. Individual buying experiences and a quality customer service kept both channels strong and way to succeed for business. Moreover, improving consumer trust and success in both platforms, digital payment system was more important. To manage markets, retail design, and strategy, understanding the consumer behavior from both platforms was very important.

4 RESEARCH METHODOLOGY

The study was mainly targeting to understand how consumers behave while shopping from online and offline platforms in growing markets. Including research design, survey methods, and analyzing data and collection, the chapter also explored about validity and reliability, and ethical issues. Using a qualitative and quantitative method, the research targeted to understand the consumer preferences deeply, experiences, and decision-making process. Finally, the report provided transparent facts about how consumers in emerging markets influence shopping habits and purchasing decisions.

4.1 Research Design

To understand the theoretical concepts and experimental data a research design was organized. In this regard, a qualitative and quantitative method was chosen to explore the variance of consumer behavior in offline and online shopping habits. This structure admitted a comprehensive exploration of consumer choices, expectations, and experiences. To understand the behavior deeply in emerging markets, the research was conducted on the mix elements, such as traditional behavior, knowledge of digital system, and financial situation. Finally, this research contributed smooth and the actual behavior of consumer both online and physical store context.

For data survey with participants a well-designed questionnaire was developed and distributed participants within participants, who had previous purchase experience from both shopping platforms. Demographic factor was more important to understand the consumer behavior in markets such as age, gender, income level, and regions. The survey was conducted to deeply understand consumer interest and buying methods (Brynjolfsson, Hu, & Rahman 2013; Verhoef, Kannan, & Inman 2015). Selecting participants from both platforms was major part of the survey, it revealed the actual data. This footstep clarified those demographic differences' effect on purchasing choices in the emerging markets (Statista 2023; World Bank 2019).

The analysis focused on individuals' choices of value and satisfaction, decisions making, and their understanding of digital system and social experiences on offline shopping. This method exposed the actual findings on environmental trust and use of retail behavior (Mehrabian & Russell 1974; Davis, 1989; Brynjolfsson, Hu & Rahman 2023). Different categories including product tangibility, convenience, trust and expectations of service were developed through coding. Finally, the research design provided contextual examination of consumer behavior in developing economies and enhanced the qualitative dynamics of retail behavior (E-Marketer Reports 2022).

4.2 Sampling Method

The purposive sampling method was selected for those participants who had previous experience in both online and offline shopping. This method allowed us to collect detail information about the consumer behaviors. The purposive sampling method was not a random sampling, it helped to focus participants those who are really significant to the subjects (Kumar & Reinartz 2018). Conducting this research was the only way to gather more information about consumer behavior in Bandarban district. For the study only 40 to 80 participants were selected. According to the time consume and resources the participants' number was appropriate, it was also enough to collect detailed information for both buying habits. According to Kumar & Reinartz (2018), a balanced participants was enough for quality data, and it can be discovered common terms and subjects. This technique produced meaningful and reliable information and findings in consumer behavior in emerging markets.

Designed sections were following for participation variety:

- Age: Above 18 years older were selected for the research, because they were more independent and ability to decision-making.
- Economic status and Digital literacy: Participants were focused according to their digital knowledge and economic status. In emerging markets purchasing habits were extremely impacted both digital literacy and income level variances (McKinsey & Company 2022).
- Geographical data: All the respondents such as urban, semi-urban and rural in Bandarban Hill Districts. According to the World Bank (2019), this was the major effect since digital knowledge, services and retails had easy access and consumer purchase.

The main reason for choosing this method was understand the mixed situation of emerging markets such as social and economic. World Bank (2019) mentions that, variations of economic situations, digital knowledge, and buying status intensely impact consumers behavior in markets. In many regions, internet was still developing, and online payment was also limited. Urban consumers had easy access to internet and often shop from online platform, while in many rural areas consumers face weak internet connections and hesitate to buy from online markets according to trust issues (Statista 2023). These differences highlight that participant from various background was important to understand the consumer behavior.

Purchasing decisions shaped by several major role such as traditional values, trust, and sense of risk. The way consumer analyzes products and makes purchase decisions, such type of factors influenced

by social and emotional terms (Mehrabian, & Russell 1974; Becerra and Korgaonkar 2011). Consumers in developing regions still prefer product verification and social engagement when it came to purchasing from offline platform (Sheth 2021). All these experienced such as price negotiation, product authentication, and direct communications from offline market keep consumers more trusting and reliable, which online channel cannot perform.

In contrast, it was important to entail individuals from different backgrounds according to their shopping experiences and habits. Grewal, Roggeveen, and Nordfalt (2017) suggested that, for future retail market understand the different consumer situations was more important than focusing on one pattern. All the selected individuals were capable of providing significant information about online and offline markets, which helped the research to reveal the vast differences for documentations (Brynjolfsson, Hu, and Rahman, 2013). The sampling method allowed to research deeply through traditional, economic situations, and technological terms for better findings and worthwhile data about consumer behavior in emerging markets.

4.3 Data Collection Method

The collection process was conducted with primary and secondary method to understand deeper offline and online channels' consumer behavior. By using various sources, it gave valid information which provided by consumers and different backgrounds.

