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Discovering Knowledge

Effects of Covid-19 On Customer Purchase Behavior
in Fashion Industry (Pakistan).

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The research report is submitted to the Faculty of Business Administration, Bahria University Islamabad, fulfilling the requirements for the degree of Masters in Business Administration in Marketing.

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Abstract

The sector of retail has been developing rapidly in the past few years. Retailers are putting in more effort and are working day and night to improve their sales and productivity. Besides the efforts, they are acquiring more resources well. By mixing the efforts and resources they are using, a significant development is observed. Retailers are providing multiple channels to sell their products. With the advancements in technology retailers and customers, are using different platforms to acquire their desired results or products. For this, different changes and developments are faced by both (retailers and customers). The platforms they both acquire are online or offline. Online platforms are growing day by day. The latest developments in the online sector are observed in the Covid-19 pandemic. This pandemic emerged tremendously without any prior notice. The shift in customer buying behaviour from offline to online platforms was due to the restrictions imposed by the government of Pakistan. Moreover, this change was also due to individual social responsibility to keep social distancing. The customers start adopting digital platforms to fulfil their needs and wants. However, immediate needs were still fulfilled by using offline platforms (nearest markets). This new customer purchasing pattern was observed due to Covid-19.

The study is based on exploratory and constructive nature. The study focuses on developing a great knowledge on the fact of changing customer behaviour due to Covid-19 in the retail sector (Fashion industry). The purpose of the study is to explore, identify and analyze the new behavioural changes that could lay a great emphasis on the Pakistani millennials in selecting from online and offline platforms for shopping.

Throughout the study, the abductive approach is followed along with mixed-method analyses. The mixed-method research (qualitative and quantitative) was used to accomplish the purpose and to meet the goals of the study. Moreover, the research is followed by a sequential exploratory design. The empirical data is collected from four focus groups sessions with a total number of 20 participants. Five in each group. The data is also collected by viewing the literature and by closely observing the behaviours of the customers.

The study reveals significant findings and has proposed a conceptual model. The results of the study are: (1) customers have shifted towards online platforms, (2) new behavioural patterns are identified.

Keywords

“Covid-19, pandemic, buying behaviour, customer behaviour, e-commerce, retailing, online stores, offline stores, individual social responsibility”.

Declaration

I, Mahnoor Aamir, purposefully declare that this research report is written by me and all of the data used is referenced in Harvard style. This research report is my work fulfilling the requirements of the degree of Master in Business Administration (MBA) in Marketing at Bahria University, Islamabad. I assure you that the work has not been submitted for any degree or examination in this university or any other university before.

Mahnoor Aamir

Signatures _____

Supervisor: Mr Dr Haris Laequee

Signatures _____

Date _____

Dedication

This research report is dedicated to my teachers who made me eligible to write this report – My parents who fulfilled my every desire and let me study – My siblings who always supported me – My grandparents, who prayed for me and Allah Almighty who supported and guided me in all aspects of my life.

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Chapter 1. Introduction

1.1. Background

The industry of fashion retails plays a significant role in making an industry economically strong and analyzing, determining and developing various countries GDP which is a gross domestic product (Ünay and Zehir, 2012). The fashion retail industry is considered to be a crucial employment source. It connects to the customers identifies their needs and wants and tries to fulfil them. If it is a big retail store like Zara, H&M, Breakout, etc. It will also fulfil the demands of the potential customers. The first authentic and verified studies regarding customer purchase behaviour were done in the 1930s in which future predictions were analyzed by closely observing the purchase actions of the customers.

With the advancements in technology, the fashion retail industry has now grown a lot. It uses the latest ideas, concepts and machines to speed up the sales and productivity rate. People can now use various channels to buy and sell products (Munasinghe and Shantha, 2021). There is a noticeable cultural change in the retailing sector in terms of development. This rapid change gave a boost to e-commerce and digitalization. The concept of digitalization evolved rapidly and has encountered every industry. Due to this change, the customers are encouraged to change their traditional buying and selling methods and move towards digitalization and digital marketing. The traditional buying and selling behaviour is also termed Brick-and-mortar (Davis and Dabas, 2021).

Customer behaviour revolves around psychological aspects as well and it refers to the personality of the customer and his way of purchasing any product. The retailer closely observes the buying activities of the customers and how they purchase and select the goods, after this close observation the retailer saves this activity and recalls it to the next purchasing of any customer. If it is the same, then the retailer tries to minimize the bad experiences (Kopplin and Rösch, 2021) of the customers by providing the best solutions and services to the customer. By several types of research, it is found that by providing the best solutions the customer sustains and is more likely to visit again.

The same trend is followed by digital mode. Hence, providing the best services whether online or physical increases customers engagement and boost sales.

In the past few years, fashion retailers have shifted themselves online. This shifting was hugely observed during the pandemic (Covid-19). The pandemic came without any prior notice and impacted every country and sector. The retail sector was targeted the most as it observed many severe lockdowns and complete closures (Brydges, Heinze and Retamal, 2021). During this pandemic, a new behavioural pattern of the customers was observed by many researchers and local people well. This shift of customers was completely unpredicted but was a necessity to survive. This created a sense of social awareness to the customers to stay safe at home and to buy the necessities as they were buying before. People were under great fear and stress when they first heard about lockdowns and complete closures of the markets but then retailers came up with the solution and provided the goods at home with full ease and comfort (Gu et al., 2021). The pandemic gave online to purchase a boom. But the retailers were still in curiosity that what will happen after the pandemic. Will the shift be maintained? Will online purchases exist after the pandemic? Will the customer behaviour towards online purchasing be the same after the pandemic? Etc.

1.2. Problem Statement

The sector of fashion retail has grown a lot over the past few years. Their growth is due to the extremely competitive market as every retailer is trying to boost his sales by maximizing the ease to purchase for the customers. To provide the best services, the retailers are providing multiple channels like Facebook, websites, Instagram and YouTube channels to promote and maximize the sales of their products. This development by the retail sector allows the customers complete freedom to make purchases wherever and whatever they want. As retailers have provided multiple channels to purchase the shift of the customers towards online purchasing become evident and significant to the retailers.

Covid-19 (A great pandemic) came without any prior notice. At the onset of this pandemic the retailers suffered a lot and were helpless as the governments due to the pandemic situation locked the markets completely. The fashion retailers who knew technology suffered less as compared to the retailers who didn't know much about online systems and digitalization (Noris et al., 2020). No doubt it takes a bit of time to make the websites and channels and then let people aware of their online channels but after digitalization and online shifting the retailers were relaxed. This was a

great challenge to ensure the same ratio of the sales as were before traditionally to the retailers. As people were not mentally and physically stable due to the fear of the pandemic. They have lost their loved ones and are in great stress. They lost their jobs and so have to maintain a good record of savings for their future so they were only buying the necessities of life. These factors led to various consequences on both the channels of purchasing that is physical and online. Pandemic has increased the demand to be online rather than physical to avoid physical interactions and to maintain social distancing (Attri, 2021). On the other hand, this pandemic left the retailers in great confusion and shifting which negatively impacted the retailers, especially fashion retailers as it is not the necessity of life for the majority of the people in Pakistan.

The customer behaviour changes as it gets the ease to purchase any good. Due to the pandemic, it was commonly observed by the researcher Zwanka and Buff, (2020) that customer buying pattern was completely changed. This change is the focus of the paper. In this research paper, the impact of Covid-19 on the customer's buying behaviour is observed and discussed (Thuy Tran, 2021). The study is more focused on the fashion industry in Pakistan. There is a great scarcity in the literature review and hence it was a gap in this study that triggered to conduct of this research. Previously a few types of research are done covering this topic but are very rare.

1.3. Research Purpose/Gap

The sole purpose of this study is to check and evaluate the impact of Covid-19 on the retail(fashion industry) and the factors that motivate the customers to purchase the goods online rather than offline. This study has an objective that to what extent the Pandemic(Covid-19) has impacted the customer's decision to shop online. This problem has led to one centralized question: “What factors impacted the customer's decision to buy online vs. offline”? This particular study focuses on the change in customer purchasing behaviour during Covid-19 specifically in the Fashion industry (Retailing Sector). This research is limited to Pakistan ‘buying behaviour of fashion products via online or offline stores. More specifically, the study lays great emphasis to identify new behavioural patterns that could trigger Pakistani residents to choose online or offline mediums for buying fashion goods. The study is conducted in the Pakistani market by observing and conducting interviews of the customers.

In the light of the literature review in terms of customer buying behaviour, this particular study will dig deep into Pakistani' buying behaviour to explore more about the role of Covid-19 in

triggering and influencing the buying process in between online and offline stores (Gupta, Nair and Radhakrishnan, 2021). The fruitful outcome of this study is to deliver a new behavioural pattern that would give and exaggerate the theoretical knowledge in purchasing behaviour of the customer in the fashion industry in Pakistan (Farooqui, 2021).

1.4. Research Question

“What factors impacted the customer's decision to buy online vs. offline”?

In order to answer this specific research question, all of the required terms and conditions will be fulfilled. After addressing this issue the thesis will focus on a literature review. In order to close the research gap, the author has decided to use a quantitative approach and has conducted interviews from four groups of five participants each. The results will assist to get true results and to develop a great understanding that how Covid-19 is impacting the customers buying decisions (online or offline).

1.5. Scope

The paper focuses on the change in buying behaviour of the customer during the pandemic period. The study is limited to Millennials (the people of the internet age) also termed as generation Z, buying behaviour. To further minimize the scope of the study, the research paper focuses on only Pakistani millennials buying fashion products during the pandemic. Furthermore, this research paper's scope is limited to the fashion products such as clothes, footwear, accessories, cosmetics, and other body care products.

