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The Transition Between Brick-and-Mortar Stores and Online Retailers: The Post-pandemic Shifts in Consumers' Buying Patterns

Subject, Department

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Master's thesis

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Abstract

Traditionally, brick-and-mortar stores formed the foundation of retailing, but their dominance has increasingly been challenged by the rise of online retailers and the widespread acceptance of digital purchasing channels. The COVID-19 pandemic intensified these developments by restricting physical interactions and encouraging consumers to explore e-commerce, m-commerce, and omnichannel options, leading to significant shifts in buying patterns across markets.

This thesis investigates how consumer buying patterns changed between brick-and-mortar stores and online retailers during and after the pandemic. It explores whether these changes were temporary responses or long-term transformations, with special attention given to omnichannel integration and the factors guiding consumers' channel choices in the post-pandemic environment.

A qualitative research design was employed, using thematic analysis of primary data collected through semi-structured interviews. This approach provided detailed insights into consumers' motivations for choosing specific channels, their evolving expectations, and the perceived strengths and weaknesses of both physical and digital retail formats.

The findings show that consumers now adopt flexible shopping strategies, choosing between online and offline channels based on convenience, product type, and situational needs. These behavioural shifts, triggered by the pandemic, appear to have enduring effects, indicating a long-term move toward hybrid buying patterns and integrated retail experiences.

Keywords: Consumer buying pattern, Brick-and-mortar store, Online retailer, Omnichannel, Covid-19

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Tiivistelmä

Perinteisesti kivijalkaliikkeet ovat muodostaneet vähittäiskaupan perustan, mutta niiden asemaa ovat yhä enemmän haastaneet verkkomyyjien nousu ja digitaalisten ostokanavien laajamittainen käyttöönotto. COVID-19-pandemia vahvisti näitä kehityskulkuja rajoittamalla fyysisiä kontakteja ja rohkaisemalla kuluttajia hyödyntämään sähköistä kaupankäyntiä, mobiilikauppaa ja omnichannel-vaihtoehtoja, mikä johti merkittäviin muutoksiin ostokäyttäytymisessä eri markkinoilla.

Tämä opinnäytetyö tutkii, miten kuluttajien ostokäyttäytyminen on muuttunut kivijalkaliikkeiden ja verkkokauppojen välillä pandemian aikana ja sen jälkeen. Tutkimus tarkastelee, olivatko nämä muutokset tilapäisiä reaktioita vai pitkäaikaisia muutoksia, keskittyen erityisesti omnichannel-integraatioon ja niihin tekijöihin, jotka ohjaavat kuluttajien kanavavalintoja pandemiaa seuraavassa ajassa.

Tutkimus toteutettiin kvalitatiivisena tutkimuksena, hyödyntäen teemallista analyysia puolistrukturoiduista haastattelusta kerätystä primääridatasta. Tämä lähestymistapa tarjosi syvällisiä näkemyksiä kuluttajien motiiveista valita tietyt kanavat, heidän muuttuvista odotuksistaan sekä fyysisten ja digitaalisten ostoympäristöjen koetuista vahvuuksista ja heikkouksista.

Tulokset osoittavat, että kuluttajat omaksuvat nyt joustavia ostostrategioita ja valitsevat online- tai offline-kanavan mukavuuden, tuotetyypin ja tilanteen mukaan. Pandemian käynnistämät käyttäytymismuutokset näyttävät olevan pysyviä, mikä viittaa pitkäaikaiseen siirtymään kohti hybridiostamista ja integroituneita vähittäiskaupan ratkaisuja.

Avainsanat: Kuluttajien ostokäyttäytyminen, Kivijalkaliike, Verkkokauppias, Omnikanavainen, Covid-19

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1 Introduction

This thesis investigates the consumers' buying patterns during the post-pandemic period, which may shift with the transition between brick-and-mortar stores and online retailers. This section presents the research background, the research gap, the purpose of the research, and the structure of this thesis.

1.1 Background

Brick-and-mortar stores, the traditional cornerstone of retailing, appear increasingly vulnerable daily (Sheth 2021, 598). Today's empowered, well-informed consumers increasingly use alternative channels to find better prices, convenience, and wider selection, accelerating the decline of brick-and-mortar stores in the retail hierarchy (Devaraj 2003, 184; Zhang et al. 2018, 181). The exponential growth in the number of online retailers and online retailing sales shows that contemporary consumers have overcome some factors that caused resistance to online buying in the late 1990s and early 2000s. These elements encompassed concerns about sharing credit card details online and hesitations about purchasing items without physical interaction (Bhatnagar et al. 2000, 98). Retail has undergone a profound transformation in the 21st century, driven by technological innovation, changing consumer expectations, and, more recently, the global COVID-19 pandemic.

Beginning in 2019, the COVID-19 pandemic profoundly disrupted international business operations, particularly in sectors such as retail, entertainment, and hospitality. More specifically, the pandemic heightened consumers' concerns about physical interactions with other shoppers and store personnel, prompting many to minimise their time spent in brick-and-mortar stores (Mason et al. 2020, 305). These limitations led to shifts in consumer behaviour, resulting in a substantial increase in sales within the realms of e-commerce and m-commerce. Under the constraints of worldwide lockdowns, people were compelled to remain indoors. Consequently, society has been exploring substitute methods in cutting-edge technologies (Ratten 2020, 629). Modern consumers have been able to browse a variety of products instantaneously, quickly locate their desired items, access detailed specifications, read reviews from fellow consumers, select convenient delivery methods and schedules, and conduct online transactions directly through their mobile phones, instead of relying solely on desktop computers (Dumanska et al, 2021, 386).

This evolution in consumer behaviour laid the groundwork for the rapid adoption of omnichannel strategies by retailers seeking to deliver more integrated and seamless experiences. The omnichannel strategy in retailing facilitates genuine interaction, enabling customers to shop across various channels anytime and anywhere (Gao & Su 2017, 2478). This approach offers a distinct,

comprehensive, and smooth shopping experience, eradicating the boundaries between different channels (Zhang et al. 2018, 181). In this model, customers can move effortlessly between different platforms, such as physical stores, online websites, mobile apps, social media, and even telephone shopping, while experiencing consistent and cohesive interactions (Juaneda-Ayensa et al. 2016, 1).

The rise of digitalisation has deeply reshaped everyday business activities, changing how firms generate and deliver value across borders. Advances in digital technologies now allow products and services that were once physical to be offered digitally and shared seamlessly through online platforms. As a result, companies can operate internationally without needing a physical presence in each market (Ojala et al. 2018, 725). This creates new challenges for traditional brick-and-mortar stores, which must now compete with online-only players, such as Zalando, Alibaba, Amazon, Temu, Shein, that attract customers and gain market share despite having no local stores (Veselova 2020, 34).

According to Juaneda-Ayensa et al (2016, 3), this new breed of consumers has no problem using multiple technologies to browse and make purchases. The technological tide seems to have carried along a significant number of consumers, where, for example, the number of digital buyers worldwide was 1.32 billion in 2014, and this figure hit 2.14 billion in 2021, which makes 27.6 per cent of the 7.74 billion people in the world (Statista, 2022). In terms of revenue, total retail e-commerce revenue worldwide amounted to \$1.94 trillion in 2019 and \$3.22 trillion in 2021 and is projected to reach \$5.89 trillion in 2029 (Statista, 2025).

However, Hsiao (2009, 86) argues that the nature of shopping activity serves a purpose beyond acquiring goods. Traditional in-store shopping offers a variety of attractions, such as social engagement, entertainment, physical activity, and the opportunity for multiple errands in one trip. These aspects of its appeal are difficult to replace through online shopping, which keeps brick-and-mortar store shopping highly competitive compared to online retailers (Juaneda-Ayensa et al. 2016, 1). Even as firms implement omnichannel models (for example, e-commerce and click-and-collect), many purchases continue to take place in physical stores (Lorente-Martínez et al. 2022, 76). These developments suggest that the relationship between online and offline channels may not be purely competitive but may reflect consumers' strategic integration of channels depending on perceived convenience, risk, trust, and experiential value.

1.2 Statement of the Problems and Research Questions

Traditional brick-and-mortar retailers now face both opportunities and challenges due to the rapid expansion of e-commerce, which has drastically changed the retail scene (Jareb 2025, 1). One group of scholars associate the growth in online stores with the constant decline in the performance of traditional stores (Redd & Vickerie 2017, 128), reduction in traditional stores appeal to the young generation (Aziz & Wahid 2018, 1178), and reduction in the boundaries of access to products globally (Setiawan et al. 2020, 875). Sheth (2021, 599) maintains that the growth of online shopping became faster due to the COVID-19 pandemic lockdown and the closing of stores from 2019 onwards. He states the brick-and-mortar retail industry is having difficulties and many well-known companies are strategically closing stores and diminishing their physical presence, including H&M, Ralph Lauren, and Michael Kors. In the United States alone, more than 9,300 stores were shut down in 2019, which was a 63% rise over 2018, when more than 5,700 locations were closed.

On the contrary, other scholars associate online commerce with increased brick-and-mortar stores' sales via browsing online, then shopping in the store (Pantano & Viassone 2015, 113; Gao & Su 2017, 201), and others argue it improves the shopping experience in a brick-and-mortar store (Soloveichik 2018, 1). The high risk of online shopping for customers due to a high number of online scammers, fake products, cybercriminals and the level of trust that falls to a huge degree when interacting with someone you cannot see, is mentioned as a reason for the desire of the customer to return to brick-and-mortar stores (Mukherjee & Nath 2007, 1179).

Although consumer channel choice has been studied extensively before and during the pandemic (Smith & Rupp 2003, 429; Dumanska et al. 2021, 386), there is still limited understanding of how buying patterns have evolved after the pandemic, when restrictions were lifted, and hybrid shopping

became normalised.

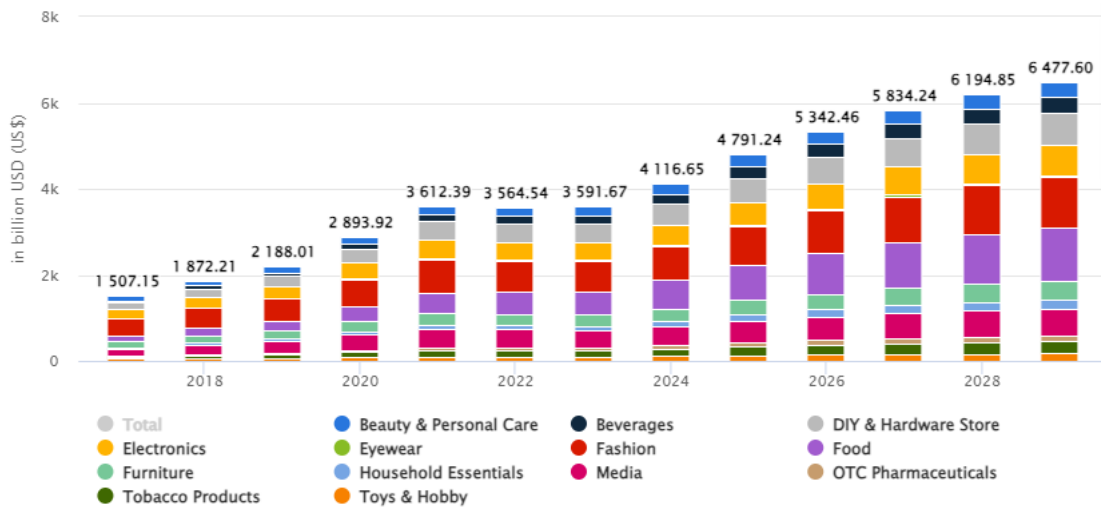


Figure 1. Revenue in the E-commerce Market worldwide (statista.fi)

As illustrated in Figure 1, the global e-commerce market experienced notable growth after 2018. However, it is evident that post-pandemic, from 2021 onwards, this trend has become more stable and shows a decrease (Statista, 2023). This observation raises the question of whether the observed decrease is due to changes in consumer buying patterns. Will consumers gradually return to their pre-pandemic shopping habits, or are the behavioural shifts that occurred during the pandemic permanent?

This thesis addresses this gap by examining post-pandemic consumer buying patterns and the factors that drive switching and integration between brick-and-mortar stores and online retailers in an international context. Drawing on consumer decision theory and consumer channel choice theory, the study investigates how perceived convenience, trust, and experiential value shape consumers' channel preferences and omnichannel behaviours in the post-pandemic period.

To address this issue, my main research question is:

- How have Consumer Buying Patterns been altered during and after the COVID-19 pandemic between brick-and-mortar stores and online retailers?

The sub-questions can be defined as follows:

- What are the key factors that influence consumers' decisions to shop at brick-and-mortar stores or online retailers during the post-pandemic period?
- How has the post-pandemic period affected the consumers' buying patterns in online stores?

- How has the post-pandemic period affected the consumers' buying patterns in brick-and-mortar stores?

To address these research questions, this study adopts a qualitative research design to explore consumer transitions between online and offline channels in order to recognise their buying patterns in the post-pandemic context. Data will be collected through interviews involving international consumers, enabling the identification of key drivers behind the channel switching pattern. The thematic analysis is guided by consumer channel choice theory and consumer decision theory, providing a framework to interpret how perceived convenience, trust, and experiential value shape post-pandemic consumer choices.

1.3 Research Significance and Contribution

The significance of this thesis lies in its potential to address the critical gap in knowledge of the transition between online retailers and brick and mortar stores that leads to the consumers' buying patterns in the post-pandemic era. Theoretically, this study contributes to the advancement of consumer channel choice theory and consumer decision theory by reconceptualising channel selection as an *integrative* rather than *substitutive* process. It demonstrates that post-pandemic consumers strategically combine online and offline channels to enhance convenience, trust, and experiential value, extending traditional models that view these modes as separate or competing. This reframing enriches current theoretical understanding by positioning omnichannel behavior as a dynamic, adaptive, and enduring aspect of post-pandemic consumer decision-making.

Practically, understanding these post-pandemic shifts in consumer buying patterns is crucial, as it enables businesses to adapt their strategies to the new norms more effectively. By studying these shifts, businesses can better align their strategies with the evolving marketplace. Retailers, both online and offline, need to make informed decisions regarding their operations, marketing, and customer engagement strategies. Insights from this research can guide these decisions, helping businesses optimise their offerings and improve customer satisfaction. Furthermore, understanding changes in consumer behaviour can help policymakers and business leaders make decisions that support economic recovery and growth. Given the retail sector's substantial contribution to the global economy, it is essential to acknowledge its influence beyond mere revenue generation. Retail plays a critical role in economic stability, job creation, and the overall national GDP. Additionally, it serves as a vital link connecting various industries, including manufacturing and logistics, thereby amplifying its economic impact (Ramadan & Morshed 2024, 1).

This study is organized as follows. Firstly, the literature review presents the concepts and previous research related to the topic. These are divided into the following subchapters: overview of consumer buying patterns, Impact of Covid-19 pandemic retail, post-pandemic shifts in buying patterns, factors influencing shopping channel choice, role of technology in retail, and initial framework. After the literature review, the methodology part presents the context in which the research data was collected, the chosen research method, as well as the initial themes used in the data analysis and the trustworthiness of the research. After this, the following chapter analyses the data and aims to answer the research questions. Finally, the study ends with conclusions.

2 Literature Review

The existing literature, definitions, and theories related to the topic of study are described in this section. This section has been divided into six subchapters. The first subchapter is divided into three parts: consumer buying patterns, consumer decision-making model and factors affecting consumer buying patterns. The two subsequent subchapters explore the impact of the COVID-19 pandemic on retail and post-pandemic shifts in buying patterns, respectively. The fourth subsection reviews factors influencing shopping channel choice. Then the role of technology in the retail industry will be examined during and after the COVID-19 era. Finally, the last section summarises the theoretical background and presents the initial framework of the study. The review is organised to build the theoretical logic for explaining post-pandemic channel switching and omnichannel behaviour that informs the initial framework (Figure 5).

2.1 Overview of Consumer Buying Patterns

The COVID-19 pandemic significantly transformed consumer buying patterns, marking a departure from pre-pandemic behaviours and establishing new trends that have persisted post-pandemic, like online grocery shopping or home delivery services (Mason et al. 2020, 305; Sheth 2020, 280). Prior to the pandemic, consumer buying behaviour remained relatively consistent, with people splitting their purchases between physical stores and online platforms based on factors like convenience, product selection, and personal choice. However, the arrival of the pandemic brought about a significant transformation. Government-imposed restrictions, particularly lockdowns, greatly limited in-person shopping. While essential retailers such as grocery stores continued operating, many other physical retail outlets were temporarily closed. As a result, concerns over health and limited access to brick-and-mortar options led to a sharp increase in online shopping, driving rapid growth in e-commerce usage (Brüggemann 2023, 2052). The Covid-19 pandemic affected businesses and economic activity and led to lasting changes in consumer purchasing behaviour, many of which have continued into the post-pandemic era (Gupta & Mukherjee 2022, 1519). The lasting impact of these shifts necessitates a re-evaluation of traditional consumer decision-making models to incorporate the pandemic's influence on buying patterns, highlighting the need for businesses to adapt to this evolved landscape. This thesis focuses specifically on how these pandemic-induced shifts translate into post-pandemic channel choice between online and physical retail.

2.1.1 Consumer Buying Patterns

Around 300 years ago, pioneering economists like Nicholas Bernoulli, John von Neumann, and Oskar Morgenstern initiated investigations into the fundamentals of consumer decision-making. They tried to uncover the precise factors influencing consumers' decision-making processes when they make purchases (Madhavan & Kaliyaperumal 2015, 75). Early theories on consumer behaviour, like utility theory, rational choice theory and consumer choice theory, were rooted in economic principles, assuming that individuals make rational choices to maximise their benefits when buying goods and services (Jacoby 2007, 87; Oliveira-Castro et al. 2015, 207).

Consumer behaviour explores why people or groups pick, purchase, utilise, or discard items, services, thoughts, or experiences to meet their wants and needs, which can range from essentials to lofty goals, attracting attention from different fields because consumption influences daily routines, personal identity, political landscapes, economies, and global trends (Solomon 2010, 6). Consumer behaviour research is an interdisciplinary field influenced by various perspectives, akin to the blind men and the elephant fable, where different researchers studying the same phenomenon may approach it from distinct angles and levels of analysis. They are interested in how people interact with the marketplace, with some focusing on individual consumers or micro and others on consumers as part of groups or society as a whole or macro (Solomon 2010, 24-28). During this study, I focus on the micro level of consumers.