For the research a questionnaire was drafted for data collection. Both open-ended and close-ended question were included in the survey, which improved the collecting of various types of data such as buying experiences, decisions, and regional facts. It was essential to gather all the major information regarding consumer buying decisions, trust, habits, and objections when purchasing from online and physical markets (Chaffey 2020). Demographic information such as age, gender, education, earning levels, and digital knowledge was focused on the first section of the questionnaire. As Schiffman & Kanuk (2015) mentioned, demographic factor was a major part of the data collection, it reshaped and identified the consumer habits, and preferences for both platforms.

With the combination of multiple choice and open-ended questions, the survey encouraged every individual to express their personal experiences and opinions. Participants can provide their desired answers through open-ended questions such as challenges they faced, trust issues, and buying experi-

ences. Using both open-ended and close-ended questions helped to deeper understanding of the consumer behavior, which improved quality research findings (Kotler & Keller, 2016). This method supported the research with diverse and purposeful information to understand research objectives and findings how consumers are behaving in emerging markets.

4.3.1 Distribution of Survey

Webropol is a web-based platform, which is easy to access through desktop and smartphone devices, distributed the questionnaire digitally. Using web-based platforms were efficient and geographically manageable. Consumers from various areas Bandarban Hill District such as urban, semi-urban, and rural areas could participate in the survey so the questionnaire was shared, which helped to understand consumer behavior (World Bank 2019). Since access of internet and physical stores were varied in different developing areas, it was really essential to involve participants from all areas.

Usage of technology was growing in many regions, where maximum consumers used internet as daily life (McKinsey & Company 2022). Consumers were actively using internet through phones and desktop; this survey created to be user-friendly for participants for their usual habits. The online based survey provides participants honest and clear answers, specifically online shopping habits and challenges (Schiffman & Kanuk 2015).

People were already using digital tools and smartphones for online purchasing, so Webropol was easy for participants to use it. Online platforms and smartphones were daily used by people, in that reason answering through online-based survey kept transparent and convenient. Moreover, combining both technology and traditional methods in research procedures indicates the emerging trend, where digital method is a significant part of the businesses and consumers (Brynjolfsson, Hu, & Rahman 2013; Verhoef, Kannan, & Inman 2015).

Along with primary data, the research also used secondary to stabilize and support the findings of the study. Secondary data helped to understand the consumer shopping behavior in emerging markets widely. Some industry reports, databases, and previous research paper were reviewed to understand deeply to improve the findings according to the global retail trends. These differences provided clear feedback of consumer habits, and trust while purchasing products from different platforms.

Trust was one the major role, when it comes to online payment. In many regions consumers were still also facing challenges like payment trust and reliability in emerging countries (Becerra & Korgaonkar 2011). According to McKinsey & Company (2020) & E-Marketer (2022), Covid-19 pandemic increased the usage of online platforms to shop more. These causes helped to gather information and identify the differences of prices, and trust level between online and offline markets in different markets.

Additionally, other industry reports and secondary data provided an important information on consumer buying habits according to their age, income, education, and geographic (Statista 2023). By combining all the research data made the study more understanding. Consumers always change shopping habits according to the product price and value (Brynjolfsson, Hu, & Rahman 2013; Verhoef, Kannan, and Inman 2015). In many emerging markets online shopping was viewed as trendy but most consumers still trust on physical stores due to limited access of internet and digital knowledge (World Bank 2019; Sheth 2021).

4.4.1 Socio-Economic and Digital Context of Bandarban Hill District

Bandarban Hill District is located south-eastern of Bangladesh with distinctive socio-economic and traditional environment which influenced consumer behaviour both online and offline shopping. It is the home of diverse ethnic communities such as Marma, Chakma, Garo, Mro, and Bawm (Bangladesh Bureau of Statistics 2022). The city has lower literacy in digital knowledge compared to other big cities, which was a barrier to communities using digital technology. Access to internet still remain issue, the only main source of internet is cellular data (DataReportal 2024). In many rural areas people still experienced limited smartphone, low quality internet, which lead consumer not to use online payment system. Such kind of condition is shifting towards traditional market instead of using online platforms for buying goods and services.

The shopping habits in Bandarban are shaped by mix culture and limited digital access. Due to poor trust issues, delivery delay, and limited access to online payment system consumers chose cash-on-delivery method. This method remained consistent because it allows consumer to verify the product before confirming the payment (LightCastle Partners 2023). Moreover, local market using heavily social media channels such as Facebook and Instagram for product marketing and direct communication, which reflect the trend of social media marketing. In addition, logistical challenges such as steep ter-

rain, poor road conditions, and high transport cost also delay delivery and limit the e-commerce expansion in hill district. As a result, consumers preferred traditional markets with direct communication, price negotiations, and secure transactions. In the end, these socio-economic and digital trends explain that consumers in Bandarban's are adopting digital technology while maintain strong culture offline shopping environments.

4.4 Data Analysis Method

For the study qualitative and quantitative process was chosen to analyse the data. We could find the standard patterns thematic analysis was used to understand the survey responses. This technique support to understand the online and offline consumer behaviours and attitudes. By selecting all the subject from the qualitative data, it became easy to find the consumers purchasing decisions in emerging markets from shopping platforms. Schiffman and Kanuk (2015) and Merabian and Kanuk (1974) point out that, digital skills, economic conditions, trust, and traditional values influenced consumer from both channels and impacted on such themes.