1.6. Contribution

This research is constructive and exploratory. It aims to give an understanding of the customers' buying behaviour and the trend of shifting from traditional to digitalized buying during the Covid-19 pandemic.

This research paper expects to provide the behavioural patterns, extended theoretical knowledge focusing on the customer purchase behaviour. This research paper is further helpful for the organizations that are directly or indirectly related to the fashion retail sector to perform better in future pandemic situations.

1.7. Research Framework

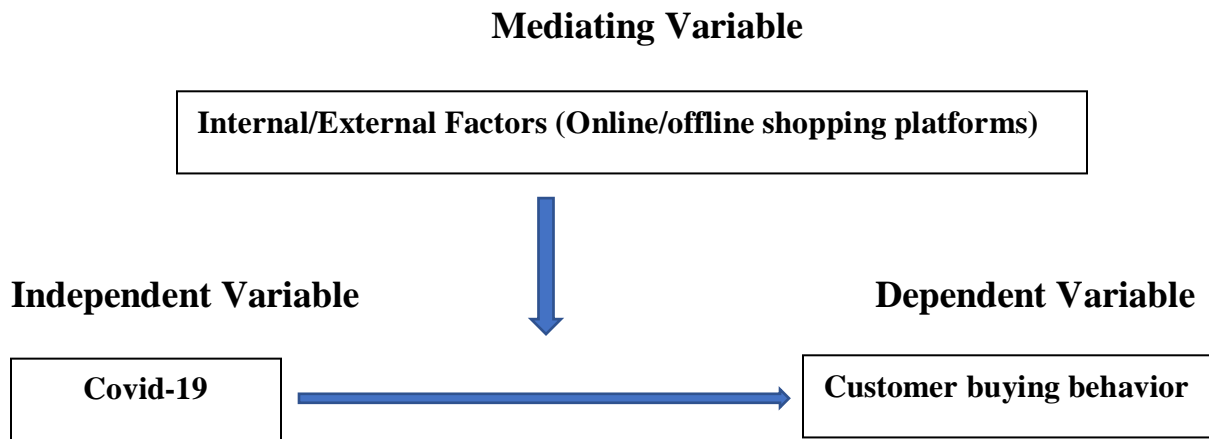


Figure 1: Reserach Framework

In 2019 the world was captured by the pandemic and no individual was prepared for it. It originated without any prior notice. The pandemic has impacted the way individuals live, work and perform other duties. The disease was first discovered in Wuhan, China, in December 2019. The virus then spread worldwide. The countries have faced unique challenges to fight the pandemic. The countries have to fulfil the health care demands and have to shut down the markets. Moreover, the countries have to focus on social distancing to minimize the impact of the pandemic as it spreads from one person to another. Several lockdowns were made and many international and national flights were cancelled, the restaurants were closed completely, the shopping arenas for luxury items was closed permanently, the offices went online, the public and private educational institutions went online and many more (Miao, Schwarz and Schwarz, 2021). Through research, it is found that corona has impacted the countries overall economic conditions in a negative way. The countries that are dependent on the tourism industry got impacted a lot and have faced a great economic decline in 2020.

Customer Behaviour is defined as the attitude of individuals, groups and organizations that are associated with the buying, consumption and disposal of goods and services. With the advancements in technology, customers can buy from online platforms as well. this advancement aids in the time of pandemic a lot when the individuals were locked down at their homes and were only allowed to visit the market to purchase medicines and other important households items. The

luxury items such as cosmetics, accessories and other fashion products were still not available or partially available. This was the only reason people shifted their traditional buying habits and moved online. However, some factors also affect this decision positively or negatively. The factors are playing a mediating role in this study. The factors are entertainment levels, time and effort consumption, immediate needs, feel of the product, convenience, wide variety, stress relief and cheaper options.

1.8. Hypothesis

- There is a positive relationship between Covid-19 and a change in customer buying behaviour.
- There is no relationship between Covid-19 and a change in buying behaviour of the customer.
- There is a positive link between Covid-19 and the internal and external factors of online/offline shopping.
- There is a negative link between Covid-19 and the internal and external factors of online/offline shopping.
- There is a positive link between customer buying behaviour and internal and external factors of online/offline shopping.
- There is a negative link between customer buying behaviour and internal and external factors of online/offline shopping.
- There is strong meditation of internal/external factors of online/offline shopping that exist in between covid-19 and customer purchase behaviour.

1.9. Disposition

The main crux and highlights of the following paper are mentioned in this point. Figure 1 shares the disposition of this particular research paper. This research paper comprises eight chapters in total which are an introduction, literature review, methodology, data collection, analyzed results, empirical results, discussion and conclusion. In the introductory part (Chapter 1), a general background is discussed which addresses the problem statement, research gap and purpose of the study. In the Literature review (Chapter 2), various previous researches, theories, philosophies and observations are discussed. Chapter 3 which is research methodology addresses the methods used to conduct this specific research. Furthermore, it comprises research philosophy, research

approach, research design, quality, and ethics. In chapter 4 (Data collection), planning, sample collection, and execution of the empirical methods are discussed. In chapter 5 (Analyzed results), the research paper discusses the focus groups interviews. Chapter 6 (Empirical results), the results which are obtained from previous research papers are included. Chapter 7 (Discussion), is concerned with the discussions of the results that are found in the last two chapters in the light of the main concept of this research paper. In chapter 8 (Conclusion), the conclusion, future implications/recommendations, results, and findings are discussed.

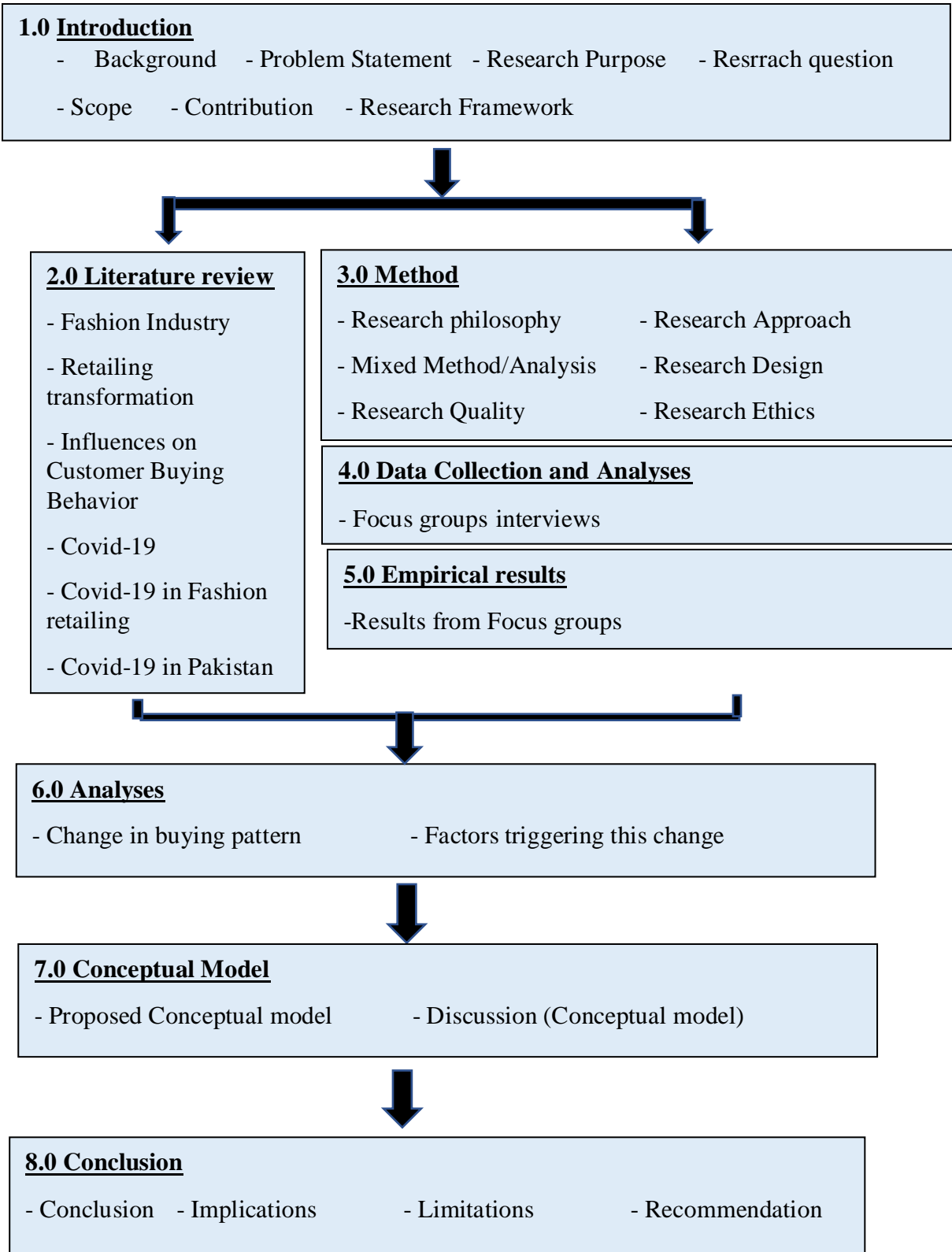


Figure 2: Disposition

Chapter 2: Literature Review

2.1. Fashion industry (Retail)

The fashion industry has advanced a lot in the past few decades and due to these advancements, it gave 60% economic growth to the country and 10.5% GDP (Lee and Kim, 2021). The maximum is obtained from the clothing line. Pakistan still lags in cosmetics, body care, and other such categories in fashion.