From a marketing perspective, consumers are central to success, as their purchasing decisions, and influence on others, directly shape a company's profitability. Hence, understanding consumer buying patterns includes recognising all processes that lead to a consumer's decision (Auf et al. 2018, 177). Consumer pattern is more than just the physical purchase of products or services but rather covers a wide range of activities from the problem awareness stage through post-purchase behaviour, idea formulation, or experiences to satisfy their needs and desires (Barmola & Srivastava 2010, 268; Auf et al. 2018, 177).

Buying patterns refer to the why and how behind consumer purchase decisions. They are habits and routines that consumers establish through the products and services they buy (Jisana 2014, 34). Retailers can benefit from the analysis of this pattern in order to know what type of customers come in to buy which type of products (Hegde 2017, 4). Models facilitate understanding and analysing diverse consumer decision processes. They provide conceptual frameworks that logically illustrate the interconnections of variables for research purposes (Erasmus et al. 2001, 83). In the following part, we will learn more about consumer decision-making models and factors affecting consumers'

buying patterns by diving into consumer decision-making models. Decision models are used here to interpret how consumers evaluate online vs in-store options across stages of the purchase journey.

2.1.2 Consumer Decision-making Model; Online vs. offline shopping preference

The patterns of consumer behaviour that forecast, ascertain, and guide the decision-making process for the acquisition of need-satisfying goods, ideas, or services are referred to as the consumer decision-making process (Jisana 2014, 34).

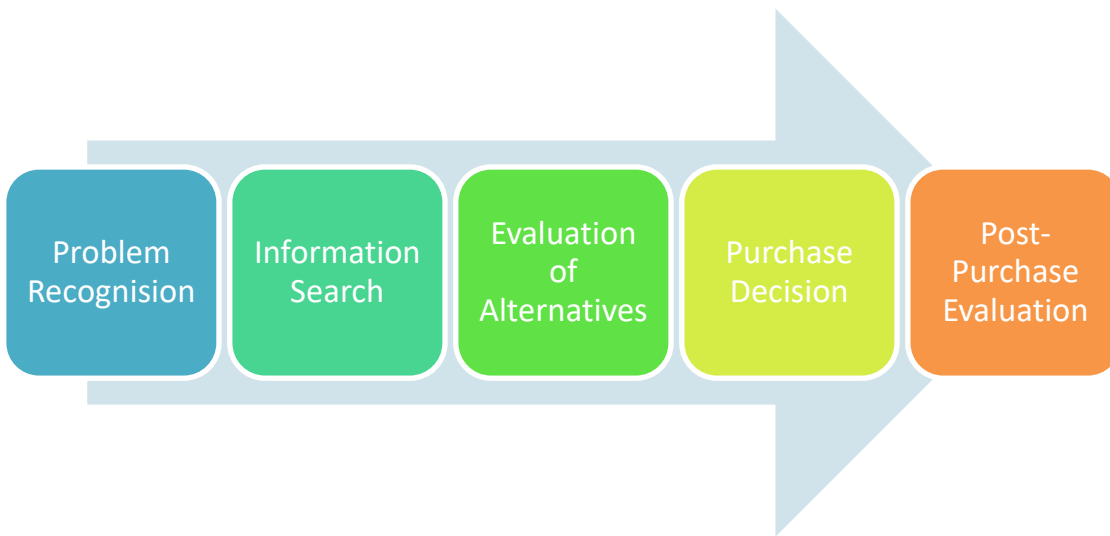


Figure 2. Five stages of the consumer's decision-making process (Harahap & Amanah 2018, 8)

As shown in Figure 2, in the traditional consumer purchase decision-making model, the process starts with problem recognition, where a consumer identifies a need or issue. The consumer then conducts an information search, gathering data from various sources, like advertisements or friends. After collecting information, the consumer evaluates different products or services based on factors such as quality and price. Once the evaluation is done, the consumer makes a purchase decision, choosing either the online or face-to-face mode. Post-purchase, the consumer assesses their decision; satisfaction leads to potential brand loyalty, while dissatisfaction can affect future choices (Harahap & Amanah 2018, 9; Helal et al. 2022, 2). Decision-making can be understood as the mental process leading to the choice of a belief or a course of action from various available options (Kaewwongwattana et al. 2015, 2028).

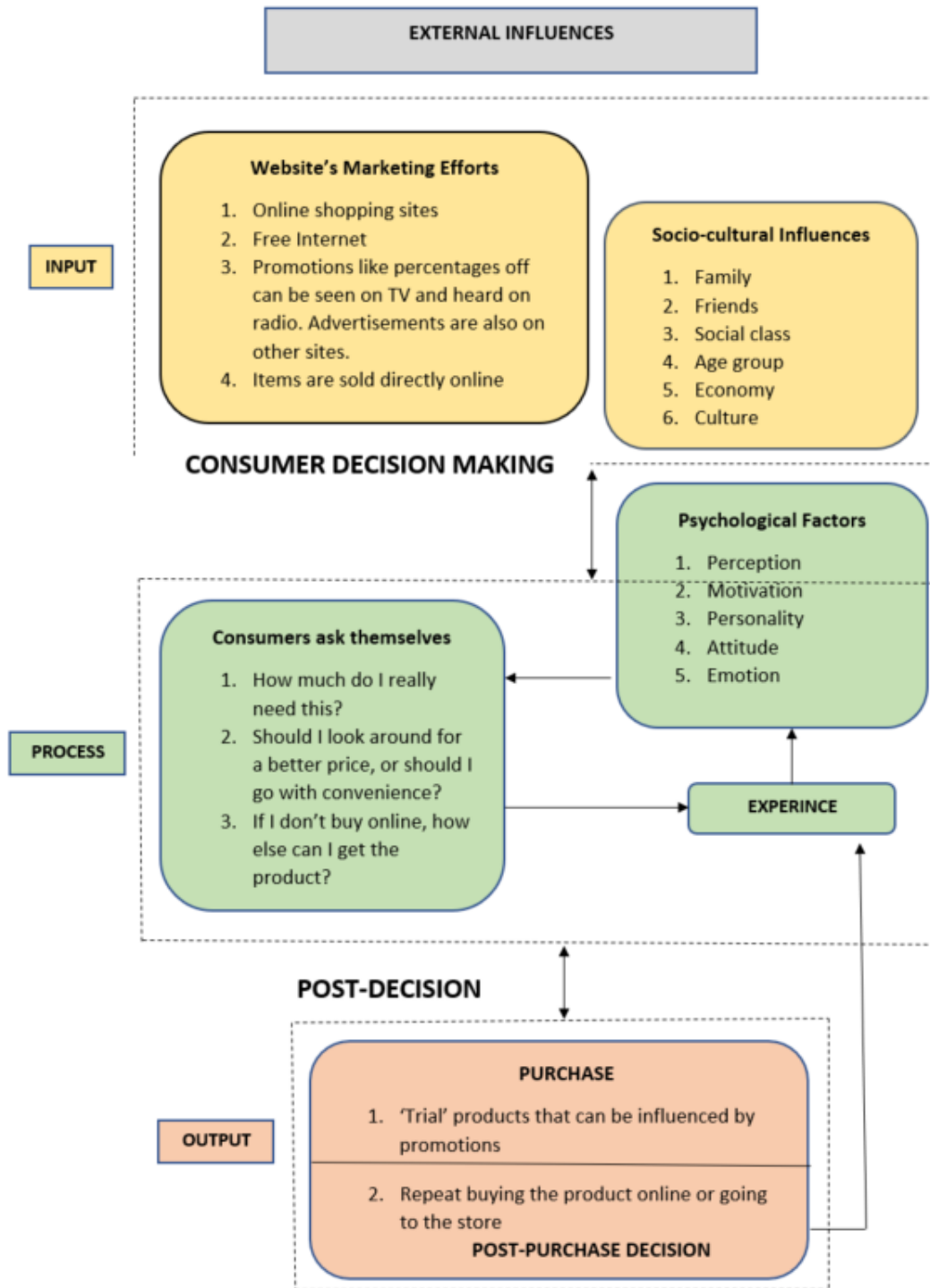


Figure 3. Consumer decision-making process of online shopping (Smith and Rupp 2003, 423)

Online shopping refers to purchasing goods or services via the internet. This process follows the same five steps as traditional consumer buying behaviour (Helal et al. 2022, 1). The online shopping experience is shaped by various factors related to consumer acceptance and behaviour, rooted in theories of consumer decision-making. According to Smith and Rupp (2003, 418), several elements influence online purchasing, including marketing strategies, sociocultural factors, psychological

aspects, personal considerations, post-purchase behaviour, and overall customer experience. They expanded the process of online decision-making into three main steps: the input, process and output, as shown in Figure 3 (Smith and Rupp 2003, 418). The input-process-output (IPO) model is a widely used framework that marketing scholars and researchers apply to explain the stages of consumer decision-making, clarifying how information flows through consumers' cognitive processes (Khvatova et al. 2023, 4).

According to Figure 3, the input stage is shaped by the consumer's identification of a product requirement and influenced by two main factors: website marketing efforts and sociocultural influences. Online purchasing is not determined solely by Internet expertise. Website marketing efforts shape consumer choices through external influences such as promotions, TV and radio spots, and ads across websites. These inform consumers about products, where to obtain them, and how to pay for them, making this the first stage where people may be encouraged to buy online. Sociocultural influences also significantly affect buying behaviour; individuals whose friends and family purchase online are more likely to do so themselves (Smith and Rupp 2003, 422).

Social class is another effective factor in consumers' decision-making process during the input phase. People belonging to higher social classes are more likely to make online purchases due to factors such as easy access to IT resources and financial capability. By contrast, people who belong to lower social classes may not have enough infrastructure, like access to IT means or technical knowledge, to buy online (Smith and Rupp 2003, 422).

Another sociocultural influence is age group. Smith and Rupp (2003, 423) note that older individuals without prior computer experience in their daily lives are unlikely to use computers and therefore less inclined to place online orders. By contrast, younger generations typically have the knowledge and technical means to shop online. However, even if they are knowledgeable about in-person shopping, a lack of the necessary facilities makes it likely they will not purchase online (Smith and Rupp 2003, 423).

Key economic indicators such as the unemployment rate, disposable income, and spending habits significantly influence the sociocultural aspect of the model. Additionally, culture plays an important role in shaping this influence. External events can also shift consumers' channel preferences by changing perceived risk. For example, after the 11 September 2001 terrorist attacks, due to the threats of bombing in brick-and-mortar stores, some consumers were reluctant to shop in person (Smith and Rupp 2003, 424). Another example is the COVID-19 pandemic, which affected shopping and travel routines due to health concerns and fear, encouraging a shift from brick-and-mortar stores to online

retailers (Diaz-Gutierrez et al. 2023, 2). While these studies emphasise physical safety risks, in today's retail environment, consumers also evaluate digital risks, such as online scams, counterfeit products, data privacy concerns, and distrust toward unfamiliar platforms, which can influence whether they buy online, in-store, or combine channels in an omnichannel journey in the post-pandemic period (Mukherjee & Nath 2007, 1179; Muammar et al. 2023, 85562).

The process stage of the IPO model is centred on how consumers arrive at their decisions (San and Yazdanifard, 2014, 152). According to Figure 3, at the process stage, psychological elements, within each person, including motivation, perception, personality, attitudes, and emotions, play a significant role in shaping how external factors in the initial stages impact a consumer's acknowledgement of a need, the process of seeking information before a purchase, and the assessment of available alternatives (Smith and Rupp 2003, 424). San and Yazdanifard (2014, 152) classified consumers' decision-making during the process into three stages: (1) need recognition, (2) pre-purchase search, and (3) evaluation of alternatives (San and Yazdanifard, 2014, 152). In this decision-making phase, consumers weigh how necessary the purchase is, whether to search for better prices, whether online shopping will save time, and whether extra costs make online buying worthwhile. They then compare shopping methods and choose the option they perceive as most convenient, economical, and safe (Smith and Rupp 2003, 425).

In some situations, the circumstances surrounding a purchase can lead consumers to avoid a particular buying channel, even if it's the one they normally use. The context might also make another channel seem more valuable or appealing, influencing their preference. At times, it can even motivate consumers to use several channels together. Based on channel choice theory, this shows that people don't consistently rely on the same channel for every purchase, even when it's for the same product (Chocarro et al. 2013, 359). This supports examining post-pandemic channel switching as situational and stage-dependent rather than a stable preference.

The last stage of the consumer decision-making process of online shopping is output. The output stage of the consumer decision-making model encompasses two interconnected activities following a decision: purchase and post-purchase. Both activities aim to enhance consumer satisfaction with their purchase. Before making an informed decision, it's essential to gather accurate and current information about the product and grasp the fundamental significance of this data. Consumers tend to enhance their decision-making process and reduce transaction costs by utilising the Internet to search for products that meet their needs (San and Yazdanifard, 2014, 152). As consumers are not

predictable, they are more likely to change their minds at this stage and shift from online method to physical shopping or vice versa.

Now in the next subtitle, we will study which factors affect consumer buying patterns as end users.

2.1.3 Factors Affecting Consumer Buying Patterns

Consumer behaviour is a constantly evolving process shaped by various changing factors like social, economic, and cultural needs. As a part of human behaviour, it reflects how people decide to spend their time, money, and energy. These decisions are influenced by shifting motivations and circumstances, making consumer behaviour dynamic and complex. (Durmaz & Gündüz 2021, 253) Consumer purchasing decisions and buying patterns are influenced by a multitude of factors, which are categorised and organised in different ways within the literature. These influences are commonly examined under five key factors in marketing studies. (Ramaya & Ali 2016, 76)

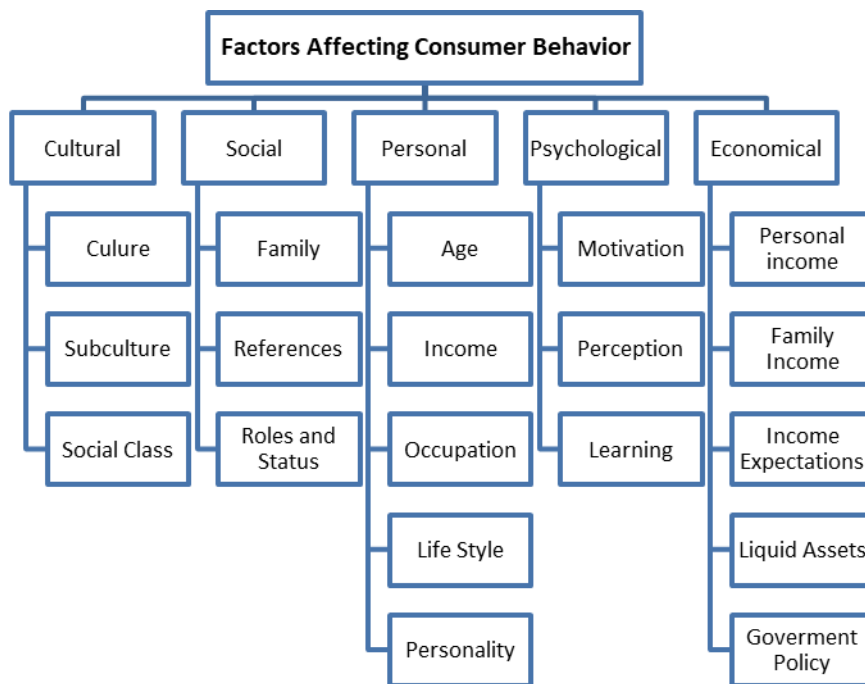


Figure 4. Factors affecting consumer behaviour (Ramaya & Ali 2016, 76)

Figure 4 illustrates a classification of factors that affect consumer behaviour. Cultural factors include Culture, Subculture, and Social class. Culture plays a pivotal role in shaping individuals' wants and behaviours, serving as a fundamental driver of consumer decision-making. As children develop, they internalise a complex set of values, perceptions, and preferences from their families and wider social circles (Ramaya & Ali 2016, 79). These cultural influences exert significant influence over consumption patterns and individuals' choices (Madhavan & Kaliyaperumal 2015, 88). Appreciating the nuances of culture is essential for understanding consumer behaviour, as it encapsulates shared

goals, customs, norms, and traditions that collectively define a society's identity and guide consumer choices (Kacen & Lee 2002, 164).

Subcultures are key elements of broader cultures, consisting of smaller groups within society that share specific beliefs and identities. They may be defined by nationality, religion, race, or geographic location. Subcultures shape market segments, requiring marketers to tailor products and strategies to their distinct needs and preferences. Studying subcultures is essential for understanding consumer buying patterns, since each subculture's values, attitudes, and social structures can differ markedly, reflecting society's diversity (Madhavan & Kaliyaperumal 2015, 88).

Consumer behaviour is heavily impacted by the social class to which individuals belong, which is determined by various factors such as income, occupation, education, and lifestyle. Society generally classifies individuals into upper, middle, and lower classes, with each demonstrating unique purchasing patterns: the upper class emphasises prestige products, the middle class engages in thorough product research and comparison, and the lower class tends to make spontaneous buying decisions (Ramaya & Ali 2016, 79). People's buying preferences vary according to their social class (Iftikhar et al. 2013, 713).

Social factors, family, reference groups, roles, and status, strongly influence consumer behaviour, shaping how people purchase and use products, with broader effects on communities and economies. Shifts in family life, such as marriage, childbirth, ageing, changes in household needs and consumption patterns, and consumers with similar family structures often display similar buying behaviour (Durmaz & Gündüz 2021, 252-253). A person's reference groups play a key role in shaping their attitudes, beliefs, and behaviours. Primary reference groups, such as family and close friends, have the strongest influence due to frequent and meaningful interactions. Secondary groups, like schoolmates, coworkers, and acquaintances, also impact behaviour but to a lesser extent. Individuals also hold different roles and social statuses based on the groups and organisations they are part of, such as families, clubs, or workplaces. These roles and statuses significantly affect consumer behaviour and influence purchasing decisions (Jisana 2014, 35). Today, we know that consumers also engage in impulsive buying and are influenced by various factors such as family, friends, influencers in social media, advertisers, role models, mood, situation, and emotion (Smith and Rupp 2003, 421; Liu et al. 2025, 2).

Various personal factors, such as age, job, financial status, lifestyle, and personality, play an important role in shaping consumer behaviour. As individuals progress through different stages of life, their purchasing habits evolve. A person's profession influences what they buy; for example,

professionals may seek formal attire, while manual workers prioritise durable clothing. Financial conditions also impact choices, with wealthier consumers more likely to purchase high-end goods, while those with limited budgets prefer cost-effective options. Lifestyle, reflecting one's interests and daily activities, guides buying patterns, while personality traits like assertiveness or confidence can also affect product preferences and purchasing behaviour (Tyagi 2018, 4).