Participant's responses were deeply reviewed and identified before analysing data. To ensure participants' answer were directly collected, a manual coding system was utilized to merge in groups and similar subjects. The patterns used to understand the major factors were such as experiences, satisfaction, and trust, which were significant for consumer decisions (Chaffey 2020). Comparing variances of consumer behavior both online and offline shopping habits, the analysis was important and it featured consumers' preferences in shopping habits.

According to Grewal, Roggeveen, and Nordfalt (2017), those that purchase from physical shop appraised the face-to-face exploration than online purchases, this variety was significantly categorized. In growing markets, access to internet and online market trust issues significantly change between different consumer groups, these variations were extremely important (McKinsey & Company 2022; Becerra & Korgaonkar 2011).

Moreover, close-ended answer also explored to understand deeply and reduce the consumer buying habits and demographic status. Data were explored based on the demographic (generation, earning level, gender and digital knowledge) to understand the consumer influence and section. The analytical examination was mandatory to evaluate the proper qualitative data between consumer preferences and

behavior. Urban consumers like younger age preferred online shopping than physical stores, which increased the digital usage and online platform behavior (Brynjolfsson, Hu, and Rahman, 2013; Verhoef, Kannan, and Inman, 2015).

Finally, merging all the thematic analysis, relative methodologies, and statistics provided a large-scale of behavioral variations of offline and online channel consumer behavior. World Bank (2019) and E-Marketer Reports (2022), and Statista (2023) point out that, this combination strengthened the research outcomes and delivered important thoughts about traditional, digital influence, and earning level which changed the retail market buying decisions in emerging economies.

4.5 Validity and Reliability

In this study validity and reliability were significant to explore the consumers' feedback, behavior, traditional views, and social environments. Various steps were taken in this research to explore the authenticity of the findings across participants.

4.5.1 Validity

The infrastructure was accurately placed with research targets for assurance and contributed to developed habits of consumer buying model. The questionnaire was developed to examine how various elements influence purchase decisions and consumer confidence (Becerra & Korgaonkar 2011), choosing channels (Brynjolfsson, Hu, & Rahman 2013), and consumer benefit (Kotler & Keller 2016). Research that explores emotional and environmental impacts on consumer behavior by making the approach (Mehrabian & Russell 1974); Schiffman & Kanuk 2015), the evaluation refined the validity and assures all major components of online channel and physical stores consumer practices were protected. To maintain ecological validity, the research context in developing markets was also thoughtfully considered. McKinsey & Company (2022) and World Bank (2019) analysed consumer reactions considering market-specific trends and circumstances, highlighting the growing issues between conventional retail frameworks and digital integration. The dependability of qualitative insights was enhanced by the indemnification of context specific themes facilitated by the implementation of open-ended questions (Chaffey 2020; Verhoef, Kannan, & Inman 2015). In developing markets, the represent and reliability results were improved by the participants from different backgrounds, their shopping habits, and knowledge of digital system (E-Marketer Reports 2022; Sheth 2021).

4.5.2 Reliability

In the study, validity used to measure all the data were accurate, while reliability ensured that the data were consistent when collected under similar condition (Kumar & Reinartz 2018). The survey questions were transparent and arranged for all the individuals to improve the research. Organizing online-based survey helped both interviewer and participants to be transparent and make data collection process smooth.

The questionnaire was formed with same topics with different questions such as consumer trust, experiences and shopping platforms. Participants could explain their opinions and thoughts by using open-ended questions, especially considering trust issues (Becerra & Korgaonkar 2011) and consumer buying pleasure (Schiffman & Kanuk 2015). For data accuracy coding and thematic analysis were used to identify the major ideas. The procedure was checked carefully and continuously to reduce the discrimination and verify the fairness (Grewal, Roggeveen, & Nordfalt 2017). Moreover, all the process were reviewed transparent method and verifying that answers were trusted.

4.6 Ethical Considerations

A key concept in research involving human participants is ethical confidence, especially when gathering individual viewpoints for consumer behavior surveys. The research goal was notified to all individuals for transparent feedback. It was made clear in the clearance form that it was a voluntary participation, they could cancel at any time, and their comments would remain private and classified. According to the consumer behavior research, the importance of individual rights and privacy and such actions were in line with ethical duties (Schiffman and Kanuk 2015; Kotler and Keller 2016).

Due to risk, dependence on digital platforms, and secure payment system, all the participants were promised that their information would not be included in the survey answers. According to Becerra & Korgaonkar (2011) all the survey questions related to online consumer behavior were respectful and accessible. Moreover, psychological impact on the consumer preferences (Mehrabian & Russell, 1974), all the participants were informed that their emotional wellness was important, and they could skip any questions which made them uncomfortable.

World Bank (2019) and McKinsey & Company (2022) stated that from moral standpoint social and cultural factors were relevant to emerging markets such as educational level, privacy, and accessibility were also taken into account. By ensuring all data privacy and trustworthiness, participants from all backgrounds may speak openly without fear of being judged. For respectful and responsible inquiry

this research follows norms of behavior by creating user-friendly survey and following all the ethical criteria in consumer studies (Brynjolfsson et al. 2013; Chaffey 2020).

4.7 Conclusion

The chapter explored that all the methods were used precisely to understand both online and physical stores' consumer behavior in emerging markets. The qualitative method was utilized to understand the consumer purchasing decisions, purchasing habits, and experiences. The sampling method used in the research to verify the individuals who previously had same shopping experiences habits.