Retail is a business in which buying and selling are done. Once the product is manufactured, wholesalers sell them to the retailers, and then the retailers sell them again to the customers (Sowmya Garlapati et al., 2020). That means that the retailers make the first purchases, keep the stock for three to six months, and then sell the goods to the consumers.

The fashion marketing process is different from the simple marketing of any other product. It requires more effort to picture things more appealing, dedicating and presenting them in a beautiful manner (Cakir et al., 2021). Fashion marketing revolves around a process that manages the merchandise flow from the initial stages (design selection) to the final stages (products to retail customers). The ultimate goal is to maximize the company's profitability and sales (Park, Ko and Kim, 2021). The success of fashion marketing depends on predicting the customers' demands and fulfilling them on an urgent basis. Marketers use the previous buying pattern of any customer and predict the future. In this similar pattern sales and other things are predicted too. At several times direct feedback is taken too to ease the customer journey (Stakhanova and Pakhalov, 2021).

This is a new era, the internet era, and because of this, fashion retailers have benefitted a lot. It is a new challenge to fashion retailers as well as many diverse options are available to buy any product. Fashion retailers face extreme price competition, marketing competition, and manufacturing competition.

2.2. Retailing Transformation

The internet has advanced a lot in the past few decades. Due to these advancements, the internet expanded and observed great growth that ultimately leads the fashion retailing sector to much more developed channels (Cakir et al., 2021). This transformation in the retailing sector (fashion) provides the customer with more features and power in the market. However, sometimes the fashion retailers make complicated advancements that lead the customer to deviate from the products and they lose interest to buy online.

Digitalization encouraged the customers to move from Brick- a- mortar (Traditional stores) towards the digital market (Online stores). Several stores completely shuttered their traditional (physical) stores and moved towards online stores. For example, DARAZ is an online retailing store where one can buy their preferences in a shutter, sitting vacant at home, cutting the fuel, time, and other such expenses to buy any product. No doubt, one has to wait for a bit longer to have the product in hand but there are many advantages which can neglect this factor.

Retailers face a high level of competition, encouraging them to have more variety than traditional stores. The customers utilize different channels like websites, Facebook and Instagram pages, etc. on their smartphones or other such appliances such as laptops, etc. to compare different products from different stores (Sowmya Garlapati et al., 2020)⁹. The offline retailers are also now shifting towards e-commerce and bringing their products online to engage maximum customers. The presence of digital marketing adds a lot of benefits to the fashion retail market. The customers got the privilege to order the products they want, their time is also saved, fuel expenses are also saved and they don't have to carry the big cash with themselves to the market.

Furthermore, the change in retailing sector stimulates the customers to spend more. Many companies are adopting VR (Virtual Reality) in their process of marketizing their goods and services to minimize the communication gap between the retailer and the customer. This will ultimately create customer satisfaction (Sowmya Garlapati et al., 2020). The only reason that customers are switching from brick-a-mortar (traditional marketplace) to online market channels is the ease they attain and the benefits they enjoy before and after the purchase. Customer behaviour is changed by satisfying and fulfilling the customer's order with ease. The transformation of customers from traditional market to digital market generated more sales and the productivity of

the retailing store was also increased. These are the tactics adopted by the retailers to gain a good competitive advantage and to cover a wider customer segment (Sowmya Garlapati et al., 2020).

2.3. Customer Buying Behavior

Customer behaviour is defined as the mental, emotional, physical activities that people require during selecting, purchasing, buying, using, and discarding the products or services to satisfy their needs, demands, and wants.

Customer buying behaviour focuses on the purchasing behaviour of the customers before, during, and after purchasing the product or services (Sowmya Garlapati et al., 2020). It is an important factor in the retailing industry to get the forecast of the purchasing behaviour of the customer. It is very difficult to understand the psychology of human behaviour in buying or shopping the goods. There is a detailed and significant difference between these two terms. Buying is commonly referred to as “when the customer has previous knowledge of the required product, targeted it, and purchased it directly for a need”. Whereas, shopping means to enjoy the entire journey i.e., to go to the market online or offline and visit several stores, then choose your area of interest and lastly the product. It is a desire driven by looking at the product.

Customers are also not easy to judge in terms of the personalities and attitudes they carry during purchasing any material. Their preferences change also in a shorter period and so, it is very difficult to maintain the customer. This can only be done by letting the desires of the customers be fulfilled and making them loyal customers. But even after creating loyalty, the retailers cannot give surety about the future purchase or visit of the customer to the market (online or offline).

By moving towards online shopping, customers face issues in payment methods as they lack confidence. The confidence can be of the quality of the product, the size accuracy, the authenticity, and many more. This affects future purchases as well. For offline channels, there are other types of issues that a customer could face (Stakhanova and Pakhalov, 2021). For example, the retailer has less variety at stores and the customer has to choose from limited editions. Hence, both of the channels have different types of issues that need to be eradicated by the retailer for the customers to enjoy their purchasing (Swoboda and Winters, 2021). By removing the negative factors from both the channels there would be a noticeable change in the sales of the products. It will also create a hype among the customers to buy the products.

Both of the channels (online or offline) give different experiences. Online channels provide a customization experience whereas, offline channels have professional employees who engage customers and encourage them to buy any product. In this way, the channels create the element of satisfaction among the customers (Moon, Choe and Song, 2021).

2.4. Influences on Customer Behavior

To continue any business the businessman requires the customers. Several researchers have cleared the fact that without customer footfall and engagement the business wouldn't run successfully (Jami Pour, Hosseinzadeh and Mansouri, 2021). To run the business, the owners must have to make their customers loyal and fulfil their needs in any case. to understand their needs, it is important to judge the personality of the buyer (Lee and Kim, 2021). It is very crucial sometimes to identify the attitude, behaviour, and personality of the customer (Dr. M. Kavitha, 2021). Especially in this era, people want new experiences. they try various outlets, hotels, or shopping centres just to gain experience and nothing else. This creates up and downs in the graph creating difficulties to predict the future.

Different factors influence customer behaviour. They can be categorized into internal and external influences. These factors can affect the buying process in three stages. The stages are pre, during, and post-buying processes (Jia Hua and Nuangjamnong, 2021).

2.4.1. Internal Influences

The internal influences affect the buying process and the customer behaviour as well. It may vary from one customer to another as the preferences, personalities, and attitudes of the customer are different. Moreover, they have different cultural and social backgrounds which also plays a great role in the buying process (Kimiagari and Asadi Malafe, 2021).

Culture

Culture is an umbrella in which many social behaviours, norms, and knowledge are hindered. It encompasses beliefs, arts, laws, regulations, customs, capabilities, skills, and habits of the individuals as well. Culture is inherited from one generation to another. Every generation enhances and gives changes to it.

Culture is visible in human nature, actions, and behaviours and it has a very strong influence on making decisions. Those individuals who have the same culture have the same values, means, and other similarities but they are still different in idealizing and making decisions out of it. Thus, the factor of culture plays a strong influence on purchasing behaviour (Prentice et al., 2021). Therefore, the marketers must be aware of the cultural norms of the market they are trying to sell any product.

Different researchers have studied culture from different perspectives. Some declare that culture can affect customer buying behaviour and that culture is generated from the environment they are living in. For example, in Pakistan due to religious limitations, women are not allowed to wear sleeveless outfits. If the retailer offers such outfits, then his/her business will not be as successful as the wanted to be. Similarly, the impulses hold a great effect. Impulses are triggered by prestige, status, and reputation. The customers have two types of backgrounds collectivist and individualist. The individualist characteristics are based on personal choices that lead to their satisfaction whereas the collectivist sees what the groups are following. However, in both of the backgrounds of the customers, the customers consider different aspects like price, quality, brand, etc. to make a purchase.

Personal Factors

It's a common practice that people tend to act on the personality traits that they had developed through their lifestyle, habits, and behaviour adopted over the years of experience. With the advent of modern technologies and developments throughout the world, people started adopting new features quite abruptly because the world has turned into a Global Village now. This has led to multiple and complex problems for the marketing researchers in targeting and predicting what to offer and whom to offer (Ms Krishna and Balasubramanian, 2021).

The studies show that age, financial situation, personality do influence the customer behaviour about his desire and enjoyment. The desires and choices keep varying with age. Generally, the increase in age decreases the desire to purchase (Kimiagari and Asadi Malafe, 2021). The generation gap and the living environment also influence the taste for purchase.

The gain in customers' satisfaction increases the practice of enjoyment that is stimulated by purchase and shopping (Prentice et al., 2021). Moreover, shopping and purchases also boost the

mood sometimes. It all depends on the customer's personality and has a great impact on his behaviour. Some of them may like to shop to gain experience with different products, while some others may consider offline shopping a wastage of time and effort. Thus, it all depends on the person and his mood whether he prefers doing the online or offline shopping.

Similarly, the customer's financial status may also influence his approach and can impact his purchasing decisions. Thus, there are fewer chances that a young customer would be satisfied with his purchasing desire due to his financial situation.

Similarly, customers generally have a trend to go for certain retailers and brands that they had experienced earlier or had heard about them (Sen and Nayak, 2021). It depends on the brand's loyalty as well as the customer's loyalty. The brand's loyalty is that they prefer customer's comfort and satisfaction, services, quality, and trustworthiness while the customer's loyalty is that he presents the true picture before others and thus plays an active part in their publicity (Kimiagari and Asadi Malafe, 2021).

2.4.2. External Influences

External influences are caused by external circumstances that have a direct impact on customer behaviour and decision-making. These influences are based on elements over which customers have no control and are caused by external circumstances that have a direct impact on customer behaviour and decision-making. They are caused by external circumstances that have a direct impact on customer behaviour and decision-making. It could, for example, be managed by the product/service supplier (Prentice et al., 2021). However, both controlled and uncontrollable elements such as society, motivating factors, social media, and crises can have both positive and bad effects on businesses and customers.