Psychological factors, motivation, perception and learning significantly influence consumer behaviour by shaping how individuals recognise needs and make purchase decisions. (Auf et al. 2018, 179) Motivation pushes a person to act when a need becomes urgent, such as needing food, safety, or social connection. (Ramaya & Ali 2016, 77) Perception is how people see and understand information. Since everyone pays attention to different things, they might notice, interpret, or remember information in their own way. Beliefs and attitudes are the opinions people have about products or brands, and these can influence what they choose to buy. Marketers often try to change or shape these beliefs through advertising. All these psychological factors work together to guide how consumers think and what they decide to purchase (Tyagi 2018, 4).

Economic factors have a strong influence on consumer buying behaviour, as they determine a person's ability and willingness to spend. These factors include personal income, family income, expected future income, savings, liquid assets, access to consumer credit, and overall economic conditions such as inflation and business cycles. When individuals have higher disposable or discretionary income, they are more likely to spend on non-essential goods, luxuries, and durable items, which can improve their quality of life. In contrast, if they expect a drop in future income, they often cut back on spending and focus only on necessities. Similarly, those who have more savings or easily accessible assets like cash or bank balances tend to feel more financially secure and are more open to spending. The availability of credit, such as loans or instalment payment options, also encourages consumers to make bigger purchases. However, during times of economic instability, such as inflation or recession, consumers generally become more cautious, delay large purchases, and reduce spending overall (Ramaya & Ali 2016, 80).

The factors that shape consumer behaviour can be broadly categorised into two main types: internal and external influences. Cultural, social, and economic aspects make up the external factors, and personal and psychological factors make up the internal factors (Auf et al. 2018, 179).

Although various models attempt to explain the consumer decision-making process and many influencing factors are well-known, consumer behaviour remains inherently complex, and at times, individuals may struggle to explain the reasons behind their purchasing decisions. This is because

consumer behaviour is inherently complex. In recent years, global changes have significantly transformed consumer profiles, leading to noticeable shifts in both buying patterns and overall consumer behaviour (Durmaz & Gündüz 2021, 253).

Menezes (2020) studied the Impulse or unplanned buying behaviour of consumers regarding brick-and-mortar and online shopping products. She has found that store environment factors such as the physical ambience of the store, product placement, window displays, visual merchandising, sales promotions, product pricing and quality, product branding and product distribution are the most important external factors in brick-and-mortar stores. She also suggested product offers, discounts and creative products are decisive factors in online shopping. Moreover, external factors like demographic (Age, Gender and Marital status) and Socioeconomic (Culture, Income and Lifestyle) and internal factors like emotional and personality traits, play a vital role in impulse buying behaviour (Menezes, 2020, 206).

Mowen (2000) provided valuable insights into consumer behaviour that have direct application to online customer behaviour. He has emphasised the significance of hereditary factors, early childhood experiences, cultural exposure, and personal motivation in shaping individual purchasing patterns. Mowen's theories in consumer research highlight the idea that personality differences play a more substantial role in consumer behaviour than previously acknowledged by researchers. He identified eight fundamental traits, originating from genetics and early learning, which significantly influence consumers' behaviour. These traits encompass openness to new experiences, conscientiousness, extraversion, agreeableness, emotional stability, materialism, excitement-seeking, and concern for physical well-being. Mowen proposed that these elemental traits impact consumer behaviour through complex traits resulting from combining elemental traits with cultural influences and early learning. Some of these complex traits include self-esteem, self-efficacy, and the desire for learning, activity orientation, task focus, and competitiveness (Smith and Rupp 2003, 421-422).

As the study indicates, various factors influence consumers' buying patterns, guiding their choice between online and offline purchasing. The following subsections will examine how the COVID-19 pandemic impacted the shift between brick-and-mortar stores and online retailers.

2.2 Impact of the COVID-19 Pandemic on Retail

Coronavirus disease 2019, commonly referred to as COVID-19, was a novel respiratory illness that emerged in Wuhan, China, and has since impacted lives globally, spreading to more than 100 countries (Roy & Datta 2022, 360). COVID-19 triggered global health and economic crises,

disrupting business activity, increasing unemployment, and reducing consumer spending. As consumer behaviour shifted, demand patterns changed widely. Reactions ranged from anxiety and panic-buying, often focused on essentials, to indifference or scepticism despite guidance from governments and health experts (Mirchevska et al. 2021, 60). More broadly, economic crises heighten uncertainty and financial insecurity, making consumers more cautious: they reduce or postpone non-essential purchases, especially leisure and entertainment, buy smaller quantities or in bulk, switch to cheaper alternatives, and prioritise price over brand loyalty and quality. They also research more online to find better deals. Many of these value-driven, practical habits persist after the crisis, with spending concentrated on basic needs and utility-focused products (Yurievna 2022, 18165).

The COVID-19 pandemic has rapidly transformed the retail landscape (Gupta & Mukherjee 2022, 1518). While these shifts present significant challenges for brand managers and retailers, they also open up new opportunities for growth in retail and e-commerce (Brüggemann & Olbrich 2023, 2067).

During the COVID-19 pandemic, online retail channels became crucial for providing goods and services to vulnerable populations. As a result, e-commerce shifted from being a convenient option to an essential service. By spring 2020, the retail industry experienced a digital advancement comparable to a decade's worth of progress in just a few months (Hänninen et al. 2021, 3).

In recent decades, e-commerce competitors have increasingly threatened the traditional role of brick-and-mortar department stores (Redd & Vickerie 2017, 128). This shift accelerated during the COVID-19 lockdowns, as consumers turned to online shopping as a safer alternative to in-person visits, given the rapid spread of the virus (Salem & Nor 2020, 15).

Concerns about infection and government-imposed restrictions prompted consumers to spend less time in physical stores. As a result, many shifted their purchasing activities online, opting for home delivery or curbside pickup to avoid visiting brick-and-mortar locations. Traditional offline retailers have faced difficulties competing with online businesses, leading many to adopt a hybrid approach by operating both online and offline. For instance, Walmart, the global retail giant, has invested heavily in enabling customers to shop and receive products without entering stores (Mason et al. 2020, 306).

The key question is whether the shifts in consumer purchasing behaviour will persist in the post-pandemic era. Will consumers continue to favour online retailers over traditional brick-and-mortar stores, or will they revert to their pre-pandemic shopping habits? The following subsection will review existing literature on post-pandemic shifts in buying patterns. This persistent question

motivates the study's focus on the post-pandemic period and on whether consumers now integrate channels rather than substituting one for the other.

2.3 Post-Pandemic Shifts in Buying Patterns

The COVID-19 pandemic profoundly transformed consumer behaviour and the global retail industry. To survive in a fast-changing and uncertain market, retailers quickly adapted by expanding online services, home delivery, and contactless transactions (Gupta & Mukherjee 2022, 1518). With physical stores closed during lockdowns, consumers developed new shopping habits that have persisted beyond the pandemic. While some pre-pandemic behaviours have returned, they are now shaped by evolving rules, technological adoption, shifting demographics, and new approaches to balancing work, leisure, and learning (Sheth 2020, 280).

In the early stages of reopening, fear of infection discouraged consumers from spending time in stores. Most visits were limited to quick trips for essential goods, prompting a surge in online store launches and reducing the prominence of traditional brick-and-mortar retail (Valaskova et al. 2021, 1). These shifts led consumers to prioritise essential purchases, limit non-essential spending, and reduce shopping frequency, while placing greater emphasis on quality and value over price (Valaskova et al. 2021, 15; Olawore et al. 2025, 63).

Additionally, many consumers embraced local brands and products that offered reliability, convenience, and quality, as well as digital shopping for its time and cost savings. These practices are expected to continue or expand post-pandemic because they provide efficiency, broader reach, and reduced workplace space requirements (Olawore et al. 2025, 70). The pandemic also accelerated the adoption of remote work, online learning, and home-based shopping, shifting these from occasional alternatives to primary methods for many. While certain behaviours may eventually revert, others are likely to disappear, replaced by more convenient, affordable, and accessible options discovered during lockdowns (Sheth 2020, 282). However, the literature remains mixed on whether these shifts are durable across consumers and contexts, which justifies qualitative exploration of post-pandemic channel choice drivers.

2.4 Factors Influencing Shopping Channel Choice

Today, consumers have more choices than ever when it comes to where and how they buy things. Thanks to technology and the growth of e-commerce, people can shop in physical stores, online, or use a mix of both through omni-channel or dual-channel options. The choice of shopping method

depends on factors like personal preference, convenience, and the unique features each option offers (Biswas et al. 2024, 5).

The most important product features that influence customers' taste are accessibility, availability, quality, durability, regular supply of products, and mode of payment (Kazmi 2012; Juhan 2023, 181) Consumers consider the pros and cons of each shopping channel at different stages of the buying process. They select the combination of channels that either reduces their input, such as time, effort, money, and risk or increases their output, like making the best purchase, finding better deals, or enjoying the shopping experience (Flavián et al. 2020, 2).

On the one hand, customers are able to interact directly with products in brick-and-mortar stores, assessing their fit, feel, and quality. Furthermore, In-store shopping offers personalised assistance with expert advice, helping customers make informed choices, and provides instant gratification by allowing them to take purchases home immediately, avoiding delivery waits (Biswas et al. 2024, 6).

On the other hand, with only a few clicks, consumers can browse through a huge choice of products, compare fees, and make purchases in the convenience of their homes thanks to online shopping channels. Online channels give consumers the benefit of price comparison and transparency, enabling them to locate the greatest offers and savings (Flavián et al. 2020, 8). Online shopping benefits consumers and supports the economy's growth by enabling businesses to provide a greater selection of specific products, reducing the possibility of impulsive purchases, providing convenience for individuals lacking the time to visit malls or outlet stores, and providing product reviews (Daroch et al. 2021, 39).

In the next two sections, we will explore the factors that influence the shift between brick-and-mortar stores and online retailers.

2.4.1 Factors Driving The Transition From Brick-and-mortar Stores to Online Retailers

The emergence of e-commerce stands out as a pivotal development in the information revolution, resembling the transformative impact of railroads during the Industrial Revolution. Both innovations were unforeseen but immensely influential. Initially, society made predictions and formed beliefs about the direction these revolutions would take. However, as they progressed, various spin-offs emerged, becoming the true catalysts for change in their respective eras. Both the railroad and e-commerce transformed how transactions were conducted, making processes more convenient and aligning them with the lifestyles of their times. The information revolution facilitated quicker product

deliveries and expanded choices. Similarly, the rise of e-books revolutionised traditional methods of information exchange (Smith and Rupp 2003, 428-419; Ntumba et al. 2023, 100)

In recent decades, rapid technological advancements and widespread internet access have fueled the growth of online stores (Murad et al. 2022, 2037). To remain competitive globally, companies must constantly improve cost efficiency, quality, delivery, service, flexibility, and reliability. The internet, combined with advanced data collection technologies, has been instrumental in achieving these goals (Stenius and Eriksson 2023, 923). Consequently, many traditional brick-and-mortar retailers have either been replaced or complemented by online platforms. Consumers can now order products conveniently via the internet, enjoying benefits such as lower prices, wider selection, faster transactions, and increased privacy (Kacen, 2013, 14).

Research on consumer behaviour supports these trends. Weltevreden (2007) found that while online shopping initially had little impact on city centre retail in the Netherlands, it has the potential to substitute physical store visits over time. Moreover, consumers increasingly use the internet as a source of information before making in-store purchases, showing a blend of online and offline shopping habits.

Online innovation can lower costs and widen market reach by linking consumers and sellers beyond geographic boundaries (Balamurugan 2021, 1). Despite the convenience and potential savings associated with online shopping, many consumers remain cautious because of perceived risks and therefore consult trusted sources before completing online transactions (Ansari 2018, 257).

Price remains one of the most influential factors affecting consumer purchasing decisions. Throughout the history of consumer behaviour, price has consistently played a decisive role in brand and product choice. When consumers are making buying decisions, they typically prioritise and closely scrutinise the pricing of products or services (Kazmi 2012, 13). Online platforms make it easier for shoppers to compare prices across multiple sellers quickly and conveniently. (Flavián et al. 2020, 8) Additionally, e-commerce reduces selling and transaction costs by eliminating many operational expenses such as labour and physical infrastructure. This allows sellers to offer products at more competitive prices (Das, 2012, 201). Furthermore, most online stores allow users to browse products free of charge, increasing accessibility (Maat & Konings 2018, 2).

Convenience and time savings are equally critical in influencing the shift to online shopping. Customers value the ability to browse and shop at any time, without the constraints of store hours or physical location (Szymanski & Hise, 2000, 319; Zhang et al. 2018, 183). The internet enables

consumers to manage their shopping according to their schedules, reducing stress and eliminating the need for travel (Drummond 2004, 318). Moreover, nowadays intelligent applications can function as virtual-reality dressing rooms, allowing users to try on outfits in real time and reducing the need for long fitting-room visits or repeatedly changing clothes (Shams et al. 2023, 27).

Delivery services play a crucial role as well. Fast and reliable delivery removes barriers caused by distance or transportation costs, making online shopping more attractive, especially for those living far from physical stores (Smith & Rupp 2003, 427; Das 2012, 201; Cui et al. 2024, 235).

Another significant advantage of online shopping is access to a vast product selection. Unlike brick-and-mortar stores, which are limited by shelf space, online stores can offer extensive inventories and a global range of products (Smith & Rupp 2003, 427). This wide variety enhances consumer choice but can also lead to information overload, which shoppers may find overwhelming (Drummond 2004, 318). To assist with this, shopping bots and comparison websites help consumers quickly find the best deals and options by aggregating prices and availability from multiple retailers (Smith & Rupp 2003, 427). The Internet has acted as the highway that has effectively erased the boundaries between countries (Das, 2012, 200).

The evolution of information and communication technology (ICT) has also transformed shopping patterns by breaking down traditional time and place boundaries (Visser & Lanzendorf 2004, 194; Sheth 2020, 281). Helen Couclelis (2000) describes this as the ‘fragmentation’ of activities, where shopping no longer needs to happen at a specific time or location. The 24/7 availability of online stores supports this shift, allowing consumers to shop whenever it suits them, further increasing the appeal of e-commerce (Hsiao 2008, 87; Diaz et al. 2025, 321). Also, the internet makes it easy for customers to find product information, read reviews, and check ratings, which helps them decide what to buy. (Kleinlercher et al. 2018, 331-333) However, there is a debate that customers can feel overwhelmed by too much information or too many product options. Although consumers generally like having choices, they don't want things to be too complicated (Drummond 2004, 318).

External events and societal changes have also accelerated the move toward online retail. For instance, the terrorist attacks on September 11, 2001, and the COVID-19 pandemic created widespread fear and insecurity, discouraging people from visiting physical stores (Smith & Rupp 2003, 429). In such times, online shopping offers a safer, more private, and less stressful alternative, leading many consumers to adopt digital channels out of necessity or preference.

In summary, the literature reveals several key drivers behind consumers' preference for online retailers over brick-and-mortar stores. These include competitive pricing, reduced shopping costs, convenience, time savings, delivery options, 24-hour accessibility, wider product variety, and safety concerns during crises. Together, these factors have reshaped shopping habits and fueled the growth of e-commerce worldwide. In the next section, we will explore the factors that encourage consumers to transition back from online retailers to brick-and-mortar stores.

2.4.2 Factors Driving The Transition From Online Retailers to Brick-and-Mortar Stores

Brick-and-mortar establishments, as traditional physical businesses, provide consumers with the opportunity to engage directly with products, services, and staff in a tangible setting (Menezes 2020, 207). Their value lies not only in the goods offered but also in the immersive brand experience that raises awareness and fosters stronger customer connections. Store layout, ambience, and visual presentation significantly influence consumer perceptions and purchasing behaviour, while personal interactions with knowledgeable staff create tailored experiences that enhance satisfaction and loyalty, making in-person visits appealing (Alexander & Cano 2019, 200).

While online stores have negatively impacted the revenue of physical retailers, they can also provide valuable insights into customer behaviour, enabling brick-and-mortar stores to adapt their marketing and selling strategies accordingly (Cui 2016, 21). Research by Rajamma et al. (2007, 200-201) found that consumers' choice between online and in-store shopping is shaped by motivations such as product availability, quality, and variety. Their findings suggest that tangible products are more strongly associated with physical stores, while services are more often linked to online purchases. Similarly, Kacen et al. (2013, 24) found that traditional stores are generally perceived more favourably than online outlets, largely due to advantages in shipping and handling, return policies, social shopping experiences, helpfulness of staff, post-purchase services, and certainty about receiving the correct product, benefits that are not fully offset by online advantages such as brand variety and browsing convenience.

Customer engagement in brick-and-mortar stores, through information sharing, evaluation, and negotiation, plays a central role in building trust and facilitating transactions (Halinen & Salmi 2001, 3; Rajamma et al. 2007, 202). In retail contexts, these interactions may also involve learning, advice, and problem-solving, particularly in service purchases. Beyond direct staff interaction, many consumers value shopping with friends and family as a social activity that supports more informed purchasing decisions, an element largely absent in online environments (Das 2012, 205).

Despite the convenience of online shopping, physical stores offer sensory experiences that cannot be replicated digitally. In online transactions, customers cannot touch products, try on clothing, or inspect items in person, which can discourage purchases, especially for apparel and footwear (Jareb 2025, 6). Although some websites offer virtual dressing rooms, these tools are often underused due to perceived complexity. Physical stores also benefit from attractive environments, including service offerings, activities, facilities, and well-presented displays, all of which contribute to a more engaging shopping experience. Practical factors such as store location, parking availability, and friendly staff further influence store choice (Kazmi 2012, 4).

Concerns about cybersecurity and product authenticity further increase the appeal of brick-and-mortar stores. Online shopping can expose consumers to risks such as spam, data theft, and fraudulent transactions, and the fear of credit-card information being stolen or misused remains a major barrier to purchasing online. Despite the rapid growth of e-commerce, this development has also created new challenges related to payment security, data protection, the validity and enforceability of e-contracts, insufficient information disclosure, uncertainty about product quality, and difficulties in enforcing consumer rights. Consequently, compared with traditional retail, consumers tend to perceive higher levels of risk when shopping online (Kamalul Ariffin et al. 2018, 310). In addition, certain products, such as food, jewellery, and antiques, are particularly difficult to assess reliably online, which makes physical inspection preferable (Das 2012, 205)

In summary, the literature suggests that the shift from online to brick-and-mortar shopping is driven by multiple factors. The ability to see, touch, and immediately take home products, combined with personal interactions that build trust, gives physical stores a distinct advantage. Additionally, immersive store environments and in-person services enhance the shopping experience in ways that online platforms struggle to match. Finally, ongoing concerns about security, product authenticity, and delivery times further reinforce consumers' preference for in-store purchases.