To analyse the data transparently and smoothly, similar subjects and research methods were used. A meaningful survey process was created to ensure the data reliable and validity and maintain secretly. The method introduced a meaningful foundation to understand the major reasons and sequel in consumer behavior in growing markets.

5 RESULTS AND ANALYSIS

Retail sector is growing heavily in emerging markets, especially online businesses. E-commerce platforms are getting popular with online payment system, in-time delivery, and trending marketing methods. These changes make consumer faster and easier to discover new products, sense of price, and purchase within few clicks. Consumer who goes to physical shops, changing their buying habits to online platforms for easy and variety offer.

However, purchasing from traditional shop always plays a significant role, especially in society where purchasing habit is a social experience. Physical stores like local markets are also part of interaction, engage with people, and trust and understanding, which digital platforms cannot restore. Most customers prefer traditional buying experiences when buying products and keeping good understanding with shop owner or seller. These scenarios consistently mention that physical shop is very important even online market and buying grows.

The dual development presents both challenges and opportunities for businesses and policymakers. All companies need to decide to balance digital innovation and make strength of brick store. Feedback from consumer show flexible, reliable, and trustworthy shopping experiences, whether online and offline. After understanding, businesses can redesign strategies such as sustainable growth for diverse experiences for customers.

5.1 Key Challenges in the Current Landscape

Consumer behavior is shaped by different mix of obstacles and opportunities in emerging markets. The rapid expansion of digital infrastructures and increasing uses of internet have enabled more consumers to explore online buying habits, offline markets remain dominant in many regions due to cultural habits, limited trust in online payments. These modes of shopping change the environment complex such as logistics, digital knowledge, payment security, and expectations of value and trust. These challenges are essential for identifying strategies that can change the gap between online and offline shopping.

5.1.1 Digital Infrastructure Limitations

Most challenging for the online shopping in emerging markets for growth is development of digital structure. Major urban areas benefit from stable broadband and accessible of networks, unfortunately in rural and semi-urban regions are different. In these areas slow internet, connectivity disruptions, and

limited smartphones are common obstacles. In that case, consumers face bad shopping experiences that discourage from disengaging in e-commerce.

For example, a comment from survey, *“I tried to purchase a product from online, but the website kept freezing and I gave up. So, it is easier for me to go to market in person.”* Such kind of experiences gap between online purchasing.

These differences in digital structure have big challenges on the market. Because internet access is better in cities, most e-commerce platforms focus their growth in urban areas. Consumers usually have used faster internet and smartphones for easy shopping. In rural areas, consumers still depend on the physical stores because they are easy to reach, familiar and reliable. These situations divide both urban and rural areas customers. For urban customers it is easy to compare prices, reviews, and purchase products from global brands, while customers in rural areas fewer choices and limited availability. This unbalanced situation is both a challenge and an opportunity. On the other hand, it makes things harder because retail companies have to invest money on digital platforms while running offline shops. Besides, it also creates big opportunities for future markets. As internet companies are improving internet connections and cheap smartphones, online shopping could be new market place for rural areas. Come up with smart ideas in businesses like apps for phones, link with different shops, will be best opportunities for customers from different locations.

Table 1 Consumer Confidence in Technology

Confidence level	Number of Respondents	Percentage (%)
Very Confident	22	32.4%
Somewhat Confident	23	33.8%
Neutral	17	25.0%
Not very confident	3	4.4%
Not confident at all	3	4.4%

5.1.2 Payment Security and Trust Issues

When it comes to online shopping in emerging market, trust is the major issues. Consumers are concerned with many things such as insecure payment or procedure, and fault product information.

From survey comment, " *I prefer cash on delivery because pay in advance never receive the same item.*"

This type of review quickly impacts and makes consumers hesitant to using online payment. In this reason, consumers are more likely to purchase from physical stores, which is easy and reliable also comfort every purchase.

Now online channels are offering cash on delivery system, which is very convenient for consumers but it also challenges for business owners such as more delivery costs, and higher return rates when consumer refuse orders. Meanwhile, online platforms are building reliance like return policy, and reliable customer service.

The online payment system improves with stronger protection laws and secure platforms, consumers might be feeling secure and pay through online. This could be changing the online markets and easy for consumer for sustainable businesses.