Motivational Impacts

A range of factors influences individual behaviour to meet a demand or achieve internal satisfaction. As a result, to perceive and meet a need, purchasers respond based on a variety of incentives. Customers' desire for acting in certain ways varies from one to the next and is based on a variety of qualities that researchers have labeled complex.

The discounted prices offered by the retailers are a great source of motivation for the consumers. It has a great psychological impact on the consumers in both online and offline shopping. Besides the general promotions and other marketing strategies, the retailers do make such strategies and activities to stimulate customers' behaviour. All such activities have a positive impact on customers' behaviour and influence their decisions.

The objective of marketing tactics is to promote impulsive purchase behaviour, which leads customers to purchase and buy the products based on spur-of-the-moment judgments. Impulsive purchases and buying include a wide range of transactions, such as unplanned or unexpected purchases that buyers do not require. Impulse purchases are defined as judgments made in the heat of the moment that brings delight and fulfillment to the buyer. Customers make such purchases in both real and virtual stores, which is seen to be more advantageous than being convinced in person. On the other hand, it is stated that the rise in online buyers and online marketing strategies such as promotions and discounts are causing channels to become more convenient for online buyers and new users. A motive or influence that persuades the client to carry out such a purchase method could originate from someone outside of the buyer, such as a friend or family member. In this type of purchase, the customer's personality and cognitive ability play a role. As a result, societal variables have the potential to influence impulse. The customer's financial situation may influence the type of purchase; for example, regardless of how enticing or convincing the product is, impulsive purchases may be influenced by the customer's predetermined budget, and otherwise as well. Cultural values, such as individualism, collectivism, influenced the buying behaviour of customers from varied backgrounds, especially when making high-involvement purchases that require substantial pre-purchasing consideration. Besides that, some customers are affected by impulsive purchases due to financial constraints or lack of information about the bought products.

Another external effect is the location of the actual stores and their accessibility to customers, which is crucial in encouraging customers to make purchases to meet a certain need or want. Because of the store's variety and plenty (Prentice et al., 2021), customers are encouraged to come in and spend money. Online shops, on the other hand, provide a bigger variety and range of products, as well as reduced pricing, as a result of the digital transformation. However, the services provided online and the actual store establishments differ, and each caters to different client demands. Customers nowadays have access to a profusion of stores, both online and offline, each

catering to a unique set of needs and interests (Islam et al., 2020). As a result, customers are also affected by the highest level of services, which appear to be more convenient, gratifying, and unique than those offered by other stores, as well as being of higher quality.

Crisis

Since 5000 BC, catastrophic disasters have occurred and continue to do so today. In the history of human civilization, there have been wars, pandemics, plagues, and natural disasters. Nature was to blame for some of these tragedies, while humanity was to blame for others. Crises have had major societal effects on nations and communities throughout history, resulting in severe shortages of food, water, shelter, and other fundamental necessities (Febrian and Ahmad, 2021). These consequences had an impact on how individuals went about their daily lives and acted. The most well-known example is the increase in unemployment, which has forced many people to reconsider their prior habits. These effects, on the other hand, had an impact on how customers acted. Many researchers thought that the buying rate had fallen and that savings had risen. Changes in consumer behaviour as a result of crises have long-term implications that play an important role in sustaining the new customer behaviour and passing some of it down to future generations, who will affect their behaviour.

2.5. Covid-19 in Retailing

The global tragedy of 2020, the Covid-19 outbreak, has unanticipated severe implications for human health and the economy. People's behaviour was influenced by Covid-19's effects in areas such as entertainment, shopping, working, studying, and a range of other daily activities. For all customers, Covid-19 produced a worldwide dread and stressful situation, signalling the advent of a new sort of unusual customer behaviour (Zwanka and Buff, 2020). Customers stockpiling certain things, such as food, around the world at the outset of the pandemic was a sign of the pandemic's impact on changing customer behaviour toward a new phase of buying that didn't exist before (Grewal et al., 2021).

Customers begin to use digital online channels for the majority of their needs and want in the late stages, particularly in countries that have been subjected to lockdown and harsh restrictions. The use of various technologies has increased since the Covid-19 pandemic broke out and consumers perceive benefits from existing technology, like internet purchase, in meeting their many

expectations (Verhoef, 2021). Retailers have boosted their investment in their online channels as a result of the epidemic and rising demand for online channels.

More development initiatives, such as mobile apps, were completed to provide more flexibility and accessibility for clients seeking greater fulfillment of their needs and desires. Due to the necessity, the advancements made by merchants and organizations were a motivating factor for clients to feel more secure and trust the online shopping technique. Total consumption and overall customer behaviour changed as a result of the Covid-19 outbreak, and more people began to use internet channels to suit their demands. However, as a result of new rules, the epidemic has created a significant shift in people's attitudes and behaviours, resulting in a significant shift in people's trust, integration, and social awareness (Jami Pour, Hosseinzadeh and Mansouri, 2021).

2.6. Case of Pakistan

2.6.1. Covid-19 restrictions in Pakistan

Pakistan Govt adopted reasonable restrictions and lockdown plan over the business and other sectors and the whole world praised it later on. The plan included a complete lockdown in the initial phase, followed by time restrictions and SOPs in a later stage, and then after vaccination of the majority, it was left on the general public's own will to protect them and others; however, the awareness campaigns still went on. There has been a compromise between the public's health and the earning capacity because otherwise, poverty would have taken the worst shape and the people would have died due to hunger rather than due to sickness. By the grace of God, Covid-19 also remained under control. This policy worked out and thus the businessmen suffered less as compared to some other countries where complete lockdowns were imposed. However, Covid-19 still has a great impact on the country's economy and the conditions of all businesses including the Fashion industry.

2.6.2. Millennials

The fashion industry is a large global market that has expanded quickly during the last two decades. There are numerous work options in the fashion sector. There is strong competition in the fashion business to meet client expectations at the lowest possible price while simultaneously addressing sustainability. The millennial generation, on the other hand, is predominantly involved in this field. The millennial generation is the most populous on the globe, and they will be the most active

consumers in this sector even in Pakistan in the next years (Jami Pour, Hosseinzadeh and Mansouri, 2021).

By far most of the millennials have a high buying power that makes them arrange for organizing several buy rehearses with universality since they are more self-directed. The new school graduates' age address individuals who are 25 to 40 years of age now. On the other hand, many investigations and studies disagree on the ages and the market trends. Also, these ages may differ from country to country and area to area. Additionally, in Pakistan, the 25- to 40-year-olds address about one-fourth of the entire nation's all-inclusive community and thus have a great impact on the overall trends in fashion and other business trends.

Chapter 3: Research Methodology

3.1. Research Philosophy

To establish the basic logic for this particular research and to clarify the design of the research paper. It is essential to explain the philosophy of the research. Research philosophy means how the researchers are accounting for the research while developing and establishing the knowledge in a specific area to conduct the investigation/research. In this way, the nature of the research is also identified. Research philosophies are the assumptions that are based on Ontology and Epistemology.

According to researchers, Ontology is the basic assumption that the researcher could make according to the nature of the research. It elaborates the reality of the research (Sakalas and Liepè, 2000). On the other hand, Epistemology means the assumptions that are related to the nature of the world. It inquires the nature studies and assumes the possibilities out of it.

Ontology has four different positions that are realism, relativism, internal realism, and nominalism. They all differ in the light of reality. The main positions are realism and nominalism. Realism is the assumption that there is a single truth of a single phenomenon. All of the facts that exist revolve around that single phenomenon and they all collectively support it (Rydén, Ringberg and Wilke, 2015). On the contrary to it, realism and nominalism assume that no truth exists but the facts that are made by humans. On the other hand, Relativism justifies that there could be multiple truths. The Multiple truths are for a single phenomenon and many facts that support those multiple truths. The truth can vary from time to time and place to place and the truths are related to the observant point of view as well. Therefore, the phenomenon must be defined, experienced, and previewed by different people to obtain the correct results. Internal realism lays stress on measurements and other numeric facts to obtain the correct results (Xie *et al.*, 2016). Internal realism says and assumes that the truth exists but it is in its raw form which can not be used or quoted directly. Epistemology is that part of the research that is relevant to the knowledge of nature. Like that of

epistemology, epistemology also has two positions. Positivism and social constructivism. They both are opposite to one another. They are measured with quantitative tools and methods rather than assuming and predicting the results. Social constructionism is based on the general viewpoint of the people. This shows that social constructionism is reality-based and acquires qualitative methods to get the best results.

Recent research reveals that there is another research paradigm other than four. That additional paradigm is pragmatism (Shields, 1996). Pragmatism is characterized into separate positions due to its complexity and effectiveness in obtaining the results. It is a mix of the two philosophical positions that are ontology and epistemology. It includes internal realism, relativism, positivism, and social constructionism as well. all have the same consequences as discussed above. Pragmatism focuses on strengths ignoring the weaknesses and studies the phenomenon of data transferability, context, and generality. Pragmatism can be defined as the philosophical position that talks about the knowledge and understandings that must be driven from direct experiences. the philosophy of pragmatism gives sufficient data to the researchers to fulfil the purpose of the research. In simple words, pragmatism is a movement that aids in the process of answering the research questions by fusing philosophical and methodological approaches. It gives the researchers the best opportunity to utilize the best suitable method out of two to study and understand the research phenomenon (Boyle and Bergstrom, 1992).

For this particular research mixed pragmatic paradigm is used as it focuses on the steps to learn and enhance the knowledge. A mixed pragmatic paradigm will also give a valuable understanding of the phenomenon that is studied and it will ultimately lead to conducting the research effectively. Moreover, it will help in the process of getting more enhanced data of the individuals as it focuses on the actions and the experiences of the individuals (Bailey et al., 2021).