2.5 Role of Technology in Retail

Technology plays a crucial role in shaping consumer patterns, progressing from early innovations such as automobiles and household appliances to modern tools like the internet and social media. It has the power to convert desires into perceived necessities. For example, mobile phones and internet connectivity are now considered essential parts of daily life. This transformation has not only led to the adoption of new habits like online shopping and dating but has also impacted household spending, with digital essentials increasingly viewed as priorities alongside basic needs like food, housing, and clothing (Sheth 2020, 282).

In recent years, rapid technological advances have also transformed retail, bringing major changes and disruptions. The Internet has played a key role in driving global innovations in product design and delivery, largely due to advanced systems for automatic identification, data capture, and collection (Smith and Rupp 2003, 419). Innovations such as one-click ordering, personalised recommendations, smart speakers, and anticipatory shipping have allowed companies like Amazon to revolutionise shopping and outcompete many traditional brick-and-mortar stores. Many of these technologies are powered by artificial intelligence (AI), which is reshaping retail in a big way. (Shankar et al. 2021, 13) They also support services like AI-enabled consumer choice assistance, e-commerce, “buy online, pick up offline,” automated customer service, and digital payments, often delivered through mobile platforms that shoppers use for research, purchases, and order tracking. Positive online experiences further encourage consumers to choose online shopping due to familiarity and confidence in navigating digital platforms (Biswas et al. 2024, 11).

Retailers increasingly use technologies to engage customers and enhance the shopping experience. Examples include mobile devices, wearables, smart speakers, AR, VR, MR systems, chatbots, smart mirrors, facial recognition, and payment technologies (Pantano et al. 2017, 90; Alexander & Kent 2022, 3). These tools support various stages of the shopping journey, offering convenience, personalisation, and interaction with products, services, or brands. In-store implementations such as Amazon Go’s automated checkout, Kroger’s digital price tags, Zara’s self-checkout, Ted Baker’s interactive windows, and Target’s mobile wallet demonstrate how retailers facilitate adoption and create value. Emerging technologies like AR, VR, IoT, and mobile apps may influence customer relationships positively or negatively, highlighting that successful deployment requires both retailer facilitation and shopper adoption (Shankar et al 2021, 16).

Munthiu (2009, 29) believes that the modern market consists of three main types of consumers: traditional shoppers, who prefer in-store experiences; online shoppers, who predominantly make purchases on the internet; and hybrid consumers, who engage in both online and in-person shopping. A significant portion of consumers today fall into the hybrid category. They enjoy the tactile experience of traditional shopping, such as feeling fabrics or interacting with sales staff, while also appreciating the convenience of online shopping (Munthiu 2009, 29).

To keep up with consumers’ increasingly unpredictable and shifting purchasing behaviours, many retailers have adopted multi-channel strategies. This applies not only to traditional brick-and-mortar stores but also to online-only businesses that are now considering whether to establish a physical presence. In recent years, however, advances in digital technologies, particularly the rise of mobile

devices, tablets, social media, and the blending of online and offline touchpoints, have continued to reshape the retail environment. As a result, the popular press now argues that retailing is transitioning from a multi-channel approach to a fully integrated omni-channel model. (Verhoef et al. 2015, 174). Omnichannels provide omnishoppers with a smooth cross-channel shopping experience. These customers, referred to as omnishoppers, anticipate that the customer makes purchases, communicates with brands, shares opinions, and searches for information using modern technologies. (Juaneda Ayensa 2016, 1117) The option to order products online and return or exchange them in-store via Click and Collect services is one of the key forces behind channel interaction and integration in physical stores (Alexander and Cano, 2019, 199).

The pandemic changed consumer behaviour, prompting greater use of services that make life more convenient, such as online streaming and home delivery options. While these services already existed, their surge in popularity during the pandemic was made possible by advanced technological capabilities (Grewal et al. 2021, 6).

2.6 Initial Framework

This section summarises the literature review to develop a theoretical framework for the study. Figure 5 presents the initial framework derived from Sections 2.1–2.5 and guides the empirical analysis. At the core of the framework is the consumer decision-making process. As discussed in Section 2.1.2, consumers typically move through stages of problem recognition, information search, evaluation of alternatives, purchase, and post-purchase evaluation (Harahap & Amanah 2018, 8; Helal et al. 2022, 1). Importantly, channel choice can occur at multiple stages of this process rather than only at the moment of purchase. For example, consumers may search for information online, evaluate options using reviews and price comparisons, and still purchase in-store, or they may test products in-store and complete the transaction online. This stage-based view is essential for understanding omnichannel buying patterns and post-pandemic channel switching.

The framework also incorporates key drivers of consumer buying patterns identified in the literature (Section 2.1.3). Consumer decisions are shaped by a combination of external influences (cultural, social, and economic factors) and internal influences (personal and psychological factors) (Ramaya & Ali 2016, 80; Auf et al. 2018, 179). In the context of channel choice, these broad categories are expressed through recurring decision-relevant perceptions that emerge consistently across the reviewed studies: perceived convenience and effort (e.g., time savings, accessibility, delivery options), perceived risk and trust (e.g., privacy concerns, scams, payment security, authenticity of products, and trust in retailers/platforms), and perceived experiential value (e.g., sensory evaluation,

social interaction, enjoyment, and immediacy). These three perceptions provide a parsimonious way to connect general consumer behaviour theory to the specific focus of this thesis, namely, why consumers choose online channels, physical stores, or combinations of both in the post-pandemic period.

Building on Sections 2.2 and 2.3, the framework positions the COVID-19 pandemic as a major situational disruption that temporarily changed constraints and perceived risks in the marketplace and accelerated digital adoption. Lockdowns, mobility restrictions, and health concerns increased the attractiveness of online channels, while also encouraging retailers to expand digital services and omnichannel solutions. In the post-pandemic period, the key theoretical and empirical question becomes whether channel shifts persist, stabilise, or reverse, and which drivers explain these outcomes across consumers. The framework, therefore, treats the pandemic as a catalyst that amplifies certain drivers, particularly convenience and safety-related risk perceptions, while also reshaping expectations of service and channel integration.

Technology is represented in the framework as an enabling and mediating layer (Section 2.5). Digital tools such as mobile shopping, digital payments, recommendation systems, and omnichannel services, such as click-and-collect and online returns in-store, reduce friction in the buying process and expand consumers' feasible channel combinations (Verhoef et al. 2015, 174; Shankar et al. 2021, 16). Technology, therefore, not only influences where consumers buy, but also how they coordinate the buying journey across touchpoints, which is central to understanding omnichannel behaviour in international retail markets.

This holistic perspective captures the complexity of contemporary consumer behaviour, emphasising how external shocks like the COVID-19 pandemic, combined with technological innovations and enduring socio-cultural factors, continuously reshape buying patterns, decision-making processes, and retail strategies.

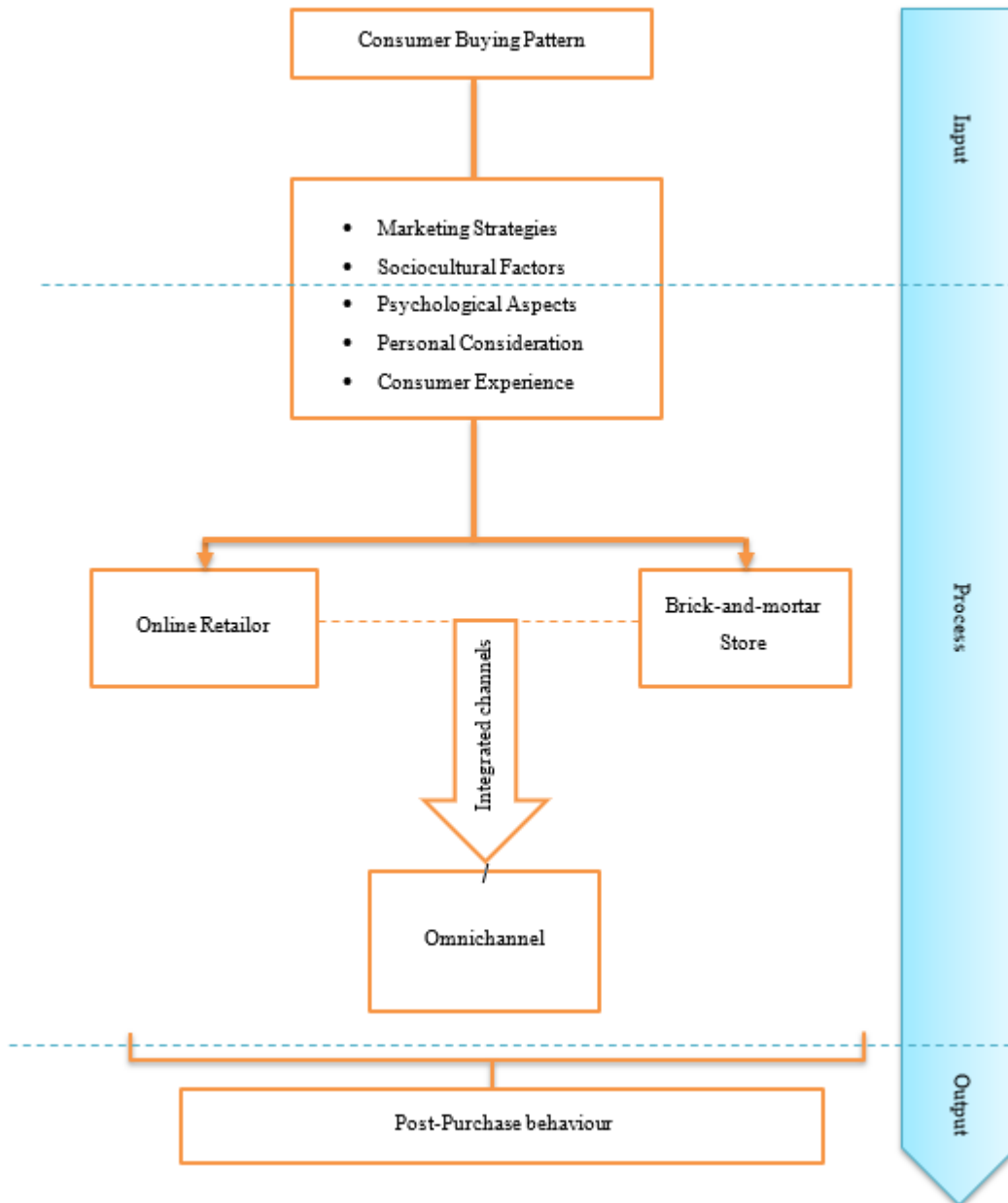


Figure 5. Initial framework of the study

3 Research Design

The research design serves as the structure employed to address the research questions and demonstrate the credibility of the study to the audience. This section intends to elucidate the selected methodology and validate its selection. This chapter outlines the practical aspect of the research, detailing the qualitative research approach, the method of data collection, and a description of the chosen interview participants. In this study, a semi-structured interview format was opted for, with the gathered material analysed through thematic analysis. Lastly, the analysis of the research material and its trustworthiness are discussed.

3.1 Research Approach

The term "research philosophy" encompasses the fundamental beliefs about knowledge and its acquisition within the research context. It reflects the researcher's perspective on the topic and includes key assumptions guiding their work. Research philosophy serves as the foundation for determining the research strategy, including methodology, data collection methods, analysis techniques, and presentation of findings. In essence, it shapes every aspect of the research process, from how questions are answered to how results are interpreted and communicated. Numerous research philosophies are available for adoption in conducting research, such as positivism, interpretivism, realism, and pragmatism (Alturki 2021, 2).

Interpretive methodologies mainly aim to understand and explain the meanings behind human experiences and actions (Fossey et al. 2002, 720). Interpretivists hold that altering reality and applying subjective interpretation are two ways to understand reality. The study of phenomena in their natural settings is central to their philosophy. They also consider the possibility that reality can be interpreted in multiple ways. In this study, as I aimed to explore how consumers perceive and adapt to the shift from traditional brick-and-mortar shopping to online retail, particularly in the post-pandemic context, I used an interpretivism philosophy that emphasises understanding how individuals interpret and make sense of their experiences (Alturki 2021, 2; Gillani 2021, 183).

Basic research approaches are divided into two: qualitative and quantitative (or mixed in some cases). Quantitative research employs numerical data and statistical methods to examine hypotheses and investigate connections between variables. In contrast, qualitative research relies on a limited sample size to explore relationships among entities, with findings presented in non-standardised textual form that can be organised into categories and analysed using specialised software for coding. (Saunders et al. 2019, 152). Regarding the selected approach, research questions vary between quantitative and

qualitative methodologies. Quantitative inquiries typically adopt a broader style, aiming to comprehend the reasons and mechanisms behind a particular case, while also allowing for specificity in addressing contextual nuances. This flexibility enables adjustments in response to the research setting, data, and analysis. Conversely, qualitative approaches often focus on specific questions or hypotheses aimed at explicit outcomes, such as hypothesis testing. (Fossey et al. 2002, 723-726) Qualitative research is selected for this study because it is well-suited for research questions that aim to understand a new phenomenon or explore experiences and behaviours, which align with the objectives of this study (Ghauri & Grønhaug 2010, 105). This study is concerned with the key reasons which influence consumers' preferences for transferring between brick-and-mortar stores or online retailers. In the social realm, there are "multiple realities," and the qualitative approach offers the most insight into them (Gillani, 2021, 184).

Qualitative research was chosen because this study aims to explore how and why consumers perceive and adapt to the shift between brick-and-mortar and online shopping in the post-pandemic context. Unlike quantitative approaches, which measure the strength of pre-identified factors, qualitative interviews enable participants to verbalise their inner sensemaking and experiences. This approach provides deeper insights into consumers' evolving attitudes, uncovers novel factors influencing shopping behaviour, and captures the contextual nuances of post-pandemic consumption. Furthermore, qualitative research allows for flexibility and adaptability in exploring emerging themes as they arise during data collection. Through open-ended questioning and iterative analysis, this method facilitates a richer understanding of complex social phenomena that cannot be adequately captured through numerical data alone. By foregrounding participants' voices, the study can reveal the underlying motivations, emotions, and contextual influences shaping consumer adaptation in a rapidly changing retail landscape (Saunders et al. 2009, 179).

In the realm of research, there's an ongoing debate among researchers about the optimal method for conducting research and collecting data. Deductive and inductive approaches aren't strictly separate and often tackle the same inquiries employing distinct methodologies (Soiferman 2010, 3). Trochim (2006) outlines induction as progressing from specific instances to broader generalisations, whereas deduction starts with general principles and then applies them to specific cases. He suggests that arguments rooted in experience or observation are most effectively articulated through inductive reasoning, while those founded on established laws, rules, or widely accepted principles are better suited for deductive reasoning (Trochim 2006, 1). Given the complexity and evolving nature of consumer behaviours during the transition between brick-and-mortar stores and online retailers post-

pandemic, an inductive approach enables researchers to capture diverse perspectives and nuances in consumer buying patterns, facilitating a deeper understanding of the phenomenon.

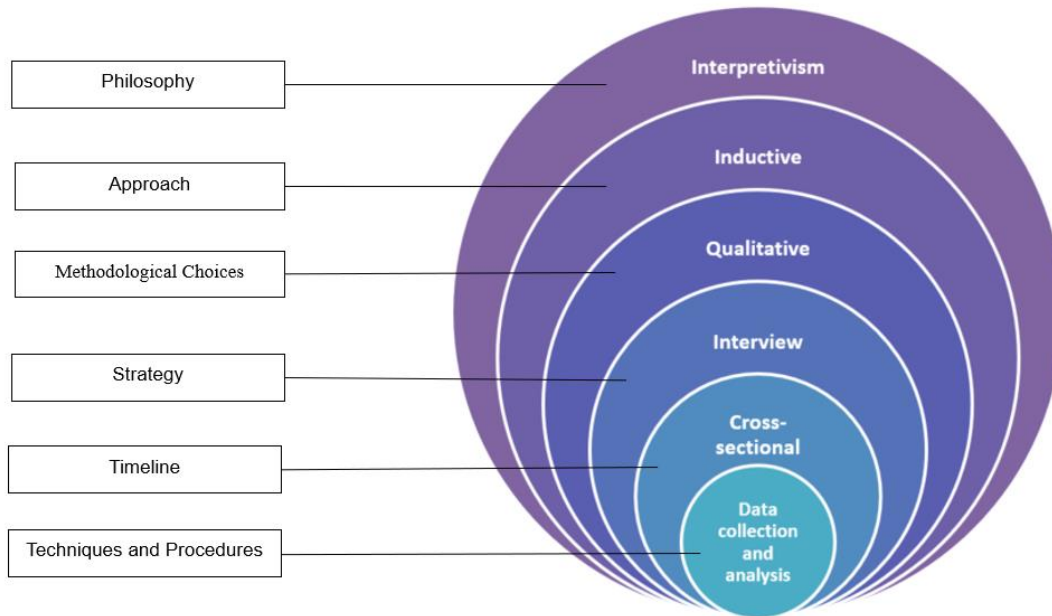


Figure 6. The research onion (Adapted from Saunders et al. 2019, 138)

Figure 6 illustrates the research onion framework, highlighting the various aspects of a research study. Within the framework of Saunders et al.'s (2019) research onion, each layer reflects a key decision that aligns with the objectives and philosophical stance of this study. At the philosophical layer, an interpretivist perspective was adopted, as the research seeks to understand the subjective meanings and lived experiences of consumers navigating the transition between brick-and-mortar and online retail in the post-pandemic context. This philosophy emphasises the socially constructed nature of reality and the importance of exploring how individuals interpret their shopping experiences. Moving inward, the research approach follows an inductive logic, enabling insights and themes to emerge from participants' narratives rather than testing pre-defined hypotheses. This approach supports the discovery of new factors influencing consumer behaviour and allows flexibility in understanding evolving patterns. The research strategy employed is qualitative, utilising semi-structured interviews to capture detailed, context-rich accounts of consumers' perceptions and attitudes. In terms of methodological choice, a mono-method qualitative design was selected to maintain coherence between the interpretivist stance and the type of data required to answer the research questions. Regarding the time horizon, a cross-sectional design was chosen, as the study aims to capture

consumer perspectives at a specific point in time, the post-pandemic period, rather than over a long duration. Finally, at the data collection layer, semi-structured interviews were selected as they provide both structure and flexibility, allowing participants to elaborate on their experiences while enabling the researcher to probe deeper into relevant themes. Together, these layers of the research onion illustrate how each methodological choice coherently aligns with the study's interpretivist philosophy and its aim to explore the evolving meanings within consumers' post-pandemic buying behaviours.