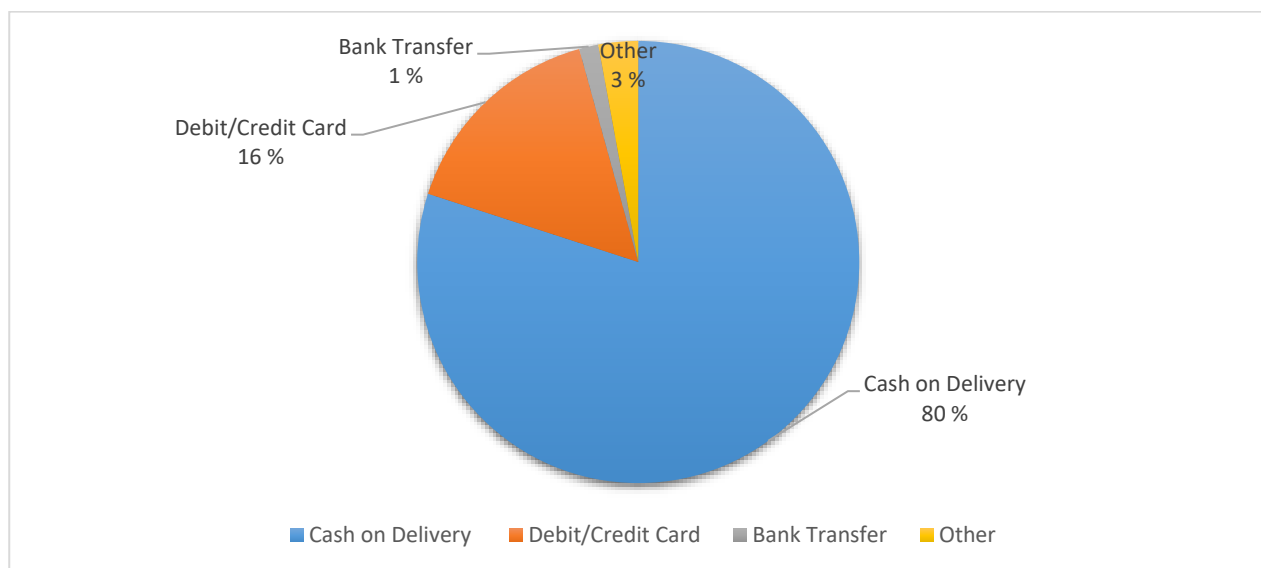


Figure 1 Preferred Payment Method

5.1.3 Logistics and Last-Mile Delivery

Delivery remains a major challenge, especially where postal and street addresses are not standard and infrastructure is underdeveloped. Many rural areas' delivery operations are bit challenging such as poor road conditions, limited access to technology, and addressing system. This kind of obstacle makes inappropriate delivery or delays, and damaged products, which impact customer happiness. An

example from survey reviews that,” they said it would delivery in three working days, unfortunately it took more than a week. I will probably buy from the shop.” Such situations have a bad impact on online retailer and also create trust issues. Consumers reconsider to buy from online markets, prefer to go to brick stores.

To manage these obstacles, companies provide private delivery services or partnership with local logistics companies. This system improves service quality, trading between two companies. It also changes the investing method, a good delivery solution, local partnerships increase operational costs. These methods change the business environments, negotiate rates, and also diverse local logistics channel. These additional complexities prevent companies to achieve the economies to lower the cost and offer diverse delivery times, unfortunately it makes harder to expand new areas without measuring overhead.

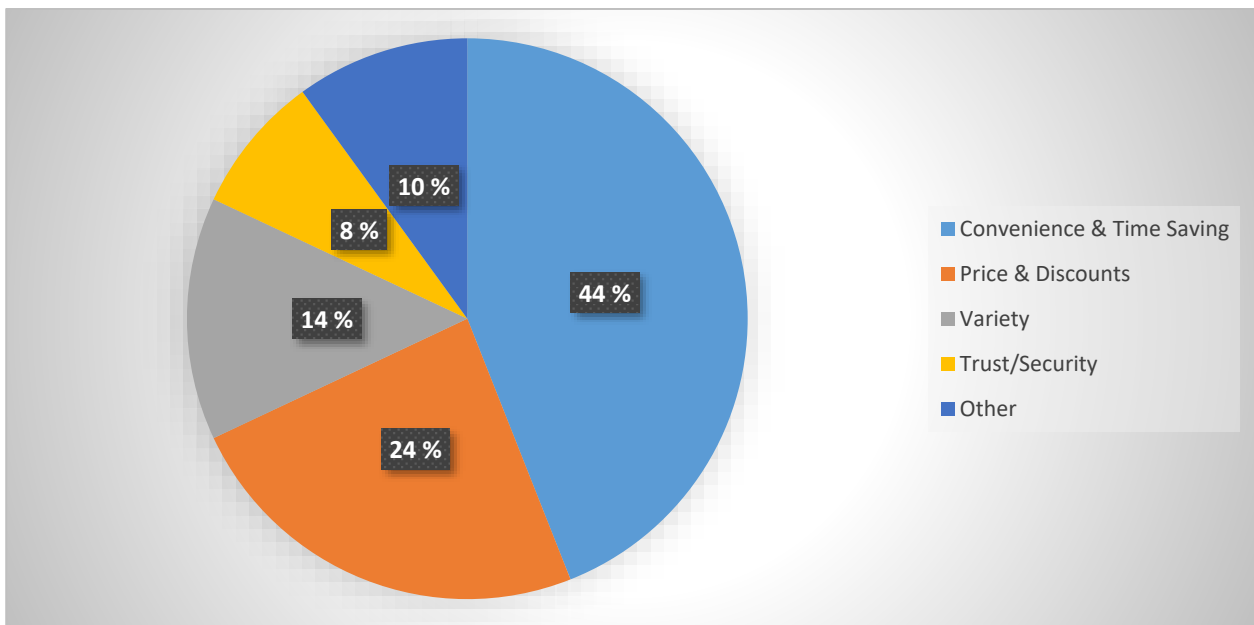


Figure 2 Online Shopping Preferences

5.1.4 Cultural Preferences for Physical Shopping

Shopping from offline market is a cultural and traditional habits in many markets. Visiting a local market is not just about purchasing goods, it is also a social experience or gathering. Offline market is about meeting people, family and friends, and casual meet with vendors, which creates a vibrant atmosphere in the market place. Besides, shopping from brick-and-mortar stores is an opportunity for negotiations, it is a process and also an art and cultural norms in many areas. These face-to-face con-

versation keeps both parties satisfied such as inspect materials, product quality, negotiate prices, personalized and smooth transaction. This opportunity creates consumers more experience to shop from physical stores where online market may not create such kind of situations.