3.2. Research Approach

The research approach is defined as the plan or the procedure that affects the decision that was made by assuming the facts. It relies upon detailed methods to do data collection and analysis. It breakdowns the philosophical assumptions, designs, and specific methods. Several pieces of research reveal that to develop a theory inductive and research approaches are required. Whereas a deductive approach is required to meet the objectives of the research (Vest et al., 2021). The selection of the best approach depends upon the background of the specific research. For example,

qualitative research with the constructivist position will require an inductive approach to perform analysis. Whereas, quantitative research with the positivist position will require a deductive approach (Jing et al., 2021).

To develop a strong connection between the theory and the data a mixed pragmatic paradigm is used as a philosophical position. It will ensure more flexibility and will develop a positive strong connection (Schoonenboom, 2017). Hence, to research a suitable way both of the data qualitative and quantitative are used. An Abductive approach is suitable too. It is a combination of inductive and deductive approaches. An Abductive approach is suitable as it provides a great potential to identify and explore more deeply. It eliminates the barriers that are in between various approaches of the research (Dubois and Gadde, 2002). The Abductive approach gives high efficiency and effectiveness to the research's outcome. On contrary to it, abductive research is found more complex and requires extra effort as it requires data collection by both means. It is a mixed method that provides a deeper understanding by analyzing qualitative and quantitative research findings (d'Avila Garcez et al., 2003).

3.3. Research Strategy/Mixed Methods

The mixed-method inquires the combination of both the research approaches that are qualitative or quantitative. Moreover, it revolves around philosophical assumptions.

Many researchers use qualitative or quantitative research approaches. According to a study, the mixed method is used by a few researchers. It was founded by Campbell and Fisk in 1959 for the first time. Afterwards, the researchers found this approach more reliable and effective. It was developed over time by mixing methods. For example, interviews and focus groups. In 2003 Tashakkori and Teddlie explained the difference between multi-method and mixed-method research approaches. They said that the objective of both of the researches that are multi and mixed is different. While conducting mixed research requires a thorough understanding of qualitative and quantitative methods. Nowadays, the mixed-method approach is used widely and is more acceptable due to the advantages and strengths, the method provides to conduct the research. However, the process to conduct a mixed-method approach depends upon the need of the research and the suitability of the research (Toni, 2001).

Moreover, by using the mixed method the research results would be generalized and more valid will ultimately enhance the quality of the research. By fusing qualitative and quantitative research methods the determined results will be obtained. These methods can be combined by analyzing and identifying the requirement of the research. Researchers clarify that the results of mixed methods can be found by exchanging the outcomes and values of the research that enhances the overall impact of the research (Toni, 2001).

In this research mixed research method is used to conduct the research effectively and to gain a complete illustration of the study. It will increase the reliability and validity of the research as well. The purpose of the research would be thoroughly fulfilled by fusing the qualitative method. It will provide an in-depth understanding of the studied phenomenon. On the other hand, the quantitative method will give a large number of samples to complete the research requirements (Jing et al., 2021).

3.4. Research Design

The significance of research design is that it provides the correct road map to conduct any research in an effective way that meets the objectives of the research. A good research design is considered as the blueprint of the research as it guides and demonstrates every step and stage of the research. Mixed method research design requires (Shields, 1996) more attention, time, and focus to conduct any research. The researchers announce four different types of designs of the research. These types are chosen to conduct mixed-method research. The types include: “the triangulation design, the embedded design, the explanatory design, and the exploratory design”. The research design of this study gives the knowledge about the topic of the research and gives a holistic view of the conducting research. Moreover, the overall process of analyzing and interpreting the purpose of the research with empirical data is given in the research. The purpose of the research is to explore a phenomenon so the exploratory type is used. Moreover, the research aims to give valuable information that can be best utilized for both academic and professional purposes (Gunstone, White and Fensham, 1988). The research is segregated into two different phases. The first phase is qualitative as it supports and facilitates the overall research. Furthermore, it establishes and identifies the valuable variables. However, variables are included in the next phase but this phase aids the other a lot. To increase the comprehension of the research and develop more

understanding, A literature review is developed. The first phase is developed based on constructed literature review. The research further gives semi-structured interviews.

3.5. Mixed Analyses

In 2019 some researchers analyzed the process of data collection. The data can be collected using various methodologies, like reviewing literature reviews, observations, interviews many more.

In this respective research, two types of data are used. Qualitative and Quantitative. Mixed methods analyses with a plus point of doing exploratory design will enhance the validity and authenticity of the research (Muenjohn and Armstrong, 2008). Being an author of this research, I am agreed to adopt the procedures shown in figure 2. Moreover, sequential qualitative and quantitative data analyses will also be done that is based on chronological order.

In the first phase of this research, qualitative data were collected by focus group interviews and they were analyzed according to qualitative data analyses methods. All of the workings were done in a proper sequence. Moreover, the conversations of the focus groups were transcribed and organized the materials. After this, the final qualitative data will be declared and it will provide valuable research and support to the development of the second phase which is quantitative data. Moreover, it will give new variables and information which will ultimately enhance the beauty of the research by creating a sense of authenticity and efficiency. By this, the purpose of the study will be achieved (Zahoor *et al.*, 2015).

In the development phase, the quantitative data analyses will be done by focusing on the quantitative data collection to gain maximum information and to get the results that satisfy the aim of the research effectively.

In the next phase, the summarization of the received data will be commenced. The data was received by conducting interviews. The research is descriptive in this regard but is based on numerical inputs to emphasize the objectives. The quantitative data will be interpreted by different methods to identify the proves of the data and to meet the phenomenon of the research which is exploratory in this research (Toni, 2001).

In this way, the quantitative results will be interpreted in a qualitative context to assist the outcomes of the first phase. It will facilitate the process of exploring the phenomenon and generalize the

outcomes of qualitative research. It will give the most appropriate result to this study (Shields, 1996).

3.6. Research Quality

To access the quality of the research a framework was developed by some researchers. that framework is termed as "bespoke quality framework for mixed methods research". It accesses the quality with a deep analysis. this framework has certain stages.

The first stage is the "planning stage". This stage is primarily based on the construction of the study. the construction includes the aim, design, and literature review of the research. In this research paper, a mixed-method research approach (Sim, 2017) is used and is clarified with a proper argumentation that why it has been used. the method chapter includes an in-depth explanation of the selected philosophy, research design, data collection, and mixed analysis. the research is conducted in a shorter period of 6 months approximately.

The second phase is Undertaking. This phase is meant for design quality. In this research paper, the selected design is a sequential exploratory design. It is implemented in an appropriate manner that is used as mixed research methods and it best suits the determined pragmatic paradigm (Schoonenboom, 2017).

Moreover, in this paper, the research design is based on collecting the data from focus groups which will assist in identifying and exploring new variables. The variables are tested by conducting the survey. It will give the research a comprehensive result that is truly valid and authentic. To ensure the quality of the data, various data collection methods are used in this research paper. The data collection methods are described in detail and they are focused on how they are beneficial for this research. Afterwards, sampling is done. The sampling of the methods is according to the requirements of the study.

The third phase is of interpreting. The quantitative method was developed that was based on qualitative results. The interpretation has a coherent structure and it is categorized based on both the results of the theory. This research is based on data biasness. This research paper further clarifies that if some other researchers have worked on the same topic, then they might have concluded. Likewise, the conclusion of this research paper is transferable and can be used by future

researchers to conduct their research. To generalize the study sample description and sample transparency were also provided.

The fourth phase is Disseminating, this research was conducted in an effective manner that ensures quality. The research adds a lot to the literature as it benefits both future researchers and professionals. The key elements of this particular research are described below in Figure 3.

- Box 1 Good Reporting of A Mixed Methods Study (GRAMMS)**
- (1) Describe the justification for using a mixed methods approach to the research question
 - (2) Describe the design in terms of the purpose, priority and sequence of methods
 - (3) Describe each method in terms of sampling, data collection and analysis
 - (4) Describe where integration has occurred, how it has occurred and who has participated in it
 - (5) Describe any limitation of one method associated with the present of the other method
 - (6) Describe any insights gained from mixing or integrating methods

Figure 3: Gramm Checklist

3.7. Ethical Considerations

Several ethical challenges may develop throughout a research study, and the researchers must address these issues at all times (Lee and Lee, 2015). As a result, during the inquiry, the author made sure that all of the study's ethical norms and principles were verbally presented to the focus group participants. Moreover, the integrity of the research was protected by the author in this research. The participants of the focus group were asked before and the research was conducted by their own will and satisfaction.

Chapter 4: Data Collection Methods

4.1 Focus Groups

It is a method that aids in the research as it provides an understanding of how a group of individuals responds to a certain topic. It also allows the individual to express their views regarding that particular topic. It is also familiar in behavioural and psychological studies. A Focus group is a type of group interview in which the researcher puts a certain set of people in a group. These interviews are not conducted as one-to-one interviews. It creates a situation in which open discussion is done on a particular issue and the group of people investigates. The individuals are given equal opportunities to speak and are comforted to express their feelings and opinions. Moreover, the individuals are open to deny to other person opinions and have a strong but positive conversation.

The advantages to choosing this method are Uniqueness, deep understanding, identification of gaps and accelerating the process of research as it gives a huge data. However, it is proven that the quality of the focus groups method depends upon the discussion between the individuals (Savage, 2000). Besides all the advantages it is difficult to moderate the discussion of the individuals as everybody has their own opinions and they cannot be handled on the same page. So, the biggest challenge is to create a moderate rather comfortable environment for every individual in the focus group (Flynn, Albrecht and Scott, 2018) . In this research, the Focus group method is adapted to enhance the value of the study.