3.2 Data Collection

3.2.1 Interview

Participant observation, focus groups, and interviews are popular techniques for gathering qualitative data. These approaches can be applied as alternatives, simultaneously, or in different ways, depending on the study challenge, the resources available, and other variables. Among these various methods, interviews are particularly common across different forms of qualitative research. Interviewing individuals on business-related subjects is a widespread practice since it is a practical and efficient way to obtain information (Eriksson & Kovalainen 2008, 94).

The purpose of qualitative research interviews is to understand participants' perspectives on their lives through their narratives, thereby gaining insight into their experiences, emotions, and social contexts (Fossey et al. 2002, 727; Mohajan, H. K., 2018, 24). These interviews can be either unstructured or semi-structured. Unstructured interviews tend to mimic natural conversations, allowing participants to lead the discussion and share their stories with minimal intervention from the researcher. In contrast, semi-structured interviews aim for a more directed examination of specific topics, using an interview guide. This guide typically includes a set of questions and prompts intended to keep the interview focused while maintaining a flexible and conversational tone (Fossey et al. 2002, 727). I selected the semi-structured interview method for this study to balance structure and flexibility, allowing for a thorough exploration of the transition between brick-and-mortar stores and online retailers. This approach enables participants to express their thoughts and experiences regarding post-pandemic shifts in consumers' buying patterns in a natural and open-ended manner. Interview questions were created, reviewed, and refined with input from supervisors. This collaborative process ensured that the questions would elicit as much relevant information as possible while minimising any bias in the participants' responses. The questions were designed based on the research questions and themes outlined in Table 1 below.

Table 1. Operationalisation Table

Research Problem	Sub-Problems	Themes	Concepts	Theoretical background (chapter number)	Interview Questions		
How have consumer buying patterns altered during and after the pandemic between brick-and-mortar and online stores?	What are the key factors that influence consumers' decisions to shop at brick-and-mortar stores or online retailers during the post-pandemic period?	Buying Pattern	Shopping Interests	2.1	3,16,17		
			Frequency of Purchases	2.1	4		
			Preferred Shopping Method	2.1	5		
	How has the post-pandemic period affected the consumers' buying patterns in brick-and-mortar stores? How has the post-pandemic period affected the online shopping pattern?	Shopping Experiences		During-Pandemic Shopping Experiences	2.2	6, 7, 8 20, 21	
				Post-Pandemic Shopping Experiences	2.3	6, 7, 8 20, 21	
		Determinants of Channel Choice			Motivators for online shopping	2.1 2.4.1	9
					Motivators for shopping in brick-and-mortar stores	2.1 2.4.2	10,11,12,13
					Challenges of online shopping	2.1 2.4.1	14,15
					Challenges of the brick-and-mortar stores shopping	2.1 2.4.2	16,17
					Influence of Technology	2.1.2 2.1.3 2.4 2.5	18,19,22

Using pre-designed themes identified from existing literature, a total of twenty-two open-ended questions were developed, which are detailed in Appendix 1.

3.2.2 Sample

Sampling is the method of choosing a representative subset of items from a broader population to include in a study (Guest 2014, 215). Qualitative sampling focuses on the richness of information, guided by two main considerations: appropriateness and adequacy. This means selecting participants who can most effectively inform the study and ensuring that the sample includes sufficient information sources (e.g., individuals, locations, events, and data types) to comprehensively address the research question and thoroughly describe the phenomenon under investigation. Qualitative sampling often involves a small number of participants, but it can generate a large volume of data, including extensive participant interviews and multiple data sources such as observation-based field notes and written documents. No set minimum number of participants is required for robust qualitative research; rather, the emphasis is on gathering enough in-depth information to fully understand the phenomena being studied (Fossey et al. 2002, 76).

Qualitative sampling can be purposive, focusing on selecting information sources that best explore the research meanings, or theoretical, targeting participants, situations, or processes to develop emerging ideas and build theory as data analysis progresses. In both approaches, sampling continues throughout the study and is closely connected to the evolving research process (Fossey et al. 2002, 76).

This study used purposive sampling to recruit participants who could provide information-rich accounts of post-pandemic shopping behaviour across online and brick-and-mortar channels. Because the research questions focus on channel switching and omnichannel behaviour, participants were required to have experience with both shopping modes. In addition, maximum variation was sought across nationality, current country of residence, and employment status to capture diverse post-pandemic consumer experiences in an international context.

For the next step, I needed to select appropriate participants for the interview. To define a sample, the study must specify a set of inclusion criteria, exclusion criteria, or a combination of both (Robinson 2014, 26). For example, age range, geographic location, shopping habits and employment status were inclusion criteria and underage participants and lack of online shopping knowledge were selected as exclusion criteria in this study.

To obtain a more homogeneous sample from a large pool of consumers, I utilised generational cohort theory as a framework to narrow down the number of interviewees. Based on generational cohort theory, individuals who experience the same political, economic, and social events during their

formative years develop similar beliefs, values, and behaviours. This theory categorises different age groups as Baby Boomers (1946-1964), Generation X (1965-1980), Millennials (1981-1996), and Generation Z (1997-2012) (Eger et al. 2021, 2).

I included consumers from various geographic locations to capture potential regional differences in shopping behaviour. The sample consists of individuals aged 18 or older who were born after 1980, meaning they belong to either Millennials (1981–1996) or Generation Z (1997–2012). To ensure a recent and comparable shopping experience across channels, participants were required to have purchased online at least once in the past six months and to have shopped in a brick-and-mortar store at least once in the past six months. Millennials and Generation Z were selected because these cohorts have high exposure to digital shopping and mobile-first services, making them especially suitable for examining post-pandemic channel integration rather than initial online adoption.

Participants were recruited through social media platforms, like Facebook and Instagram. To reduce the likelihood of interviewing only close contacts, recruitment posts were shared in wider university and community groups rather than personal networks, and direct invitations were sent beyond immediate acquaintances. Table 2 below provides the demographic information of the participants.

Table 2. Participants' Demographic Information

Participant's ID	Age	Gender	Job	Living Place	Ethnicity
P1	25	Male	New graduate	Finland	Turkish
P2	35	Female	Student	Finland	Iranian
P3	26	Male	Shift manager	Finland	American
P4	41	Male	Cyber Security Manager	Australia	Iranian
P5	26	Female	Student	Finland	Iranian
P6	37	Female	Security Operation Analyst	Iran	Iranian
P7	43	Male	CEO	Finland	Iranian
P8	18	Female	Hesburger-worker	Finland	Finnish
P9	18	Female	Hesburger-worker	Finland	Finnish
P10	32	Female	Data Analyst	Finland	Iranian
P11	43	Female	Researcher	Finland	Russian
P12	29	Male	Salesperson	Finland	Afghan

Prior to their scheduled interviews, each participant received a consent form (Appendix 3) to inform them of their rights regarding participation in the study. During an interview session, it is crucial for

both the interviewee and the interviewer to actively engage in their roles. For the interview to be effective, it is particularly important that the interviewee takes the researcher seriously. Demonstrating empathy, listening attentively yet with ease, and responding appropriately to the interviewee's answers- such as through nodding, smiling, or shrugging- are essential practices for the interviewer to ensure a successful interaction (Myers & Newman 2007, 13).

Data collection was concluded when information sufficiency was achieved, meaning that subsequent interviews no longer generated substantially new insights or perspectives related to the research questions (Low 2019, 134). Therefore, after conducting 12 interviews, I concluded that further interviews were unnecessary and decided to stop the data collection process, because later interviews largely repeated previously identified patterns.

Depending on logistical considerations and participant preferences, the interviews are conducted either face-to-face or through online meeting platforms such as Google Meet and Zoom. This flexible approach accommodates diverse schedules and geographical locations, ensuring broad participation and varied perspectives. By leveraging both traditional and digital communication channels, the researcher maximises the depth and breadth of the data collected, facilitating a nuanced exploration of the research questions. Additionally, the use of online meeting platforms enhances accessibility and convenience for both the researcher and participants, promoting efficient data collection and analysis.

Subsequently, interviews were recorded and transcribed. The next step involved reviewing the interviews and aligning them with appropriate codes.

3.3 Data Analysis

Analysing qualitative data is challenging due to the large volume of information generated. The researcher's task is to perform a thorough analysis while presenting the findings clearly and succinctly. The data generated can vary depending on the research design, but they typically follow the same principles of analysis. Data analysis is a dynamic process that involves identifying emerging themes, key ideas, and meaningful units, as well as integrating information from the literature. Intensive data analysis typically begins once all data have been collected and prepared, although it can sometimes start earlier. Each transcript is carefully read in its entirety to use the data for generating insights and identifying any interesting patterns (Mohajan, H. K., 2018, 38).

This study follows Braun and Clarke's (2006) six-phase approach, which is currently evaluated, for data analysis using a thematic analysis. "*Thematic analysis is a method for identifying, analysing and*

reporting patterns (themes) within data.” Thematic analysis is a fundamental technique in qualitative analysis. It serves as a versatile and effective research instrument, capable of delivering a comprehensive and nuanced analysis of data, despite its inherent complexity (Braun & Clarke 2006, 77-79).

Thematic analysis is an accessible and flexible method for analysing qualitative data, making it particularly suitable for those new to qualitative research. Unlike other methods, such as grounded theory, discourse analysis, or Interpretative Phenomenological Analysis (IPA), thematic analysis does not require extensive theoretical or methodological expertise. Its flexibility allows it to be applied within various theoretical frameworks, thereby accommodating different research goals. Thematic analysis can either reflect the reality of participants or deconstruct how that reality is constructed. Additionally, it can be utilised as an essentialist or realist method, or adopt a middle-ground approach as a contextualist method, making it adaptable to a range of research contexts and theoretical perspectives (Braun & Clarke 2006, 81).

A theme highlights a significant aspect of the data concerning the research question and signifies a consistent pattern or meaning within the entire data set. A theme may be prominent in some data items but minimal or absent in others, and it might only appear in a small portion of the entire data set. Researchers must use their judgment to identify themes, maintaining flexibility since strict rules are ineffective. The importance of a theme is not based solely on quantifiable measures but on its relevance to the research question. As the analysis progresses, themes and sub-themes will be refined, addressing the question of prevalence (Braun & Clarke 2006, 82).

It's critical to choose the style of analysis and the conclusions you wish to draw from your data before beginning a thematic analysis. In order to draw attention to recurring or noteworthy themes, you may try to present a thorough thematic overview of the whole data set. This would give a general overview that could be helpful for understudied regions or participant perspectives that are unknown. As an alternative, you may concentrate on a thorough and nuanced examination of a single topic, a collection of linked themes, a latent theme throughout the data set, or a specific research issue (Braun & Clarke 2006, 83).

There are two ways to code data in thematic analysis, such as the theoretical approach and the inductive approach. In the theoretical approach, the researcher starts with a specific research question in mind and codes the data according to this predefined question. This method is more structured and aligned with existing theories. By contrast, in the inductive approach, the researcher begins coding without a specific research question, allowing the question to emerge and evolve as they analyse the

data (Braun & Clarke 2006, 84). In this study, I used the theoretical approach in my research process. As you can see in Table 1, I prepared 3 different themes based on the main research question and 3 sub-questions to code the entire data that I gathered from interviews.

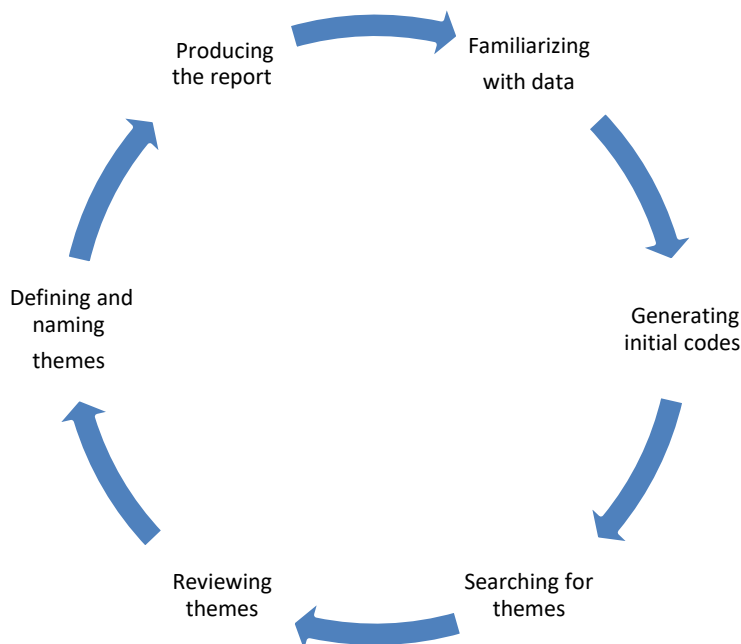


Figure 7. Thematic analysis phases (adapted from Braun & Clarke 2006, 87)

Figure 7 illustrates the thematic analysis phases. Since the analysis process is not linear, the phases are shown recursively, permitting necessary back-and-forth movement. (Spencer et al. 2015, 213) Based on Braun and Clarke (2006), the thematic analysis process starts with familiarising yourself with your data. This process involves identifying and seeking out patterns of significance and potentially interesting issues within the data, beginning during data collection and concluding with the reporting of the themes' content and relevance. Analysing data involves continuously moving between the full data set, coded extracts, and developing analysis, with writing being integral from the start. There are differing opinions on when to engage with related literature; early reading can narrow focus or enhance analysis by revealing subtle data features. An inductive approach benefits from delaying literature review, while a theoretical approach requires early engagement with existing literature (Braun & Clarke 2006, 86).

I began my analysis by transcribing the interviews, thoroughly reading the data, and noting initial ideas. Following this, I systematically coded interesting features across the entire data set and collated data relevant to each code by using NVivo software. I then organised these codes into potential themes and gathered all related data for each theme. The next step involved reviewing these themes to create a thematic 'map' of the analysis. Subsequently, I conducted ongoing analysis to refine the specifics of

each theme and the overall narrative, developing clear definitions and names for each theme. Finally, I selected vivid, compelling extract examples, performed a final analysis of these extracts, and linked the analysis back to the research question and literature, culminating in the production of a scholarly report.

3.3.1 Researcher reflexivity

In interpretive qualitative research, the researcher is part of the knowledge-production process, and interpretations are shaped by the researcher's standpoint and interactions with participants. In this study, my interest in post-pandemic consumer behaviour and my own familiarity with both online and in-store shopping could have influenced how I framed interview prompts and what I noticed as salient during coding. In addition, as an international student, I may have shared certain experiences with some participants, which may have increased rapport but also created assumptions about what is "normal" in channel choice. To address this, I adopted several strategies. First, I used a semi-structured interview guide to maintain consistency while allowing participants to introduce issues I had not anticipated. Second, after each interview, I wrote brief reflexive notes documenting initial impressions, surprising points, and potential biases. Third, coding was conducted systematically in NVivo, and I actively searched for deviant or contradictory cases. Finally, emerging interpretations and the evolving coding structure were revisited iteratively.

3.4 Evaluation of Study

Lincoln and Guba (1985) introduced four criteria for evaluating the trustworthiness of research: credibility, transferability, dependability, and confirmability (Lincoln & Guba, 1985, 300). Because of their popularity and past application, the criteria mentioned earlier were considered in this investigation.

Credibility reflects a researcher's capacity to produce findings that accurately represent reality (Lincoln & Guba 1985, 296). For example, including an operationalisation table can enhance the credibility of the research. When assessing the credibility of a study, three key questions should be considered: (1) whether the researcher has adequate knowledge of the topic and sufficient evidence to support the observations drawn from the data, (2) whether there are clear and logical connections between the observations and the categories formed, and (3) whether another researcher would likely arrive at similar interpretations (Eriksson & Kovalainen 2008, 294).

Furthermore, three interrelated components determine the credibility of a qualitative investigation: the use of rigorous data collection and analysis techniques, the researcher's own credibility, and a

philosophical commitment to qualitative inquiry. Ensuring credibility, therefore, involves applying systematic and robust methods to obtain high-quality data (Patton 1999, 1190). In the context of this thesis, which examines the transition between brick-and-mortar stores and online retailers post-pandemic, rigorous data collection involved conducting in-depth interviews and thorough transcriptions. The use of NVivo software facilitated meticulous coding and analysis, ensuring the findings were both accurate and comprehensive. Triangulation was achieved by cross-referencing interview data with existing literature and market reports to validate the emerging themes and patterns. The second feature is the credibility of the researcher, which the researcher's background and dual role as interviewer and transcriber allowed for a deep, nuanced understanding of the data. A fundamental belief in the value of qualitative research is crucial. This involves an appreciation for naturalistic inquiry, qualitative methods, inductive analysis, purposeful sampling, and holistic thinking (Patton 1999, 1190). For this thesis, the philosophical commitment to qualitative methods was evident in the choice of research design. The study adopted an inductive approach, allowing patterns and themes to emerge naturally from the data. Purposeful sampling ensured that participants were selected based on their relevance to the topic, providing rich, detailed insights into post-pandemic consumer behaviour. The holistic perspective taken in this study facilitated an integrated understanding of the complex shifts in buying patterns from both traditional and online retail environments.

Transferability assesses the extent to which research findings can be applied to broader contexts. In qualitative research, the criterion of "transferability" aims to furnish sufficient evidence, enabling others to determine whether the findings can be relevant and applicable in different settings (Lincoln & Guba 1985, 316). The idea of transferability was carefully considered in this study to make sure the results might be relevant and applicable in a variety of situations outside the direct purview of the investigation. Detailed participant accounts and diverse sampling captured various perspectives on consumer behaviour. The findings were connected to existing literature, offering a theoretical framework for broader applicability. Transparent methodology descriptions, including the use of NVivo software, allowed for replication in different settings. Engaging multiple stakeholder perspectives further enriched the study, ensuring the findings are robust, reliable, and relevant to diverse contexts, enabling others to assess their applicability to their own research or practical situations.