A prime example from survey, ” *I like to touch the products before purchasing it, online market does not have the opportunities.* ”

This highlights the continued preference for offline shopping, especially for the products where physical inspection is important. While online platform provides discounts and convenience of shopping from home where a significant number of consumers in these markets still favor the traditional in store experience. The ability to experience products in person and consult with knowledgeable sales staff often provides more value than shopping online. Because of this, physical stores continue to play an important role in retail strategies. Though online platforms are improving quickly, but traditional physical stores are still major role for consumers. In many areas, people still value the physical products verification, trial in-person, and socially engage, which online marketplace never can offer.

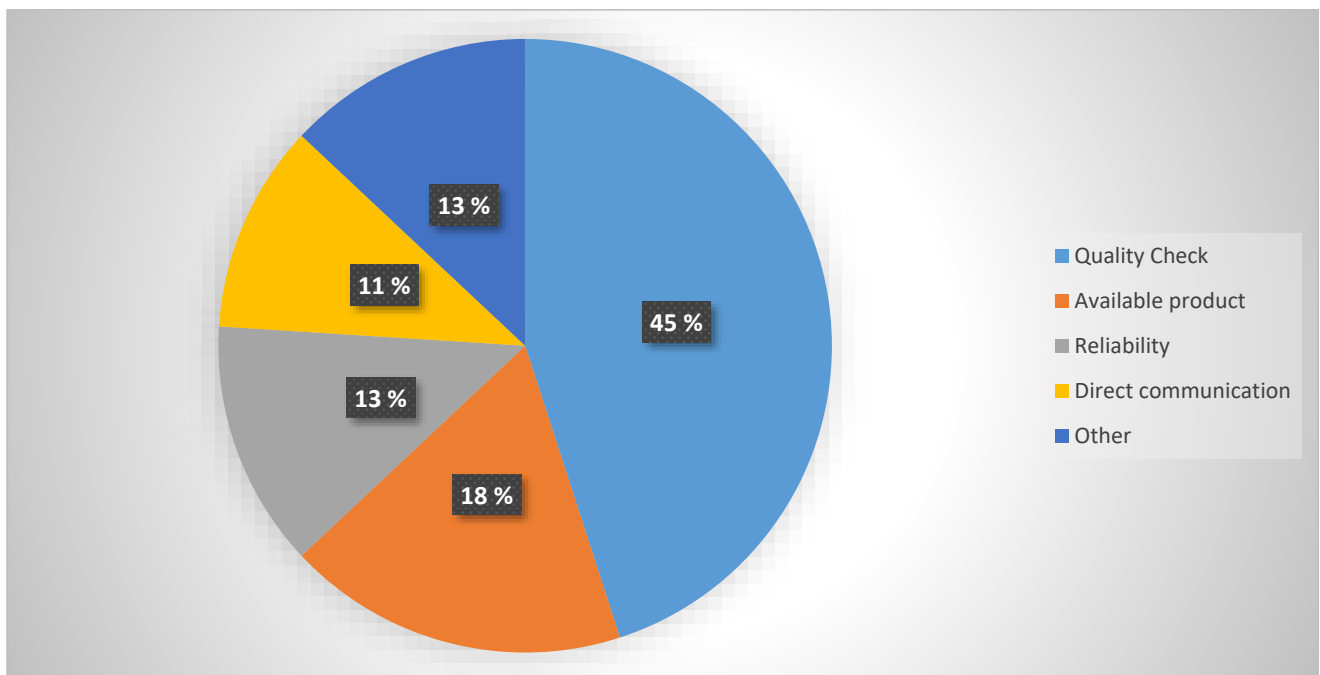


Figure 3 Offline Shopping Preference

5.1.5 Regulatory and Taxation Complexity

E-commerce platforms are now facing significant problems such as complicated taxation, customs deal, import-export regulations can be more difficult for local and international online market. Such

kind of difficulties affect the smooth operations and create a hard situation for businesses. These situations lead consumers to less buying from online market, because long delivery time, and extra charges.

Example from comment, *'' I wanted to purchase a smart watch, but it charges more than the price. ''*

Such kind of reviews make consumers uncomfortable and hesitant to purchase from online again.

Thus, it is important for businesses to carefully understand the regulatory system for smooth operations and strong consumer trust, shipping charges, delivery times so that online shopping and business can stay positive.

5.2 Opportunities for Growth and Innovation

Markets are expanding and more opportunities for online markets to grow businesses while challenges also there. Consumers' tastes are continuously changing, people are more online base now, and expense more. Both these elements are opportunities for both channels to reach consumer needs and explore their preferences.

Companies can try new ways of doing business, offer fresh and innovative products and services to the market, and find better ways to connect with different types of customers. Business can better connect with customers and grow in this rapidly changing market by mixing traditional retail methods with online solutions.