4.1.1. Formulation of Semi-Structured Questions

For the best use of the central social affairs get-togethers, semi-facilitated demands questions have been made. Before the centre get-togethers social affairs happen, the author has empowered a ton of solicitations (Gunstone, White and Fensham, 1988). The solicitations are generally open-finished solicitations with an exploratory nature that would help with plunging critical into the subject. Regardless, the open-finished solicitations permit the inspectors the chance of setting up

a conversation climate among individuals from a centre get-together (Jing et al., 2021). In like manner, centre social events could have various kinds of solicitations relying on the nature and the plan of the get-together. Notwithstanding, a typical number of centre party questions could interface with twelve solicitations coordinated in various classes.

In this study, the author characterized the questions and two-game plans of questions were developed; Primary (a fundamental course of action of questions which contains eleven questions), and Secondary (an assistant course of action of questions which includes ten questions). The division of primary and secondary questions may be described as:

1. The Primary Questions:

The Primary questions are further categorized into two types i.e., Introductory and Key Questions. Let's discuss them one by one.

Introductory Questions: They consist of five warm-up questions and the purpose is to set the pace for the group and let the topic be introduced to all.

Key Questions: They contain six questions that are open-ended and thus the group members are free to write any answer that suits them. These are the actual questions that open up the discussion and the actual study and theme of the research are revealed.

2. The Secondary Questions:

The Secondary Questions are further divided into three categories i.e. Transition, Ending, and Final Questions.

Transition Questions: These are seven Semi-Formulated questions that aim at refocusing the discussion to Key Questions. They help in deep analysis and further dig into the discussion for better understanding.

Ending Questions: This category consists of two questions that narrow up the discussion and drag it towards the conclusion. They help the participants in adding their closing remarks to end the discussion and give their final verdict.

Final Question: It's a single question to get the final recommendations of the participants or any piece of advice that need to be taken into account while concluding the discussion.

4.1.2 Sampling and Selection of Participants

The difference between the group interview and the focus group is that in the focus group the group is made by the researcher, not by the individuals on their own. Many studies revealed that

to best conclude the research a set of six to eight focus groups is required (Dubois and Gadde, 2002). On contrary to it, other researchers put an objection that it is not the number rather the quality of the discussion individuals are having whether they are six, eight, or four. The quality is defined in terms of data saturation. The data saturation level is defined as when the moderator can tell how the next group will respond and what will be their answer the research is concluded (Fusch, Fusch and Ness, 2017). By studies, it is evident that this stage comes after three or four interactive sessions.

By having many focus groups, it becomes difficult for the moderator to identify and conclude the research. In contrast, by having few focus groups the moderator doesn't have sufficient data that is required to conclude any research. Therefore, the focus groups must be neither too many nor too few. The minimum number in focus groups is four and the maximum number is twelve. So, the moderator has to keep the number between four to twelve (Savage, 2000).

The purpose of the study also plays a vital role in determining the groups. The groups can be made by many factors such as age, status, gender, education levels, income levels, etc.

In this research, four focus groups with five participants in each are used. The total number of individuals is twenty out of which eleven are females and nine are males. All of the individuals are the millennials that lie in the age group between 24-39 years. The session was a combined session comprising of both genders. All of the individuals were gathered after the lockdown in 2021 was over. The individuals were friends, relatives, and colleagues. All of the participants participated voluntarily.

Table 1: Design of focus group session

	Group A	Group B	Group C	Group D	Total
Number of Participants	05	05	05	05	20
Male Participants	03	02	02	02	09
Female Participants	02	03	03	03	11
Date of session	10/10/21	17/10/21	20/10/21	25/10/21	

4.1.4 The Execution of Focus Groups

At first, the questions were asked directly from the participants and their answers were noted down. Follow-up questions were also asked and their answers were also recorded. The following table illustrates the focus group sessions. Total four sessions were carried out. Out of four three were conducted physically and one due to Covid reasons was conducted online. Two of the meeting rooms were arranged at the home and two were arranged at office place with colleagues. The sessions were recorded. All of the participants were handed over with printed papers containing the primary questions. The online session was held by using Zoom. The questionnaire to the online participants was shared via WhatsApp. The biggest challenge faced in this research was to gather the focus groups and organize the participants. It requires a lot of time and effort as it requires the resources as well.

In the current era, video conferences have emerged a lot. It enables the researchers to conduct research easily. It has worked a lot in reducing the periods and resources.

Table 2: execution

	Group A	Group B	Group C	Group D	Total
Duration of the session (in hours)	02	1.5	1.75	02	6.5
Online/Physical session	Physical	Physical	Physical	Online	
Date of session	10/10/21	17/10/21	20/10/21	25/10/21	

4.1.5 Analysis of Focus Group Data

The analyses of the focus groups are done by using the percentile analysis method. It is a technique that is used in qualitative data analyses.

Chapter 5: Empirical Data

5.1. Focus groups Results

The qualitative empirical data was collected and focus group interviews are conducted. The data is presented, analyzed, interpreted, and is divided into sections. The sections are based on the type of questions.

5.1.1 Motivations and deterrents (online shopping)

Motivations

After conducting the research, 12 participants mentioned that the ease to get the product motivates them to buy the product. The other factors include the price and features of the product. 11 participants mentioned that online platforms provide great access to many of the products that are difficult to search on physical platforms. Moreover, online stores provide a greater variety of a single product (Grant, Clarke and Kyriazis, 2010). 08 participants mentioned that time and effort are the factors that motivate them to do online shopping as less time and effort are required. 05 participants mentioned that it is the marketing campaign that triggers and motivates them to do shopping via online platforms. 11 participants declared that sometimes the product is unavailable in a physical store but is available online and this motivates them to buy the things online. Furthermore, 11 participants mention that online shopping is much cheaper than physical shopping. 11 said that online features such as free shipping and discounts motivate them. However, 03 participants objected that it is not the variety, neither the free shipping nor discounts that motivates them but the purchase satisfaction. 05 participants mentioned that the instalments (payments after purchasing any item) are another factor that motivates them to buy online. 04 participants said that online shopping is much more convenient and this motivates them. By applying the percentile analysis method 60% of the participants said that online shopping is easy to do, 55% said that they have got specific preferences to do shopping online, 55% said that more variety is available via online stores, 40% determined that online shopping is more time and effort

saving, 25% are attracted by the marketing campaigns of online platforms, 55% claimed that the physical stores have fewer products and inexistence of products, 55% said that they are more inclined towards online method because the delivery is free and more discounts are available, 15% said that some websites charge the delivery fee but it is too minimal, 55% agreed that online platforms provide much cheaper options, 25% agreed on the fact that online platforms aid the customer by providing facility to pay the instalments to acquire any product and 20% of the participants said that online shopping is more convenient than physical shopping.

Table 3: Motivation factors

Motivation (Online shopping)						
	Group A	Group B	Group C	Group D	Total	%
easy	03	03	03	03	12	60
Specific preferences	03	02	03	03	11	55
variety	04	02	02	03	11	55
Time and effort saving	02	02	02	02	08	40
Marketing campaigns	00	02	02	01	05	25
Inexistence at physical stores	03	03	02	03	11	55
Free shipping/discounts	03	03	02	03	11	55
Shipping cost	00	02	00	01	03	15
Cheaper	03	03	02	03	11	55
Installments	01	02	01	01	05	25
Convenient	01	01	01	01	04	20

Deterrents

12 participants (60%) said that what demotivates them to buy online is the inability to feel the stuff of the product, sizes, and quality of the product. 10 (50%) participants declared that late deliverables deter them to purchase online. 04 (20%) participants said that online purchasing is more complex than physical purchasing.

Table 4: Deterrents

Deterrents (Online Shopping)						
	Group A	Group B	Group C	Group D	Total	%
Inabilities	03	03	03	03	12	60
Delivery timings	02	02	03	03	10	50
Return policies	01	02	01	00	04	20

5.1.2 Motivations and deterrents (offline shopping)

Motivations

16 participants (80%) declare that physical shopping entertains them and encourages them to socialize with other people. 12 (60%) participants mention that physical stores are more reliable as they can check the items face to face and even check the quality and size of the product. Other 5 (25%) participants said that the shopkeeper supports their shopping and gives advice that encourages them to buy offline. 02 (10%) participants mention that offline platforms of shopping are a stress-relieving place where one can go and be stressed out completely. All of the participants agree that if anybody wants any product in an emergency then offline platforms of shopping are more convenient than online platforms. 16 (80%) participants mentioned that the sales and the promotions at the physical stores encourage and motivate them to buy any product immediately. 05 (25%) participants said that loyalty is created with the physical stores and this motivates them to buy from offline platforms of shopping.

Table 5: Motivational factors (Offline shopping)

Motivations (Offline Shopping)						
	Group A	Group B	Group C	Group D	Total	%
Entertainment	04	04	04	04	16	80
To feel the product	04	03	02	03	12	60
Support of sales man	01	02	02	00	05	25
Stress reliever	01	00	01	00	02	10

Immediate needs	05	05	05	05	20	100
Sales	04	03	05	04	16	80
Loyalty	01	00	02	02	05	25
Availability	00	02	00	00	02	10

Deterrents

09 (45%) participants mention that what stops them from buying offline is that they are living in smaller towns where there are limited stores and shopping centres. 07 (35%) participants mention that they do not do offline purchasing as it is more time and energy-consuming. 07 (35%) other participants said that there is less variety available at physical stores. 02 (10%) participants reveal that the refund and return policy of offline stores is rigid. 04 (20%) interviewees mention that offline purchasing confuses them to buy anything as they keep on promoting other products they have.