The ability of the researcher to present an accurate and trustworthy image of the topic being studied is referred to as dependability (Lincoln & Guba 1985, 299). This thesis aims to enhance traceability

by thoroughly detailing and outlining the research process, ensuring that the methodology can be easily followed and applied in different contexts.

The last feature of determining trustworthiness is confirmability. Confirmability in qualitative research aligns with the pursuit of objectivity. To ensure that the conclusions accurately reflect the respondents' experiences and ideas rather than the researcher's biases or preferences, specific measures must be implemented. Emphasising the role of triangulation is crucial in enhancing confirmability, as it helps to mitigate the influence of the researcher and maintain the integrity of the findings (Abdalla et al. 2018, 87). In my thesis, confirmability was ensured by implementing several key strategies. Firstly, triangulation was used by cross-referencing data from multiple sources, including interviews and existing literature, to validate the findings and reduce researcher bias. Additionally, all research processes and decision-making steps were painstakingly documented, providing a clear audit trail that allows others to trace the origins of the conclusions. This thorough documentation, combined with the use of NVivo software for systematic data analysis, helped ensure that the findings genuinely reflect the respondents' experiences and ideas, rather than being influenced by the researcher's personal biases or preferences.

Apart from these four criteria for evaluating the trustworthiness of research, the ethical aspect also plays an important role in enhancing the trustworthiness of the study. To achieve this goal, two tools are employed: a data management plan and an informed consent form. A data management plan is created using the DMPTuuli tool to define how and where data are collected, processed, stored, and destroyed. Creating a DMP helps prevent data loss, ensures compliance with legal and ethical requirements, and maximises the long-term value of the work. Appendix 2 contains the data management plan for this study.

Informed consent is the ethical and legal process by which a person voluntarily confirms their willingness to participate in a research study. To ensure that all informants participating in the study are fully informed about the goals of the research, the processing and storage of their data, and any future use of the data, an informed consent form is created and provided to them. Participants have the right to participate voluntarily in the study and to withdraw from it at any time by providing written notice. None of the informants selected for this study are minors or have limited capacity; all are fully competent and capable of expressing their opinions. Appendix 3 contains the informed consent form for this study.

4 Findings

This chapter presents the findings from the empirical data gathered for the study. The results are organised around the key themes identified during the analysis, providing a structured understanding of post-pandemic shifts in consumer buying patterns. The findings aim to answer the main research question: How have consumer buying patterns altered during and after the pandemic between brick-and-mortar and online stores?

The discussion addresses the three sub-questions guiding the study:

- (i) What are the key factors that influence consumers' decisions to shop at brick-and-mortar stores or online retailers during the post-pandemic period?
- (ii) How has the post-pandemic period affected consumers' buying patterns in online stores?
- (iii) How has the post-pandemic period affected consumers' buying patterns in brick-and-mortar stores?

The analysis is structured around the main themes: Buying Patterns, Shopping Experiences, and Determinants of Channel Choice. By exploring these thematic areas, the chapter highlights the dynamic interplay between consumer motivations, experiential factors, and evolving retail environments. The findings reveal how consumers navigated the transition from pandemic-driven constraints to the post-pandemic marketplace, illustrating both the persistence of certain habits and the emergence of new preferences.

4.1 Buying Patterns

The purpose of this theme was to identify how buying interest, frequency, and preferred channels changed in both online and brick-and-mortar contexts during and after the pandemic. This theme is focused on what people buy, how often they buy, and where they buy. This section maps to interview questions 3 through 6.

4.1.1 Shopping Interest

In the traditional consumer decision-making model, the process begins when an individual recognises a need or desire for a particular product or service. Once this need is established, the consumer engages in an information search to explore possible alternatives that could satisfy it. This search can involve both internal and external sources. Internal search refers to drawing upon one's own memories and past experiences with similar products or services. In contrast, external search involves seeking information from outside sources, such as friends and family, public reviews, or online

content like blogs and forums. Consumers may also rely on marketing-generated sources, for example, advertisements, brochures, or promotional materials, to inform their choices. By combining insights from these various information channels, consumers ultimately identify and select the product or service that best meets their perceived needs (Stankevich 2017, 11). Based on this framework, I asked participants during the interviews to describe the types of products they typically purchase in a month according to their needs.

The interviews revealed notable variations in participants' overall interest in shopping during the COVID-19 pandemic. Most respondents reported that their interest in shopping has become more purpose-driven and selective, with less emphasis on browsing for leisure and greater attention to convenience, safety, and necessity.

” During the pandemic, I tried to buy only the necessary things, and I also tried to avoid unnecessary shopping in brick-and-mortar stores.” (Participant 8)

But after the Covid-19 pandemic, the findings revealed that groceries and food items are the most frequently purchased products, typically bought on a weekly basis to meet daily household needs. In contrast, clothing and personal items, such as cosmetics, skincare products, and cigarettes, are generally purchased less often, usually on a monthly basis. This distinction highlights how essential, perishable goods drive more frequent shopping behaviour, while non-essential or longer-lasting products are acquired periodically, reflecting different patterns of consumer decision-making and shopping channel use. (Rhee et al. 2009, 2)

“Basically, I have regular shopping items and groceries once a week, but on a monthly basis to buy clothes and these kinds of personal items.” (Participant 2)

Overall, the findings suggest that consumers' shopping interest in the post-pandemic period has largely returned to pre-pandemic patterns, particularly in relation to grocery purchases.

” ...Back to the normal with prices gone through the roof” (Participant 4)

4.1.2 Frequency of Purchases

The findings showed that individuals' online and in-store shopping frequencies during the pandemic were shaped by their perceived health risks, their attitudes toward shopping, and their shopping habits prior to the pandemic. Likewise, expectations about how often they will shop after the pandemic are influenced by their shopping attitudes, the changes experienced during the pandemic, and their pre-pandemic shopping patterns (Diaz-Gutierrez et al. 2024, 580).

Analysis of participant responses revealed distinct patterns in purchase frequency before, during, and after the pandemic. Prior to COVID-19 restrictions, the majority of respondents reported shopping for non-essential items, such as clothing and household decorations, every month. Essential goods, particularly groceries, were purchased more frequently, often on a weekly schedule.

“Well, mostly during the weekend for major shopping, and coffee and lunch at work during the week, it was more based on going out.” (Participant 4)

During the COVID-19 period, consumer behaviour and purchase frequency changed significantly. Shoppers reduced the frequency of their trips, often avoiding stores due to fears of infection (Salem & Nor 2020, 15). Consequently, they shopped quickly and focused primarily on essential items (Valaskova et al. 2021, 1). Lockdown restrictions introduced in most countries in early 2020 to curb the spread of COVID-19 further motivated people to meet their needs through online shopping, while global news headlines reinforced the message to stay at home. (Moldes et al. 2022, 893) Several participants indicated a reduction in the number of physical store visits, replacing them with larger, less frequent online orders. For example, one participant explained:

” I limited my shopping items, and I only went to physical stores in urgent situation. I mostly preferred to do shopping online.” (Participant 12)

Post pandemic, the data indicate a partial return to pre-pandemic shopping patterns, especially for groceries, which, for most respondents, have reverted to a weekly purchase cycle. However, the reduced frequency of buying non-essential goods established during the pandemic largely persists. So, in the post-pandemic period, consumers focus on essential items, cut back on non-essential purchases, and shop less frequently (Valaskova et al. 2021, 15; Olawore et al. 2025, 63).

” After the pandemic it was strange at first to go to brick-and-mortar stores without a mask. I also think that the pandemic changed my shopping habits permanently. I've been to brick-and-mortar stores more than during the pandemic but I haven't been without any reason like before the pandemic.” (Participant 8)

Notably, one participant mentioned that the pandemic did not affect their shopping frequency, as they did not change their shopping habits. They observed that they consistently used both online and physical stores before, during, and after the pandemic.

“For me personally, the pandemic doesn't make any changes. I followed the same method for purchasing like now.” (Participant 7)

This indicates that, although the overall trend favours fewer but more deliberate purchases, the frequency of shopping in the post-pandemic period remains similar to that of the pre-pandemic era.

4.1.3 Preferred Shopping Method

After identifying the product or service that best meets their needs or expectations, consumers decide which shopping channel to use. The nature of the desired product or service significantly influences this choice, shaping how consumers interact with the selected channel and experience the overall shopping process (Rhee et al. 2009, 2). Online shopping was already growing before 2020, but the pandemic sped it up. (Diaz-Gutierrez et al. 2024, 580) The pandemic dramatically altered shopping behaviour (Mirchevska et al. 2021, 60). Lockdowns and restrictions pushed people to use digital options more, making it easier to shop from home. Many reduced their store visits and turned to options like curbside pickup and home delivery. Although some shopped less in stores early in the pandemic, they expect to shop in person more often afterwards (Diaz-Gutierrez et al. 2024, 594).

This section corresponds to interview questions 6 to 8 and 20 to 21. During the interviews, respondents were asked to describe their preferred shopping methods before, during, and after the COVID-19 pandemic. The results of their responses have been summarised in the table below:

Table 3. Participants' shopping method preference

	Pre-Pandemic	Pandemic	Post-Pandemic
In-store shopping	9	2	4
Frequency of the online shopping method	2	2	3
Multi-channel shopping	1	8	5

As seen in **Table 3**, the data collected from respondents reveal notable shifts in preferred shopping methods across three periods: pre-pandemic, during the pandemic, and post-pandemic.

Prior to the pandemic, the majority of respondents (9 out of 12) preferred in-store shopping, highlighting the continued dominance of brick-and-mortar stores.

“I used to go shopping in person and I did not know that I can shop online this easily and quickly but on and on I got used to online shopping more and more each day.”
(Participant 2)

A smaller number engaged in online shopping (2 respondents), while only 1 participant reported using a multi-channel approach combining both online and in-store methods. This suggests that, before the pandemic, physical stores were the primary mode for most consumers.

The number of respondents relying primarily on in-store shopping dropped to 2, whereas multi-channel shopping surged to 8 participants. This reflects an increased reliance on both online and

offline channels to adapt to restrictions and safety concerns. Using multiple channels was a common option, with consumers switching between them depending on the commuting rules and regulations in place during the pandemic.

“I had to switch most of my shopping online, including grocery shopping. Moreover, when there was flexibility in the quarantine from time to time, the tendency to go and buy from stores as before and even stock up increased.” (Participant 1)

Online-only shopping remained relatively low (2 respondents), indicating that while consumers experimented with digital options, many still combined them with essential in-store visits.

“I had to switch most of my shopping online, including grocery shopping. Moreover, when there was flexibility in the quarantine from time to time, the tendency to go and buy from stores as before and even stock up increased.” (Participant 1)

The COVID-19 pandemic has significantly impacted people’s shopping habits as concerns about health risks and fear have altered consumer behaviour, shifting preferences from brick-and-mortar stores to online retailers (Diaz-Gutierrez et al. 2023, 2). One of the interviewees stated that fear was the primary reason for preferring the online shopping method during this period.

” I was scared to go out, so most of my purchases were online, but again I did some groceries in person” (Participant 2)

After the pandemic, there is evidence of a partial reversion to in-store shopping, with 4 participants preferring physical stores.

“After the pandemic, it was strange at first to go to brick-and-mortar stores without a mask. I

also think that the pandemic changed my shopping habits permanently. I've been to brick-and-mortar stores more than during the pandemic, but I haven't been without any reason like before the pandemic.” (Participant 8)

” Hybrid, I personally like to go out, but on some occasions I do online to save time or if there is a good deal on items that I really know.” (Participant 4)

In recent years, retailers have expanded their purchasing channels, such as physical stores, websites, apps, kiosks, and smartphones, to meet customer needs and boost profits. Gradually, the distinctions between these channels have blurred, leading retailers to adopt a concierge-style approach known as the omnichannel model (Mahdi Zarei 2020, 2120).

However, multi-channel shopping remains significant (5 respondents), and the frequency of online shopping has increased slightly (3 respondents). This indicates that the pandemic catalysed a lasting

shift towards hybrid shopping patterns, where consumers leverage both online and offline channels depending on convenience, product type, and personal preference. (Silva et al. 2018, 73)

” Nowadays I am willing to shop both in person and online. Again, it depends on my target items.” (Participant 2)

Overall, these findings suggest that while the pandemic disrupted traditional shopping habits, it also accelerated the adoption of flexible, multi-channel shopping patterns, which are likely to persist in the post-pandemic period.

When comparing online and offline preferences, the type of product or service that participants wanted to buy could influence their choice of channel. Participants indicated that food and groceries are most often purchased from brick-and-mortar stores, as freshness and the ability to personally select items were highly valued. As one participant noted:

“I prefer the physical stores for the daily used products, for example, food or drinks, because they are fresher, and I can see the different variations of the same products in store.” (Participant 2)

However, the COVID-19 pandemic reshaped this behaviour, significantly boosting the popularity of online grocery shopping due to its safety and convenience during periods of restricted movement. This suggests that while traditional stores remain the primary channel for fresh products, consumers have become more receptive to digital platforms when circumstances emphasise their practicality.

For long-lasting products such as clothing, books, and electronic items, participants expressed a preference for purchasing online. They noted that online shopping saves time and offers the convenience of product comparisons across multiple retailers (Li & Gery 2000, 51). The popularity of buying things like computer hardware, software, electronics, and financial services online can partly be explained by the fact that the people who need these products are often the same type of people who already use the internet a lot (Rhee et al 2009, 24).

“I prefer to buy electrical equipment online, need to spend more time reading the reviews.” (Participant 10)

One of the factors that attracted consumers to physical stores was the practical experience of directly engaging with the products (Smith & Rupp 2003, 422). Several participants emphasised that they value the ability to see, touch, and try items up close before making a purchase. For this reason, they often prefer buying such products from brick-and-mortar stores, where the sensory and experiential aspects of shopping can influence their decisions.

“Clothes, as I want to try them, any item that has this custom feeling like furniture...”
(Participant 4)

4.2 Shopping Experiences

Traditional shopping allows consumers to see, touch, and explore products in physical stores, requiring their presence to inspect items before purchasing them if they find the price and condition satisfactory (Aryani et al. 2021, 81). However, advances in information and communication technology (ICT) have transformed shopping behaviours by removing the constraints of time and location (Hsiao 2008, 87).

Across both channels, customers encounter a range of positive and negative experiences that shape their decision-making and willingness to switch between online and offline shopping. Positive experiences, such as convenience or product reliability, often reinforce continued use of a preferred channel, whereas negative experiences, such as delivery delays or poor customer service, can push consumers to seek alternatives. (Stankevich 2017, 11) Key factors influencing these choices include product attributes, levels of trust and perceived risk, social influence, individual customer characteristics, the role of online reviews, and time constraints (Van Nguyen et al. 2022, 1).

This section, therefore, examines how consumers’ experiences before, during, and after the pandemic have shaped their perceptions of both online and offline shopping, and how these experiences, particularly related to customer service, inform their channel preferences. When I asked about the pre-pandemic shopping experience, participants expressed had a consistent shopping routine. They typically preferred to shop in-store because they liked being able to see and touch products.

” Going to physical stores and buying the products I want/think of buying by seeing, touching, or using testers.” (Participant 1)

Online shopping was mostly reserved for things that were easy to buy, like everyday items, or for taking advantage of sales.

“I personally like to go out, but on some occasions I do online to save time or if there is a good deal on items that I really know.” (Participant 4)

These responses highlight a baseline experience where physical stores were central, while online channels were supplementary. By contrast, during the pandemic, participants reported rapid adjustments to shopping behaviours, driven by lockdowns, social distancing, and concerns about safety. Online shopping became an essential and central channel, and many adopted home deliveries for routine purchases.

” I was scared to go out, so most of my purchases were online...” (Participant 2)

Post-pandemic, participants described a hybrid approach: a return to in-store shopping for some products but a sustained preference for online shopping for convenience and time-saving. Satisfaction levels were mixed, with some appreciating renewed in-store experiences, while others preferred the efficiency of online channels.

“I prefer online shopping more often than before (i.e., before the pandemic), but I still prefer to buy products, such as groceries shopping in physical stores.” (Participant 1)

“Nowadays I am willing to shop both in person and online. Again, it depends on my target items.” (Participant 2)

Overall, this theme highlights contrasts in shopping experiences across time, revealing the interplay between external circumstances, like the pandemic, technological adoption, and evolving consumer expectations.

4.3 Determinants of Channel Choice

This theme examines the factors influencing participants’ decisions to shop online or in-store. It explores motivations, challenges, and the role of technology in shaping channel preferences, drawing on Interview Questions 9–15, 16–17, 19, and 22.

4.3.1 Motivators for online shopping

The benefits of online shopping played a key role in motivating consumers to shift from in-store to digital purchases. Convenience, competitive prices, special promotions, and easy access to products were identified as the main drivers (Diaz-Gutierrez et al. 2024, 581).

“Time saved, better inventory update, cost saved.” (Participant 4)

“You can save your time, not commuting to the store in person. And you can get your order more easily.” (Participant 2)

Participants particularly emphasised the freedom to shop from home without restrictions of time or place, enjoying the flexibility of 24/7 access (Al Karim 2013, 19).

“convenience, also the online retailers got a much better model to serve, from return policy to virtual presentation” (Participant 4)

“Online stores have a larger selection of different products and often more, for example, different clothing sizes. I can also buy from online stores from home, and I don't have to go anywhere. And I can also buy products from abroad in the online store.” (Participant 8)

“The ability to buy from all over the world, easily compare the prices, and access to opinions of the buyers about the desired products.” (Participant 7)

Shoppers located far from physical stores are more inclined to use online channels rather than travelling to the store. They take advantage of delivery and return services, typically selecting nearby options for receiving or returning items to avoid the inconvenience of distance (Mahdi Zarei 2020, 2120).