5.2.1 Mobile-First Market Potential

The increasing use of affordable smartphones has built a strong support for the development of e-commerce. People depend on mobile internet more than on desktop computers which makes the growing importance of developing mobile-friendly platforms and applications. A smartphone is the major device for a large number of consumers to browsing the internet, checking prices, and completing purchases.

From survey, a person said, *''Every day, I use my phone to check prices and order items, and I do not have a computer. ''*

Businesses should design apps and websites to keep up with this trend that are easy to use, quick to load, and require little data. This makes it easier for customers to use them, even when the internet

connection is slow or weak. These tools help businesses to attract more consumers and are an easy way to make online buying and comfortable for smartphone users.

5.2.2 Hybrid Retail Models

By combining e-commerce and physical store markets, it is a new form business to reach more consumers. This method helps retailer to stay profitable in the market. Through suitable online options, retailer also make consumers familiar with traditional shopping experiences with trustworthiness. For example, method like “order-and-pick” service, where consumers can make order from online platform and can easily pick from the physical store.

While consumers engage directly with store, it helps them to feel comfortable and assured. Physical stores need to provide convenient and reliable environment for consumers to explore buying experience. In addition, these methods produce a wide range of different taste in purchasing.

5.2.3 Localized Marketing and Cultural Adaptation

By offering discounts during festivals, this can be more affective to attract consumer attentions. This kind of strategy inspire consumers to purchase more and keep positive with marketplace. Marketing methods such as digital, posters and on spot marketing must be reshaped according to the cultures and areas, this strategy chances to increase the consumer behavior.

5.2.4 Digital Payment Innovation

As the improvement of financial technology, consumers are buying more products and using the service and significantly affecting many growing areas. Consumers are now using digital payment terms such as mobile payments, and QR scan, which is easy and quick. Moreover, online platforms are offering more reliable alternative payment systems to those who are hesitant to pay with traditional methods. Digital payment methods are easier and more convenient for many consumers in daily transactions.

Example from comments, ” *I use my mobile wallet because it is quick and simple to use and I do not have a bank account.* ”

People are more reliable with new payment methods; they are easy to use rather than cash payment. These digital payment systems admit online shoppers to attract consumer more and help to connect digital economy.

5.2.5 Social Commerce and Influencer Marketing

Social media like Instagram, TikTok, and Facebook, which were originally used for communication, have become major channels for digital marketing and shopping. These platforms make it easy to shop from start to finish in one place.

As one consumer shared, *“I saw the bag on an influencer’s page and ordered it directly through the chat link.”*

This trend allows both large brands and small businesses to find new ways to connect with customers which help them to avoid the high costs of creating and maintaining online shopping platforms. Sellers can gain customer’s trust and make their products more visible through social media platforms and influencer participation.

5.3 Strategic Implications for Stakeholders

For businesses, expanding both channel is significant for consumers such as smooth operations, strong market coverage, and consumer satisfaction. Consumer trust is also a major factor, especially in those regions where online platform is improving. A strong trust can develop businesses with better communication, faster delivery and genuine product detail, and quality customer service. Moreover, improving the local market is also a significant way to enhance competitiveness. Market should redesign products and services which develop market conditions such as limited internet access, regional shopping habits, and events like holidays and festivals.

For policymakers, strong digital improvement is important. Administration needs to develop affordable internet connection especially in less developed areas. Ensuring transparent policies such as tax, custom clearance, and better online payment system are more important in regulatory clarity. In the end, to minimize online scam consumer protection should be build up for fair business. Such kind of rights and practices improve consumer trust and confidence in digital and physical market places.

5.4 Conclusion

Traditional offline markets are now coming together with online channels in emerging markets, even face significant challenges such as weak website design, trust issues. Although, these opportunities are new way of business and for future growth. This online-based shopping, online retail models, and traditional marketing open businesses to become new way of business.

In this chapter, consumers still prefer online platform for convenient and easy way of shopping, but in many areas physical stores are more value because of reliability and traditional. Both online channel and offline market combined are more likely to succeed in retail emerging markets.

6 DISCUSSION, CONCLUSION AND RECOMMENDATIONS

The final part outlines the major findings of the research on consumer behavior between online and offline buying habits in emerging markets such as traditional experience, trust issue, pricing, and satisfaction. The research has explored consumer choices, barriers, and buying experiences using qualitative methods like surveys and semi-structured investigation. This chapter is targeting to retail business market to improve challenges and better consumer experiences for sustainable growth.

6.1 Key Findings

This research is exploration of consumer behavior on online and offline buying habits in emerging markets. Consumers' purchasing decisions are created by some major elements such as traditional market, price and promotion, reliability, and trust, which were exposed in this research. Buying from online channel is now more popular due to easy online payment, growth of technology, and internet access. This user-friendly facility makes consumers comfortable and gives wider access to products and compare price anytime and anywhere.

Even then, in many regions consumers are still worried to purchase from online platform though technology is growing. Insecure payments, fake products, and long delivery process are such kind of issues found in research, which discourage consumers to buy from online platforms. In contrast, physical store has wide range of offer including products inspection, direct conversation, and price negotiation. In many regions, visiting marketplaces is mentioned as a tradition, and social and cultural experience, which builds trust in community.