Table 6: Deterrents (offline shopping)

Deterrents (Offline Shopping)						
	Group A	Group B	Group C	Group D	Total	%
Small Towns	03	04	01	01	09	45
More Time and Effort	03	01	02	01	07	35
Less Variety	01	02	02	02	07	35
Confusion	01	01	01	01	04	20
Insufficient time for decision	01	01	01	01	04	20
No refund/No return	00	01	00	01	02	10
Loyalty	01	00	02	02	05	25
Availability	00	02	00	00	02	10

5.1.3. Covid-19 related Motivators and deterrents.

Change in Buying behaviour

16 out of 20 participants declare that their purchasing decisions are changed after covid 19. Now they prefer needs other than pleasures. 13 participants said that their consumption has reduced

during the pandemic. 03 participants mentions that they became aware of over-consuming products and have stopped purchasing them.

Table 7: Change in Behavior

Change in buying behaviour during a pandemic						
	Group A	Group B	Group C	Group D	Total	%
Needs vs Pleasure	04	04	04	04	16	80
Consume less	02	05	03	03	13	65
Awareness for over consumption	01	01	02	01	05	25

Discouraging factors of offline shopping/buying during Pandemic

14 participants admitted that the restrictions and rules of social distancing discouraged them to buy from offline platforms. 13 participants mentions that physical purchase during the pandemic was less entertaining. 07 out of 20 participants said that getting contact with other individuals and crown discourage them to go to offline shopping platforms. 06 participants mention that the individual social responsibilities discourage them to buy from offline platforms.

Table 8: Discouraging factors for offline purchasing

Discouraging factors of offline shopping/buying during Pandemic						
	Group A	Group B	Group C	Group D	Total	
Restrictions	03	03	04	04	14	70
Less entreating	03	02	03	03	13	65
Crowd risk	00	03	02	02	07	35
Social Responsibility	01	02	01	02	06	30

Encouraging factors of online shopping/buying during Pandemic

11 participants mention that online marketing activities are engaging people towards them and this encourages people to buy online. 07 participants agree that the overall lifestyle of people living in Pakistan has been changed after the pandemic and this encourages them to buy from online platforms. 07 people mention that online platforms are an alternative to offline platforms.

Table 9: Encouraging Factors

Encouraging factors of online shopping/buying during Pandemic						
	Group A	Group B	Group C	Group D	Total	%
Promotions	03	02	02	04	11	55
Leisure time	01	02	01	03	07	35
Alternative	02	02	01	03	08	40

5.1.4 Post-Covid Expectations

Behaviour before COVID19

12 participants admitted that before Covid 19, they didn't buy or scarcely bought from online platforms. 03 participants said that they frequently buy from online platforms before the onset of covid 19. 05 participants said they are neutral.

Table 10: Before Covid 19

Behaviour before Covid 19						
	Group A	Group B	Group C	Group D	Total	%
Didn't purchased online	03	03	03	03	12	60
Purchased online	01	01	01	00	03	15
Partial	01	01	01	02	05	25

Behaviour during Covid-19

06 participants declared that they still prefer offline stores. 08 participants mention that they prefer online platforms whereas, 06 participants believe that they are neutral.

Table 11: During Covid 19

Behaviour During Covid 19						
	Group A	Group B	Group C	Group D	Total	%
Didn't purchased online	01	02	01	02	06	30
Purchased online	03	02	02	01	08	40
Partial	01	01	02	02	06	30

Expected behaviour after Covid 19

16 participants said that they will return to offline platforms as it is more entertaining while 08 participants mentions that they will return to offline platforms as they want to try and check the product before purchase. 07 participants agree that they will partially go for online stores. 02 participants mentioned that they will decide on the nature of the product.

Table 12: Behavior after Covid 19

Behaviour After Covid 19						
	Group A	Group B	Group C	Group D	Total	%
Preference to physical stores for entertainment	03	05	04	04	16	80
Preference to online platforms	03	01	01	02	07	35
Preference to physical stores for quality	02	02	02	02	08	40
Partial	00	01	00	01	02	10

Chapter 6: Analyses

6.1. Behavioral change

From previous research, it is evident that there is a significant shift from offline platforms to online platforms for shopping. People have adopted this change according to their lifestyles. However, to meet urgent needs people still focus on physical platforms. In this research, the empirical results show that the customers have switched to online platforms for shopping during the pandemic. From the table attached below, the shift from offline to online platforms is evident. The results positively show that there is a reduction in offline purchasing during a pandemic. In numbers, 12 participants mentioned that they prefer offline purchasing before Covid 19. On contrary to it, 06 participants admitted that they prefer offline purchasing during the pandemic. Other 06 participants declared that they prefer online stores rather than offline stores. 03 participants show that they prefer online purchasing before the onset of Covid 19. 08 identified that they prefer online platforms even after the pandemic. 05 participants declared that they are more declined towards online platforms for shopping after the onset of Covid 19. Some of the participants were confused about their behaviour as they buy things 50% from both online and offline stores. The focus group results identify 05 such participants before the pandemic, 06 after the pandemic, and 01 participants during the pandemic. In this research, it is concluded after focus group and literature studies that there is a prominent shift towards online platforms, people are more concerned and focusing on online stores rather than physical stores specially the millennials. There is a reduction of 50% offline purchasers and a prominent increase of 37% in purchasing from online stores. However, 83% of people deviate according to their needs of the product. For example, if they want the product immediately then they prefer offline platforms.

Table 13: Change in Behavior

	Before Covid 19	After Covid 19	The change
Offline	12 (60%)	06 (30%)	-6
Online	03 (15%)	08 (40%)	+5
Partial	05 (25%)	06 (30%)	+1

6.1. Factors affecting buying behaviour of customers

Certain factors have been identified that influence the customers during their decision to purchase from online or offline shopping platforms. The factors could be internal; or external. Both are discussed in this research (Das, 2014; Wang, Malthouse and Krishnamurthi, 2015). The factors are relevant to the customer's aspects, loyalty or culture/society, motivational impacts, restrictions, policies, crisis, social media, and many more. Internal factors vary from one person to another and this could include personal preferences, aspects, culture, and loyalty/association with a particular brand. On the other hand, external factors depend on the circumstances which are not in the control of a customer. This could include the crisis, lockdowns, social media, motivational impacts, society, etc (Bilbao-Ubillos and Camino-Beldarrain, 2021).

6.2.1 Factors affecting Offline buying

Internal factors

Entertaining activity

Purchasing from offline platforms for example visiting markets and malls is an entertainment activity for many of the customers. This gives them satisfaction as it becomes an outing for the individuals. This is evident from the empirical data discussed above. The data reveals that shopping from offline platforms is a self-entertaining activity (Wang, Malthouse and Krishnamurthi, 2015). Sometimes, people do shop when they want entertainment in their lives as while shopping, they interact with other individuals. In this research report, empirical data says that 16 participants do shopping for entertainment purposes from offline stores (Cimbaljević,

2015). From personal observations and literature review, this is identified that people go shopping whenever they want leisure time with friends and family and in this way, they socialize and entertain themselves. This is also identified that some people love to go shopping alone and enjoy their time.

Stress-relieving activity

This is an important factor that has been discovered from the focus group that shopping from offline platforms relieves them from the daily hectic routines and energizes them. From the empirical data, it is evident that 2 participants agree on this factor. While from literature review and personal observations this factor has a strong impact. From other research, it has been found that people go shopping (offline) to boost their moods (Rajput, Kesharwani and Khanna, 2012; Amaro and Duarte, 2015).

Feel the product

From the empirical data, it is identified that feeling/experiencing the products is a very important factor that people look after for purchasing any item offline. The results of this research depict that 12 out of 20 participants encourages to go outside and visit various offline platforms and experience the quality, feel the product, see the requirements and touch to judge the quality of the product. From the literature review and personal observations, it is identified that people visit offline platforms for shopping purposes to gain experience and to clarify the quality of the product. In the fashion industry, this factor plays a great emphasis and several types of research are done to value this factor (Randhawa, Calantone and Voorhees, 2015; Barbopoulos and Johansson, 2017). Customers feel safer buying fashion products offline especially cosmetics and body cares. Accessories can, however, be bought online.

External factors

Immediate needs

From the empirical data, it is identified that 20 participants agree on the fact that offline platforms are more reliable to meet the immediate needs of the customers as in online platforms delivery timings are not less than half a day. Sometimes late deliveries are observed too. Offline stores are more convenient to satisfy the immediate needs of the customers. 10 participants from the focus group mentioned that due to long and delayed delivery time, they discourage online platforms and

encourage physical platforms for purchasing the product (Aalhus *et al.*, 1994; Khajehzadeh, Oppewal and Tojib, 2014; Bianchi and Andrews, 2015).

6.2.2 Factors affecting Online Purchasing

Internal factors

Less time and effort

From this research findings, it is identified that purchasing online is time and effort-saving. In focus groups data analyses 08 participants mentioned that online platforms save their time and effort. While 07 participants from the focus group also address this factor in their statements. This is evident from the observations and literature review that online platform promotes leisure time and facilitate individuals in their busy schedules (Moskowitz *et al.*, 2005; Mangold and Faulds, 2009; Olmedo and Ward, 2016). People can enjoy their tea, television, mobile scrolling and can order whatever they like on social media or other websites or online platforms. This also addressed in some answers to focus group questions that customers get enough time to try the products at home with much ease and confidence. This point was addressed by 04 participants from the focus group.