“Thanks to companies improving their logistics and supply chains during the pandemic, the faster arrival of the products I ordered online has significantly contributed to this shift. Moreover, they made things such as product changes or returns easier compared to before the pandemic, which allowed me to make these purchases much safer.” (Participant 1)

” Good return policies, fast and free deliveries” (Participant 5)

Customer service has become a key factor shaping consumers’ shopping experiences and their choice of shopping channels, both during and after the COVID-19 pandemic. Insights from the interviews reveal a noticeable pattern; online retailers have significantly enhanced their customer support, whereas the quality of service in physical stores has either remained the same or worsened. Several participants highlighted improvements in online customer service, particularly regarding returns, exchanges, and response times:

” I noticed that product change and return processes have become easier, and order delivery times have accelerated.” (Participant 1)

“I used to order some clothes, they turned out to be oversized or some of them undersized, so I contacted the support team and used their return policy.” (Participant 2)

“The advertising images didn’t always correspond to reality, and sometimes the quality of the products was really bad, or the products were the wrong size. It is difficult to influence these challenges, but fortunately, it is possible to return the products.” (Participant 8)

A comparison of pre-pandemic and post-pandemic experiences also revealed a shift in customer expectations and service standards. Participants reported that before the pandemic, online support was relatively weak, but the surge in e-commerce led to significant improvements:

“Before the pandemic, customer support was weak, but during the pandemic, online shopping has become more common, so online customer support has also improved a lot. Better customer support has remained even after the pandemic. Customer service in brick-and-mortar stores was reduced during the pandemic because everyone tried to reduce unnecessary contact as much as possible. In brick-and-mortar stores, the service is still weak after the pandemic, and it has not returned to normal.” (Participant 8)

Overall, the data suggest that enhanced online customer service has become a key driver for channel preference, encouraging consumers to continue using online retailers even after restrictions eased. Several participants confirmed a personal shift toward online channels based on positive service experiences:

“Personally, I experienced better customer support from online stores after the pandemic.” (Participant 2)

” I think they are trying to do their best to cope with online stores’ customer service.” (Participant 9)

Since social networking sites give consumers access to product information and reviews, online shopping has helped them develop a new buying culture that allows them to form opinions about things and make informed judgments about what to buy. On these platforms, they also mostly rely on the opinions and comments of their friends and peers, which helps to further mould their opinions about a good or service and boosts their confidence when making a purchase (Thaichon 2017, 39).

“Influencers reviewing a product can affect my choice.” (Participant 5)

” It depends on what I am going to buy. Sometimes I ask my friends whether they have tried to purchase the item from the same website or not, or sometimes I go through the feedback for that item on the website.” (Participant 2)

“It allows me to spend less energy and time on shopping, and moreover, it lets me to obtain information about previous consumers' comments and evaluations about the product I am considering purchasing.” (Participant 1)

Some consumers choose online shopping because it can significantly reduce carbon emissions. By minimising the need for individual trips to physical stores, online shopping helps decrease fuel consumption and traffic congestion (Liu et al. 2024, 3).

“Environmentally friendly (greener), easy to access all similar products, at the same time u can have others' comments and experiences. It does not relate to weather conditions. “(Participant 10)

Overall, these findings indicate that convenience, accessibility, saving time and money, social influence, and environmental considerations collectively drive the growing preference for online shopping. These factors also align with the IPO model’s categories of socio-cultural influences, psychological factors, and consumer experience that influence consumers’ online shopping decisions.

4.3.2 Motivators for Shopping in Brick-and-Mortar Stores

Despite the growth of online shopping, in-store shopping remained attractive for consumers. Consumers value physical inspection, immediate possession of goods, and the social aspects of shopping (Davis & Hodges 2012, 231). When I asked participants about their preference for brick-and-mortar stores, they frequently highlighted the opportunity for direct product engagement and the immediate availability of items without the need for delivery.

“I like brick and mortar stores because I can see the product and I can also try it on. I can also ask the seller for help if I need it. I can also get the product immediately from a brick-and-mortar store, and I don't have to wait for delivery.” (Participant 8)

“I can see the product, and if there are new products, I can check them out and feel the product.” (Participant 3)

“Advantages of face-to-face shopping are that you can see the material yourself and see different varieties in the shop, and about shopping clothes, you can wear them beforehand.” (Participant 2)

Brick and mortar stores benefit from well-designed environments that include various services, activities, facilities, and thoughtfully arranged displays, all of which enhance the overall shopping experience. Moreover, functional aspects such as store proximity, parking convenience, and courteous staff also play an important role in influencing consumers' choice of store (Kazmi 2012, 4).

“...the online shopping was not so great. I never needed up particularly for weekly grocery shopping with what I had wanted, but the going out was also emotionally and physically draining.” (Participant 4)

“But local advantages and places for entertainment and shopping, encourage me to shop in person...Feeling the goods in my hands and talking about that with sellers.” (Participant 7)

one of the participants noted that the competitive nature of online retail has driven enhancements in the services of brick-and-mortar stores:

” They are much nicer since the competition is very serious with online mode.” (Participant 4)

The chance for direct, in-person engagement is a major incentive for in-store shopping. During the shopping process, consumers frequently interact with social supports, such as salespeople or security

guards, not only to obtain more information but also to feel secure in their decisions and to lessen their perceived risk, tension, and anxiety. (Mahdi Zarei 2020, 2124)

“Physically checking the products while purchasing increases the feeling of confidence, thus allowing me to shop more confidently and comfortably....” (Participant 1)

“Socialising, and having the chance to see the good, especially for expensive items.” (Participant 4)

The main factors that motivated our participants to choose in-store shopping were closely tied to the unique advantages of the physical shopping experience. Many valued the opportunity to physically inspect and evaluate products before making a decision, as this allowed them to better assess quality, fit, and suitability. Instant ownership was another strong motivator, since purchasing in person eliminates waiting times associated with delivery and provides immediate satisfaction. Additionally, the social aspect of shopping played an important role, with participants highlighting the enjoyment of engaging with sales staff, companions, and the overall store atmosphere. Finally, shopping in person offered a sense of reassurance and confidence, as direct interaction, hands-on product evaluation, and professional guidance helped reduce doubts, risks, and anxiety often associated with online purchases.

4.3.3 Challenges of Online Shopping

Participants identified several obstacles to online shopping that often drive them back to in-store shopping. Some of the key challenges are delivery-related, such as delayed shipments, receiving incorrect items, or products arriving damaged.

” ...In online shopping, due to human/online system errors and/or errors of intermediary logistics companies (both employees and systems), the arrival process of my orders, the accuracy of the products and the need to constantly follow my order cause a problem.” (Participant 1)

“Untrustworthiness of some small online shops, faulty products, receiving a wrong item or a wrong size.” (Participant 5)

“In some cases, the product received doesn't match the photo and descriptions of the material. Exaggerating in quality and efficiency. Deceptive photos and advertisements. The existence of Internet fraudsters and scams.” (Participant 7)

Financial risk is another significant drawback of online purchasing, which may deter customers from making purchases. This risk encompasses the potential for financial loss as well as the unease that customers experience when using debit or credit cards to make purchases online. Many customers

are hesitant to shop online due to worries about fraud, unauthorised use of card information, or secure payment methods. (Srivastava & Thaichon 2023, 696)

“In my case, I am sometimes hesitant about whether to trust the website or it may negatively affect me if I enter all my bank information there. But mostly I try to deeply search about the website in advance.” (Participant 4)

Online shopping is not equally suitable for all customer groups, especially the older generation, who may struggle with technology or feel less comfortable navigating digital platforms. In addition, the absence of human interaction can make the experience less engaging (Wu & Song 2021, 939).

“Not suitable for all customers, especially the older generation, it lacks human interactions, and you may buy something that is not what is shown in the pictures.” (Participant 4)

These challenges highlight the advantages of brick-and-mortar stores, which can attract consumers and influence them to shift their channel preference back to in-store shopping.

4.3.4 Challenges of the Brick-and-Mortar Store Shopping

One of the most significant drawbacks of brick-and-mortar shopping, as highlighted by participants, is the considerable amount of time it requires. Travelling to physical stores is often both time-consuming and costly, involving expenses such as transportation and parking. Beyond travel, the shopping process itself demands a number of physical activities, including walking through aisles, searching for products, waiting in queues, and carrying bags. As a result, the effort and resources required for in-store shopping are often perceived as major disadvantages compared to the convenience of online alternatives (Wu & Song 2021, 945).

“In some cases, going to a physical store causes waste of energy and loss of time due to out-of-stock products or physically deformed ones. either while staying on the shelf or place, or due to other consumers touching, trying, etc.” (Participant 1)

“The hassle of actually having to go takes time from my day... Pricing, lack of options, timing.” (Participant 3)

“Time wasted, parking, and cost of going out” (Participant 8)

Specifically, service in physical stores suffered during the pandemic due to health restrictions and reduced staffing, and many participants indicated that in-store service has not fully recovered:

“Customer support for online stores has improved while customer support for brick-and-mortar stores has remained weak even after the pandemic.” (Participant 8)

“Support gets worse everywhere in Finland, because the decreasing number of people who are employed in the shops. But online, there are also huge lines and waiting times when you call to get support.” (Participant 11)

Another drawback is the tendency for impulse or unplanned purchases, which often occur due to persuasive store environment factors. Store ambience, product presentation, promotions, pricing, quality, branding, and distribution can all trigger spontaneous buying decisions. (Menezes, 2020, 206)

“Face-to-face shopping is time-consuming, and sometimes it pushes you to buy unnecessary stuff.” (Participant 2)

Brick-and-mortar shopping also presents challenges related to product selection and sales interactions. Some consumers reported that they occasionally receive misleading impressions from sellers or feel pressured into making purchases they would not have otherwise chosen.

“In some cases, getting a wrong impression from the seller or buying due to the seller's pressure.” (Participant 7)

In addition, finding specific products in physical stores can often be more difficult and time-consuming compared to online platforms, where search tools, filters, and detailed information make the process faster and more efficient. These factors contribute to consumer frustration and highlight the limitations of traditional in-store shopping.

“It is often more difficult to find the product that I want in brick-and-mortar stores than in an online store.” (Participant 8)

In summary, the challenges consumers face in brick-and-mortar stores often lead them to choose online retailers, and the reverse is also true.

4.3.5 Influence of Technology

Digital technology plays a major role in shaping today's global economy, and the retail sector is no different. The rise of digitalisation has opened new opportunities for businesses while offering greater convenience to consumers (Diaz-Gutierrez et al. 2024, 581). Developments in information and communication technology (ICT) have transformed shopping behaviour by eliminating traditional barriers of time and location. (Hsiao 2008, 87). Participant 6 highlighted that one of the primary impacts of technology is the easy global access to products.

“Technology plays an effective role because you can choose and buy with a few clicks anywhere in the world” (Participant 6)

A further significant change in the retail environment has been brought about by the advent of mobile technology, which has also altered consumer expectations and behaviour. (Alexander and Cano,

2019, 197) With the increasing use of smartphones and high-speed internet, consumer purchasing patterns have shifted noticeably. Often, when shoppers find products online, they are more inclined to make their purchases through digital platforms. (Domadenik et al. 2018, 11) Smartphones and internet connectivity were also highlighted by the interviewees as technological tools that have significantly influenced their buying patterns.

“Smartphones, apps, and other digital tools play an essential role in online shopping. The constant availability of the Internet and mobile phones in all parts of the world is the cause of this shopping style, and I believe in-person shopping will be less than in the past.” (Participant 7)

“It seems a very obvious question, without the technology advancement and more importantly the shift in the attitude and trust that ordinary people got in the past all over the place internet and mobile phones, we would not have this much of progress in terms of online shopping.” (Participant 4)

Another important aspect of ICT development is its ability to provide quick, reliable, and transparent sharing of information (Dávideková & Hrdličková 2016, 152). For example, notifications about product prices or availability help customers stay updated, compare options easily, and make faster purchasing decisions (Temel 2024, 62).

” Especially, receiving instant notifications on my phone about discounts on the products I prefer while shopping online enabled me to shop more. Or it allowed me to quickly order some out-of-stock products when they came back into stock. “(Participant 1)

In recent years, ads have moved from traditional media to digital platforms, using AI and data to target people more directly, making them more personal and engaging (Korgaonkar & Wolin 2002, 191). My interviews also showed that advertisements are seen as an effective way of capturing attention and influencing buying decisions.

“The technology is in direct touch with online business, as we have high technology, in following the business owners can produce their presentable product in high-quality way, also the advertisement spreads widely.” (Participant 10)

” Absolutely, the technology has a huge impact, since they tried to have eye-catching advertisements about their products, and even, they have 24/7 customer support either in person or a chatbot bot and they provide the customers with everything, both in computer version and mobile version.” (Participant 2)

With the vast availability of products, services, information, technology, and multiple shopping channels, consumers have grown more discerning and expect higher standards. They now expect more because they have many options and access to information and technology (Davis & Hodges 2012, 229).

“The better the website or app the store has, the more likely I will buy from that online store. So, technology has a big influence. If the website or app is really bad or difficult, I probably won't buy anything. I've also noticed that I haven't bought very much from websites, but I've started buying more from apps.” (Participant 8)

“For sure, today people can buy everything and everywhere and whenever they want via mobile phones and internet connections. The availability of smartphones, apps, and digital payment tools made shopping far more convenient and accessible.” (Participant 12)

As you can see, most of the interviewees emphasised the technology advancement as a motivator for online buying, as they have easy access to information about the products and services.

Across both channels, customers encounter a range of positive and negative experiences that shape their decision-making and willingness to switch between online and offline shopping. Positive experiences, such as convenience or product reliability, often reinforce continued use of a preferred channel, whereas negative experiences, such as delivery delays or poor customer service, can push consumers to seek alternatives. (Stankevich 2017, 11) As a result, new retailing channels have begun to appear in recent years. Retailers may now integrate all the data that these channels supply, thanks to modern technologies, a practice known as omnichannel retailing, which was well received by customers. (Juaneda Ayensa 2016, 1117) During the interviews, several participants also expressed that they prefer to use both channels in order to shop more effectively in the post-pandemic era.

” Nowadays I am willing to shop both in person and online. Again, it depends on my target items.” (Participant 2)

” I prefer to buy shoes and clothes from brick-and-mortar stores because it's easier to find the right size and try them on to ensure they fit and suit me. But I recently looked for these products online and read the reviews, and then I go and buy in the store.” (Participant 12)

4.4 Discussion

This study explored how consumer buying patterns changed during and after COVID-19 in relation to brick-and-mortar and online retailers. Across the interviews, the pandemic acted as a catalyst that increased consumers' digital readiness and expanded their perceived set of “normal” shopping options. While certain behaviours, like reduced in-store visits, weakened after restrictions ended, the findings suggest that the pandemic produced a durable change in channel choice logic: participants described selecting channels more strategically based on product type, perceived risk, convenience, and the value of the shopping experience.

4.4.1 Durability of pandemic-induced change

The findings indicate partial reversion toward pre-pandemic routines, especially for groceries, but not a full return. Participants reported continuing to shop more purposefully and to rely on online shopping for time-saving and comparison advantages. This supports the argument in the literature that pandemic effects are not only temporary adaptations; instead, they can persist as new habits and expectations formed under prolonged constraints, particularly when supported by improved logistics and customer service.

4.4.2 Channel choice across stages of the decision-making process

Interviews show that channel choice does not occur only at the purchase stage. Participants often described searching and evaluating online via reviews, price comparisons, and influencer content while purchasing in-store for fit, immediacy, or confidence—especially for groceries, clothing, and expensive products. This aligns with the consumer decision-making models discussed in Chapter 2: consumers use different channels as resources in the stages of information search and evaluation, and then choose the purchase channel that best reduces uncertainty or effort. The observed “research online–buy offline” and “inspect offline–buy online” patterns indicate that the post-pandemic consumer journey is increasingly stage-based and multi-touchpoint, rather than single-channel.

4.4.3 Core drivers

Across themes, three drivers consistently shaped channel preference. First, convenience achieved through time saved, accessibility, delivery, and improved return processes strongly motivated continued online use even after the pandemic. Second, trust and risk played a dual role: health-related risk encouraged online shopping during COVID-19, while post-pandemic decisions were influenced more by platform trust, scams, misleading product representation, and the reliability of returns. Third, experiential value explains why brick-and-mortar shopping persists: participants emphasised sensory inspection, social interaction, reassurance, and immediate possession. Together, these drivers reflect the framework developed in Chapter 2 and clarify why neither channel fully replaces the other.

4.4.4 From substitution to integration: omnichannel as the dominant pattern

Rather than supporting a simple substitution view, online vs offline, the findings show a shift toward integration. The increase in multi-channel shopping during and after the pandemic indicates that consumers combine channels to maximise value. For example, using online tools to reduce search costs while relying on physical stores to reduce product uncertainty. This suggests that competitive advantage is increasingly shaped by retailers’ ability to deliver a consistent experience across touchpoints (information, availability, pricing, returns), supporting the omnichannel logic outlined in the literature review.

4.4.5 Implications in an international context

The data also indicate that international access (buying from abroad) and platform-enabled comparisons are part of contemporary channel choice. This highlights the international business relevance of post-pandemic buying patterns: cross-border logistics reliability, platform trust, and service standards (especially returns and customer support) shape whether consumers are willing to purchase internationally and whether they remain in online channels post-pandemic.

Overall, the findings answer the main research question by showing that consumer buying patterns became more flexible and strategic during the pandemic and remain so after it. Post-pandemic channel choice is best understood not as a stable preference for online or offline shopping, but as an adaptive decision shaped by convenience, trust/risk perceptions, experiential value, and technology-enabled integration across channels.

5 Conclusion

This thesis examined the post-pandemic transition between brick-and-mortar stores and online retailers, with a specific focus on how consumers' buying patterns have evolved in response to digitalisation, pandemic-driven behavioural shifts, and changing expectations. The central research question, "How have consumer buying patterns been altered during and after the COVID-19 pandemic between brick-and-mortar stores and online retailers?" guided the investigation and formed the basis for a qualitative study using semi-structured interviews. Through thematic analysis, the study explored consumers' motivations, channel preferences, and the factors influencing their shopping decisions across different product categories.

The findings reveal that consumers increasingly adopt hybrid shopping behaviours, balancing the strengths of both physical stores and online platforms. Overall, the thesis contributes to both theoretical understanding and managerial practice by demonstrating how consumer expectations, technological advancements, and experiential needs intersect in shaping contemporary retail behaviour. It also provides a foundation for further research, encouraging deeper exploration into hybrid consumption patterns, sector-specific differences, and the impact of emerging technologies on the evolving relationship between online and offline retail channels.

5.1 Theoretical Implications

This study contributes to the existing theories of consumer behaviour and retail channel choice by demonstrating how buying patterns have evolved during and after the COVID-19 pandemic, and by explaining how consumers' buying patterns now reflect a more dynamic interaction between online and offline environments.