According to the qualitative data survey demographic factors such as age, gender, education, and earning level also notably impact shopping habits. Urban consumers including tech-savvy and young generations are choosing online platforms for shopping, while rural areas' consumers stick with traditional brick-and-mortar stores. Finally, both platforms are competitive to one another, the research findings mentioned. Offline platforms maintain their consumers through trust, quality customer experiences, and tangible product reviews, where online channels attract their consumers with promotions and price.

6.2 Practical Implications for Business

The research results provide major suggestion to improve retail market business for both online and offline platforms. Firstly, both platforms are not competitors in emerging markets, to improve consumer attention and buying satisfaction. Online order and pick in-store such models are easy to use for both traditional buyers and online users. This system expands market target, enhances consumer flexibility, and experiences across both platforms.

Another important criterion is trust and transparent policy in online channels such as secure payment system, clear refund policy, genuine product details, and quality customer services. In addition, companies should take step to improve marketing strategy with local tradition, merge with native languages, can increase wider consumer base.

Finally, to enhance consumer loyalty and performance, business should use customer relationship management (CRM) and quality logistics management. Implementing these methods including discounts and loyalty program raise consumer attention and fulfilment. Proper delivery also increases consumer satisfaction especially in growing markets where quality logistics are also improving. Furthermore, in many areas where people are using internet and online businesses, they should invest in user friendly websites or apps that perform well even with slower internet. This makes consumers rely and trust, keep businesses strong in digital platforms.

6.3 Policy Development in Market

Based on the findings authority and policymakers have significant role to improve retail market. The following recommendations are made:

Especially in rural areas authorities need to make affordable internet connections. This improvement can expand more consumers to engage in online platforms. Authorities should improve consumers' protection such as data privacy, return policy, and fraud. This law will increase consumer confidence in using online platform. For secure transactions, promoting QR code system, verified mobile apps, can expand online buying process. Authorities need to collaborate with fintech company to build consumers trust to purchase from online platforms. For smooth e-commerce growth administration should update tax rules, logistics procedures, and quality import-export support. Transparent practice will increase the market and global investment also. Retail market should focus on the sustainability such as

eco-friendly packaging. Such kind of implementation rebuild brand reputation and connect consumers socially.

6.4 Future Research Directions

This research provides important perceptions about online and offline consumers' behavior in shopping habits, but some limitations still need to be improved for future research. Firstly, increase qualitative data and large sample size to improve the research, which help to understand the ongoing findings across consumer groups. An extensive data is also important to understand the buying habits in growing markets, which help future scholars and businesses to acknowledge specifically in different markets.

Secondly, different regions have different cultures, technology users, and earning sources, it is best decisions to research between regions. By identifying markets, it could be easy to find the factors how consumers behave in both online and offline channels. In addition, growing of social media such as TikTok, Instagram, and Facebook, consumers are now more flexible with product reviews and attention. In future researcher can also investigate how digital market influence consumers to buying decisions and connect with loyalty.

Finally, new researchers and future businesses could also explore new technologies, design changes, consumers view, and lifestyle. In digital era modern tools such as artificial intelligence, and augmented reality also rebuild consumer trust and buying natures with online platforms. Moreover, COVID-19 changed the consumers' buying habits into online platforms, these changes motivate consumers' behavior and will continue in future.

6.5 Conclusion

The chapter explores that both online and offline market is expanding rapidly and consumer behavior also. Both channels are developing unique design to attract different type of consumers. The retail market can build stronger market platform by collaborating solid digital technology with direct human communication. Authority also contributes by developing transparent policy, reliable internet access, and data protection law.

Moreover, in future retail market is depending on the secure internet system, innovative marketing design, and traditional conceptions. Market should redesign their strategy for consumers' habits and regions will be easier to attract target markets. By understanding consumers' shopping behavior both online and offline, researchers can reshape strategies to develop sustainable market. In the end, consumers' behavior in emerging market is important to create trust, buying satisfaction, and long-term growth.

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Survey Questionnaire

1. What is your age?
 - Under 18
 - 18-25
 - 26-35
 - 35-45
 - 46 and above
2. What is your level of digital knowledge?
 - High
 - Moderate
 - Low
3. Where do you live?
 - Urban
 - Semi-urban
 - Rural
4. Which platform do you use more frequently for shopping?
 - Online
 - Offline
 - Both equally
 - Rarely
5. How important is trust when choosing between online and offline shopping?
 - Extremely important
 - Somewhat important
 - Neutral
 - Not very important
 - Not important at all
6. Which payment method do you prefer when shopping online?
 - Debit/Credit cards
 - Cash on delivery
 - Bank transfer
 - Other (please specify)

7. How would you describe your overall confidence in using technology for shopping?
 - Very confident
 - Somewhat confident
 - Neutral
 - Not very confident
 - Not confident at all
8. What factors influence your preference for online shopping?
9. What motivates you to shop offline instead of online?
10. Describe an experience where you felt unsafe or insecure while shopping online?
11. Have you ever avoided an online purchase due to lack of trust in the payment system or website?
Please explain.
12. How does social factors influence your shopping decisions?
13. Do you find offline shopping more enjoyable due to cultural or social reasons? Please explain.
14. How do you define value in a shopping experience?
15. In your opinion, what can online platforms learn from offline retail to improve consumer satisfaction?