First, the findings extend the traditional consumer decision-making model by showing that consumers' need recognition and information search processes have become more context-dependent and less linear than suggested in classical frameworks. During the pandemic, consumers' shopping interests shifted toward essential goods and purposeful purchasing, reducing unplanned buying and leisure browsing. Although interest in non-essential goods partially returned post-pandemic, participants' narratives reveal that the decision-making process is now shaped by heightened awareness of convenience, effort, and risk. This suggests that contemporary consumers follow an adaptive decision-making pathway in which external circumstances (e.g., health concerns, mobility restrictions, digital service improvements) strongly influence each stage of the model.

Second, the study contributes to research on purchase frequency and consumption routines by providing empirical evidence that consumers' pandemic-induced behavioural changes have had a lasting effect. While essential items such as groceries have returned to pre-pandemic weekly cycles, the reduced frequency of purchasing non-essential goods has persisted. Existing literature has emphasised temporary behavioural shifts during crises; however, this study highlights a more enduring restructuring of shopping habits, with post-pandemic consumers displaying more selective, intentional buying patterns even after restrictions have disappeared.

Third, this study advances theories of channel choice and multi-channel shopping by demonstrating that the pandemic accelerated a permanent shift toward hybrid shopping behaviour. Prior research distinguished between online and offline shoppers, but the findings here show that most consumers now engage in fluid, cross-channel navigation. Participants frequently researched products online and bought them offline, or inspected items in-store before ordering online, depending on product type, urgency, and perceived risk. This supports and extends omnichannel retailing theory by showing that consumers themselves, not only retailers, are driving the integration of channels based on their evolving expectations of flexibility and convenience.

Fourth, the results refine existing theories regarding motivators and barriers to online and offline shopping. The study provides evidence that improvements in online customer service, logistics, and return policies have reshaped perceptions of risk and trust, making online channels more attractive even after the pandemic. Conversely, consumer concerns related to fraud, product mismatches, and delivery issues confirm and expand earlier conceptualisations of online risk perceptions. On the offline side, the findings highlight that physical experience, immediate product ownership, and social interaction remain unique value propositions for brick-and-mortar stores, reinforcing theories that emphasise sensory and experiential elements in store environments.

Finally, the study contributes to the theoretical understanding of technology's role in shaping consumer behaviour. The findings illustrate how digital infrastructure, mobile accessibility, and targeted advertising are not merely functional tools but have become central elements influencing channel choice and shopping efficiency. Participants' accounts show that technology has normalised behaviours such as price comparison, global product access, and review-based decision-making. This supports and advances models such as the IPO and technology acceptance frameworks by demonstrating that post-pandemic consumers perceive technology not as an optional aid but as an integrated part of the shopping experience across channels.

Overall, the study provides a theoretical contribution by revealing that post-pandemic consumer patterns are characterised by hybrid decision-making, permanent shifts in purchase routines, and heightened expectations for technological efficiency and service quality. These insights refine existing models and offer a more nuanced understanding of how consumers navigate online and offline environments in a post-pandemic retail landscape.

5.2 Managerial Implications

When discussing the managerial implications, it is useful to consider two questions: what the benefits are and who they serve. This thesis offers practical insights for retailers seeking to adapt to post-pandemic changes in consumer buying patterns across brick-and-mortar and online channels.

First, the study presents changes in consumer expectations following the rapid growth of online shopping during the pandemic, alongside the gradual return to physical stores. Retailers benefit from understanding how in-store and online expectations have evolved, which characteristics and services consumers now value most, and how these shifts can be effectively addressed. This insight enables businesses to better align their strategies with the evolving shopping behaviours of both essential and non-essential product consumers.

Second, the research highlights practical opportunities for retailers to implement or refine omnichannel strategies. By understanding the motivations, preferences, and pain points associated with each channel, retailers gain knowledge of tools, processes, and operational adjustments that can complement or enhance existing practices. For example, technology-enabled features such as improved online ordering systems, hybrid delivery options, or in-store digital touchpoints can support a seamless shopping experience, bridging the gap between online convenience and the experiential benefits of physical stores.

Third, the thesis provides actionable guidance for designing customer experiences that meet the expectations of hybrid shoppers, who increasingly combine online and offline channels depending on convenience, product type, and personal preference. Retailers at any stage of omnichannel development, whether still primarily single-channel or already operating across multiple channels, can benefit from the findings. The practical examples and insights from consumer experiences help businesses integrate channels effectively, not only to retain existing customers but also to attract new “experimental” consumers who explore multiple channels or switch retailers if their expectations are unmet.

The implications of this research extend across different levels of retail management. Top-level executives can leverage the findings to shape strategic business models and long-term omnichannel plans, ensuring alignment with evolving consumer expectations. Middle management and frontline employees can use the insights to adjust daily operations, customer service, and in-store processes to deliver a more seamless and satisfying shopping experience. Ultimately, consumers are the primary beneficiaries, as the recommended applications enhance convenience, choice, and enjoyment across their shopping journey. Additionally, the broader retail ecosystem, including suppliers, technology developers, and regulators, can adapt to these trends to support integrated, flexible, and customer-centric shopping experiences that meet both current and future demands.

5.3 Limitations and Future Research Suggestions

This study employed a qualitative research design using semi-structured interviews as the primary data collection method. In light of the research aims and findings, this methodological choice proved appropriate and effective, as it enabled the exploration of the research problem in depth and facilitated the generation of meaningful insights. The thematic analysis applied to the interview data offered valuable new perspectives on consumer buying patterns and contributed to refining existing knowledge in the field. Moreover, the findings provide both theoretical contributions and practical implications for retail practitioners. While this study provides valuable insights into post-pandemic shifts in consumer buying patterns, several limitations should be acknowledged.

First, the research is based on a qualitative approach using semi-structured interviews, which offers depth but limits broader generalisability. The sample size, although diverse in age and location, cannot fully represent the entire population of consumers across different countries or market segments. Second, the study relies on self-reported data, which may be influenced by memory recall bias or participants' desire to present their behaviour in a socially favourable way. Third, the research was conducted during a specific period in the post-pandemic timeline, meaning that consumer behaviour may continue to evolve as economic conditions, technological improvements, and retail innovations develop. Finally, the study focuses primarily on consumer perspectives, without incorporating insights from retailers, supply chain stakeholders, or industry data, which could provide a more comprehensive understanding of retail transformation.

Based on this study, it would be interesting to continue to explore the topic in several directions. First, larger-scale quantitative research could be conducted to validate and generalise the findings across broader populations and different geographic regions, helping to determine whether hybrid shopping behaviours have become permanent. Second, comparative studies across various product categories,

such as luxury goods, fast-moving consumer goods, or service-based products, could provide deeper insights into how buying patterns differ between sectors. Finally, as technological innovation continues to accelerate, future research could examine the role of emerging tools, including AI-driven personalisation, augmented reality, and advanced delivery systems, in shaping consumer preferences and influencing the balance between online and offline retail channels. Such investigations would further enrich understanding of the evolving retail landscape.

6 Summary

The evolution of retailing over the past two decades has been shaped by rapid digitalisation and the rise of online channels, which have significantly disrupted traditional brick-and-mortar models. Before the COVID-19 pandemic, consumers continued to favour physical stores for reasons such as social interaction, product inspection, and immediate ownership. However, the pandemic brought an abrupt and substantial shift: lockdowns, health concerns, and restricted access to physical stores drove unprecedented growth in online shopping and accelerated consumers' adoption of digital retail channels.

This study set out to understand whether these behavioural changes have persisted in the post-pandemic period and to what extent consumer buying patterns have transitioned between brick-and-mortar stores and online retailers. Guided by the research question, "How have consumer buying patterns been altered during and after the COVID-19 pandemic between brick-and-mortar stores and online retailers?", the research utilised semi-structured interviews with participants from diverse age groups, locations, and backgrounds. A qualitative thematic analysis enabled the identification of patterns, motivations, and persistent behavioural shifts, offering practical insights for the retail sector.

The findings show that consumer behaviour is increasingly nuanced and highly dependent on product type, purchase frequency, and preferred shopping format. Essential and perishable goods, particularly groceries, remain predominantly purchased in-store due to concerns over freshness and quality, although online grocery shopping became more accepted during the pandemic. In contrast, non-essential and durable items, such as electronics, clothing, and books, are increasingly acquired online, driven by convenience, time efficiency, and access to broader product ranges. Pandemic-induced behavioural adjustments, including reduced store visits and larger online orders, have partially continued into the post-pandemic era.

Consumers' channel experiences differ strongly: physical stores provide sensory engagement, immediacy, and social interaction, whereas online shopping offers convenience, flexibility, and competitive choice. Post-pandemic, many consumers have adopted a hybrid or omnichannel approach, selecting channels based on situational needs and product characteristics. Multiple factors shape these choices, including convenience, pricing, environmental awareness, logistics performance, and improvements in digital payment systems. While online channels face challenges relating to delivery issues, product mismatches, and reduced social interaction, physical stores contend with time

constraints, travel costs, and inconsistent customer service. Notably, technological advancements and enhanced customer support in online retail have raised consumer expectations across both channels.

Overall, this research concludes that the pandemic acted as a catalyst for long-term shifts in consumer buying patterns. Rather than reverting to pre-pandemic habits, consumers now demonstrate flexible, multi-channel behaviour that strategically balances the strengths of both online and offline environments. The post-pandemic retail environment is therefore characterised by a mix of online and offline shopping, a strong focus on convenience, and increasing expectations for service quality, all of which are likely to influence future retail strategies and consumer experiences.

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Appendices

Appendix 1 Interview Guide

Background

- Kindly introduce yourself, telling us briefly about your background.
- How old are you?

Buying pattern

- What kind of shopping items are you interested in buying during the month?
- How often do you purchase them on a monthly basis?
- What is your preferred method for shopping? Online shopping or physical stores?
- Can you tell me about your shopping experiences before the pandemic?

Shopping Experiences

- Can you tell me about your shopping experiences during the pandemic?
- Can you tell me about your shopping experiences after the pandemic?

Factors Influencing Shopping Decisions

- What factors influenced your decision to shift between brick-and-mortar stores and online retailers during the post-pandemic period?
- What advantages do you perceive in shopping face-to-face from traditional brick-and-mortar stores compared to online stores?
- What disadvantages do you perceive in shopping face-to-face from traditional brick-and-mortar stores compared to online stores?
- What advantages do you perceive in shopping online compared to traditional brick-and-mortar stores?
- What disadvantages do you perceive in shopping online compared to traditional brick-and-mortar stores?

- Can you describe any specific challenges you encountered during the transition to online retailers? How did you overcome them?
- How do you make purchasing decisions when shopping online? What kind of factors influence your choices?

Shift between online retailers and brick-and-mortar stores

- What types of products or services do you prefer to purchase from brick-and-mortar stores rather than from online retailers? Why?
- What types of products or services do you prefer to purchase from online retailers rather than from brick-and-mortar stores? Why?
- Do you believe your shift towards online retailers is temporary or permanent after the pandemic? Why? Why not?
- What factors could potentially influence you to return to brick-and-mortar stores after the pandemic?
- Have you noticed any changes in customer service or customer support when shopping online compared to brick-and-mortar stores after the pandemic?
- Have you noticed any changes in customer service or customer support when shopping from brick-and-mortar stores after the pandemic, compared to online retailers?
- What role did technology play in your shift towards online retailers? Did the availability of smartphones, apps, or other digital tools influence your buying patterns? Please explain how your buying patterns changed.

Appendix 2 Data Management Plan (DMP)



The Transition Between Brick-and-Mortar Stores and Online Retailers: The Post-pandemic Shifts in Consumers' Buying Patterns

1. Research data

List of the research data

Research data type	Contains personal details/information*	I will gather/produce the data myself	Someone else has gathered/produced the data	Other notes
<i>Interviews</i>	x	x		

2. Processing personal data in research

I will prepare a Data Protection Notice** and give it to the research participants before collecting data



The controller for the personal details is the student themself the university

My data does not contain any personal data

My interview includes minimal personal identifiers, such as age and job title. This personal data is collected solely to help me understand consumer buying patterns and the factors that influence them. I will prepare a data protection notice for research participants to ensure compliance with the EU's GDPR and the Finnish Data Protection Act.

3. Permissions and rights related to the use of data.

Who has collected the data you use in your research?

- I have collected the data.

All data is collected directly by me. The data published as part of the thesis report are made available to the public; however, no personal identifiers will be included. Published material will consist only of results and textual interpretations generated after the data analysis phase. Permissions and rights regarding the use of interview data are obtained from research participants through informed consent and the accompanying data protection notice.

3.1. Self-collected data

Necessary permissions and how they are acquired

Data type 1: Interview – They are acquired by internet-assisted (Zoom) or face-to-face meeting.



3.2 Data collected by someone else

Do you have the necessary permissions to use the data in your research and to publish the results? Are there copyright or licensing issues involved in the use of the data? Note, for example, that you may need permission to use the images or graphs you have found in publications.

I do not have data collected by someone else.

4. Storing the data during the research process

Where will you store your data during the research process?

In the university's network drive

In the university-provided Seafile Cloud Service

Other location, please specify:

For the purposes of data analysis, the collected data are stored and transcribed using Microsoft 365 Copilot and NVivo software. These tools are approved for research use and operate in accordance with GDPR requirements. All research data, including edited versions, are automatically saved within these designated secure locations.

5. Documenting the data and metadata

How would you describe your research data so that even an outsider or a person unfamiliar with it will understand what the data is? How would you help yourself recall years later what your data consists of?

- To document the data, I will use a README file linked to the data that describes the main point of the data
- To document the data, I will use a separate document where I will record the main points of the data, such as changes made and phases of analysis.
- To document the data, I will use a field/research journal.

I will adopt this process to document data in a way that allows me to track any changes.

5.1 Data documentation

Can you describe what has happened to your research data during the research process? Data documentation is essential when you try to track any changes made to the data.

To document the data, I will use:

A field/research journal

A separate document where I will record the main points of the data, such as changes made, phases of analysis, and significance of variables

A readme file linked to the data that describes the main points of the data

Other, please specify:



5.2 Data arrangement and integrity

How will you keep your data in order and intact, as well as prevent any accidental changes to it?

I will keep the original data files separate from the data I am using in the research process, so that I can always revert back to the original, if need be.

Version control: I will plan before starting the research how I will name the different data versions and I will adhere to the plan consistently.

I recognise the life span of the data from the beginning of the research and am already prepared for situations, where the data can alter unnoticed, for example while recording, transcribing, downloading, or in data conversions from one file format to another, etc.

5.3 Metadata

Metadata is a description of your research data. Based on metadata someone unfamiliar with your data will understand what it consists of. Metadata should include, among others, the file name, location, file size, and information about the producer of the data. Will you require metadata?

I will save my data into an archive or a repository that will take care of the metadata for me.

I will have to create the metadata myself, because the archive/repository where I am uploading the data requires it.

I will not store my data into a public archive/repository, and therefore I will not need to create any metadata.

6. Data after completing the research

You are responsible for the data even after the research process has ended. Make sure you will handle the data according to the agreements you have made. The university recommends a general retention period of five (5) years, with an exception for medical research data, where the retention period is 15 years. Personal data can only be stored as long as it is necessary. If you have agreed to destroy the data after a set time period, you are responsible for destroying the data, even if you no longer are a student at the university. Likewise, when using the university's online storage services, destroying the data is your responsibility.

What happens to your research data when the research is completed?

I will store all data for 5 years.

If you will store the data, please identify where: All data is stored in the university's shared drive and my personal laptop for a maximum of 5 years. I am responsible for destroying the data as it is no longer relevant.



Appendix 3 Consent Form



1 (1)

Consent for participation in scientific research

Research title: The Transition Between Brick-and-Mortar Stores and Online Retailers: The Post-pandemic Shifts in Consumers' Buying Patterns

Responsible researcher: Nasim Aryannejad

Place of research: University of Turku, Finland

I have been invited to participate in the above-mentioned research.

I have read and understood the participant information sheet and the privacy policy. I understand that participating in the research is voluntary and that I can at any point withdraw from participating in the research without giving any reason or cancel my consent without any negative consequences. The information collected about me until the withdrawal and cancellation of consent can be used as part of the research data.

I have received sufficient information about the research and how my personal data is processed. I have had the opportunity to ask questions to the researchers. With my signature, I give consent to participate in the research.

I consent that my interview can be recorded for research purposes.

Yes No

I consent that the anonymised research data can be archived and opened to the use of other researchers.

Yes No

Verification

Participant's Name:

Date:

signature:

Contact information

If you have further question, please do not hesitate to contact nasim.n.aryannejad@utu.fi

Appendix 4 Explanation of the Use of AI

As English is my second language, I have used artificial intelligence (AI) as a language assistant to enhance the quality and fluency of my writing. Specifically, I have employed AI tools such as ChatGPT and Quilbot for paraphrasing, refining sentence structure, and suggesting appropriate phrases or vocabulary. These AI applications have supported me in composing this Thesis by improving clarity and coherence, while ensuring that the content remains accurate and aligned with my original ideas. The following is an example of using ChatGPT as a language assistance tool. The original text, the prompt, the corrected version and the identified errors are presented below

Original text:

Apart from these four criteria for evaluating the trustworthiness of research, the ethical aspect plays an important role in improving the trustworthiness of the research. To achieve this goal, two tools are used: a data management plan and a consent form. A data management plan is created in the DMPTuuli tool to define how and where data are collected, processed, stored and destroyed. Creating a DMP prevents data loss, ensures compliance with legal and ethical requirements, and maximises the long-term value of work. Appendix 2 encloses my data management plan. Informed consent is the ethical and legal process by which a person voluntarily confirms their willingness to participate in a research study.'

Prompt: Check the text grammatically and let me know about errors.

Result:

Here are the main grammatical and stylistic issues in your original text:

1. **“the ethical aspect plays”** → **“the ethical aspect also plays”**
 - “Also” improves the connection with the previous sentence.
2. **“improving the trustworthiness of the research”**
 - Better phrased as “enhancing the trustworthiness of the study” for academic style and smoother wording.
3. **“two tools are used”**
 - Grammatically correct, but “two tools are employed” or “used” with a clearer structure sounds more academic.
4. **“to define how and where data are collected, processed, stored and destroyed”**
 - Missing comma before “and destroyed” in a list: “stored, and destroyed.”
5. **“Creating a DMP prevents data loss”**
 - Correct grammatically, but “helps prevent” is more natural because a DMP cannot guarantee prevention.
6. **“maximises the long-term value of work”**

- Missing article:
“the work.”
7. **“Appendix 2 encloses my data management plan”**
- “Encloses” is awkward in academic writing. Better:
“Appendix 2 contains...” or “includes...”