External factors

Convenient

From the literature review, observations and focus group results it is evident that online shopping is more convenient than physical/offline shopping as the customers can easily compare and search the products they want to buy (Pöyry, Parvinen and Malmivaara, 2013; Yadav *et al.*, 2013). 12 participants from the focus group addressed this factor. Moreover, online platforms provide several specific preferences and are smarter to give pop-up notifications to the products which are most liked and searched by the customer. On some websites, individuals can specify their personal preferences and are then notified accordingly. It could be any specific product, brand r criteria. 11 of the participants mentioned this point positively. Several other researchers have mentioned this point in their researchers that customers are more satisfied and loyal to online platforms as compared to physical platforms. This motivates them to buy online.

Variety

The data obtained by the empirical method reveals that customers are shifting towards online platforms as they offer more variety and choices of a single product. 11 participants from the focus group mentioned this point. 07 other participants also said that “low variety of products is a factor

that deters them from offline stores”. Other researchers also declare that this factor plays a great emphasis on the purchasing decision of any consumer (Dwivedi, 2015). They have also claimed that due to limited space physical platforms provide fewer options and variety to the customer as compared to their online platforms.

Inexpensive

From the literature review, personal observations, and empirical data analysis it is evident that online platforms are inexpensive and provide cheaper options. 11 of the participants of the focus group admitted and addressed this factor in their answers. However, in some products, the case is reversed.

6.2.3 Covid-related Factors

Social responsibility

During pandemics and other such crises, it is a social responsibility of every individual to follow the policies, rules and regulations set by authorities to overcome the impact of the pandemic or the crisis (Yates, Goffman and D’Alton, 2020). Similarly, during Covid 19, the government of Pakistan set various precautionary measures to maintain social distancing and create social awareness about this pandemic. The empirical data results show a very unique but important factor of the social responsibility of every consumer. This factor tells that it is the responsibility of every citizen/consumer to limit their visits to the physical markets and to less engage, familiarize and socialize with other individuals (Marroquín, Vine and Morgan, 2020). This is the only case in which any individual could prevent itself and others from getting Covid-19. Focusing on this point, 06 participants from the focus group shed light on this particular factor. 07 of the participants of focus groups have admitted that it is a responsibility of every individual to abide by the rules set by the government to refrain from the risk of getting Covid-19.

Change in lifestyle

Covid 19 has changed the lives of individuals by any means. Now people are more focused to stay at home and working from home (Elhai *et al.*, 2020). The study, socialize, familiarize and shop while sitting at home. This resulted in purchasing things online. 07 participants from the focus group have answered this point and addressed that this is the common factor during Covid 19. Furthermore, all kinds of pandemics affect the daily lives of consumers and ultimately result in a

positive or negative change in life. This change is noticeable during Covid 19 as people have started showing interest in online platforms/channels to purchase the goods.

Less entertainment in offline stores due to Covid-19 restrictions

By the restrictions set by the government of Pakistan, it was observed that people got lower entertainment activities. The results obtained from the empirical data show that offline platforms were not as entertaining as ever before the onset of Covid 19 (Chao *et al.*, 2020). This resulted in letting the people be more focused on online purchases as compared to offline purchases. 13 out of 20 participants of the focus group mentions that offline purchasing during Covid 19 was less entertaining. This factor was personally observed by the researchers of this particular study as well. It is also observed and the empirical results also show that online channels/platforms/stores are an alternative to offline channels/platforms and stores. 08 of the participants of the focus group addresses this point in their answers. By studying the literature review it was identified that people who visited offline channels were more likely to get infected by Covid 19.

Chapter 7: Conceptual Model

7.1. Research Conceptual Model

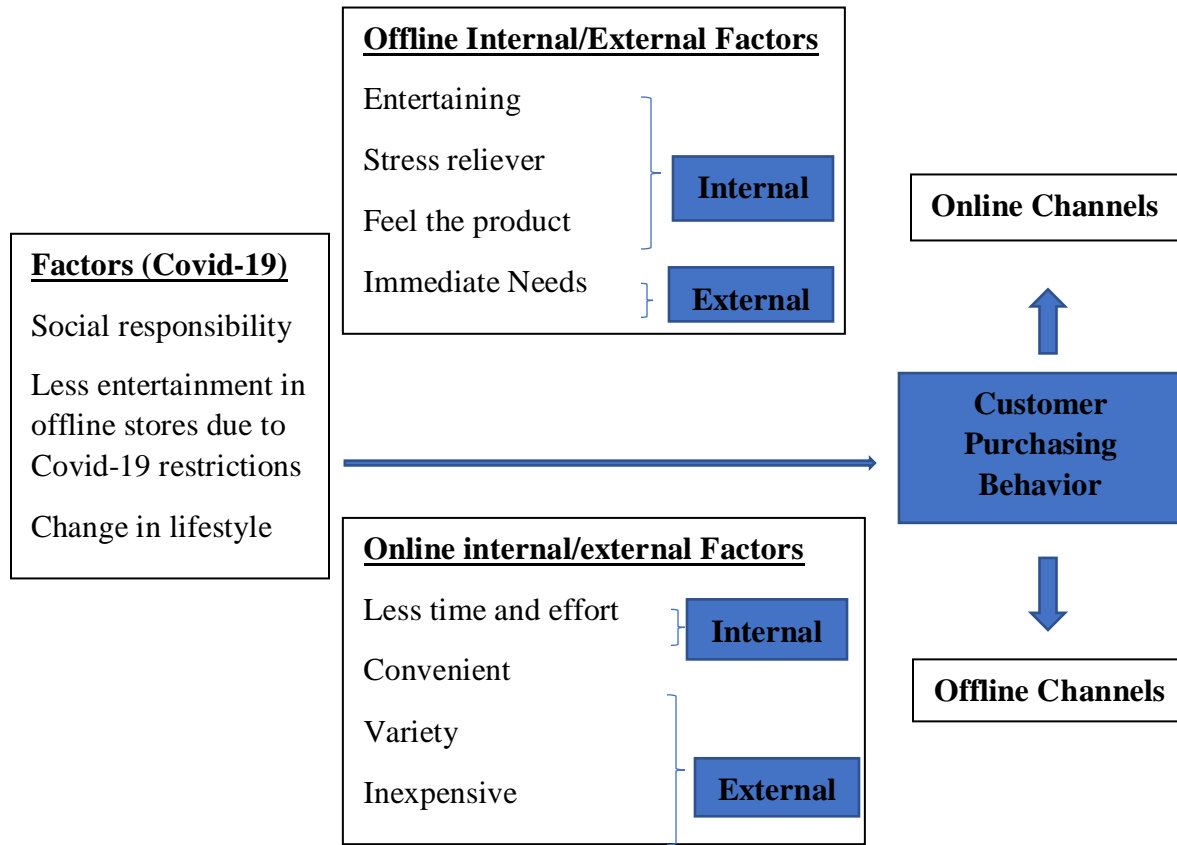


Figure 4: Conceptual model

The proposed research conceptual model is shown above which clarifies the factors affecting the customer behaviour while purchasing the products. This is the backbone of the study. It lays a strong foundation on which the whole research paper is based. The research paper is dependent on the conceptual framework and the derived empirical results obtained from the focus group. This research paper is focused on the factors affecting all of the variables of the study (shown in Figure 4). These all factors ultimately affect the customer buying behaviour. This research paper is focused on the customer buying behaviour in selecting online and offline platforms during, after, and before Covid 19.

Customer behaviour is defined as “the mental, emotional and the physical activities that people perform while selecting, purchasing disposing, and using the products or services to satisfy their personal needs and pleasure(demands)” (Järvinen and Taiminen, 2016). Customer buying is

commonly referred to as the buying habits of the customers before, during, and after the purchasing process. This includes selecting the channel (online/offline) as well. Customer behaviour is driven by internal and external factors. Different factors hit different stages of purchasing: pre-purchase, during purchase, and post-purchase. The proposed research conceptual model is overwhelmed by three categories of factors that influence and effects customer purchasing decisions (Krystallis, Maglaras and Mamalis, 2008). The categories are offline factors, online factors, and the factors that relate to Covid 19. The factors include: (entertainment, stress reliever, experience/feel of the product) offline internal factors, (immediate needs) offline external factor, (time and effort saving) online internal factor, (convenient, variety, inexpensive) online external factors, and (Social responsibility, less entertainment, change in lifestyle) Covid-19 factors. Offline factors motivate the customers to purchase fashion products from offline platforms such as physical markets. Online factors motivate the customers to purchase fashion products (Pöyry, Parvinen and Malmivaara, 2013) from online platforms such as social media, websites, brand Instagram, Facebook pages, and Apps such as Daraz, Ali Baba, ELO, etc. Covid related factors are concerned with the limitations the Pakistani government imposes on the individuals. Those factors have positive/negative impacts on both the channels online/offline (He and Wang, 2015).

All these factors offline, online, and covid related factors have been discussed in other researchers as well. The researchers reveal a strong impact of these factors on the purchasing behaviour of any individual. Furthermore, the empirical results of this research also signify the importance of these factors positively. These factors are tested by focus groups. In this research, a mixed-method strategy is used to identify the influence of the factors on customer buying behaviour. By conducting this method, a complete picture of the required study is achieved and the results are valid and reliable (Flynn, Albrecht and Scott, 2018). By conducting mixed-method research, the purpose of this particular research has been achieved. Moreover, the aims of the research paper are also achieved. This method has addressed and figured a solution to the problem of the research (Schoonenboom, 2017).

In this research, after analyzing all the factors critically it is identified that

- There is a positive relationship between Covid-19 and a change in customer buying behaviour.

- There is a strong mediation of internal/external factors of online/offline shopping that exists in between Covid-19 and change in customer buying behaviour.
- There is a positive link between Covid-19 and internal/external factors affecting online/offline shopping.
- There is a positive link between internal external factors affecting the buying decision of the customer (online vs offline).

Chapter 8: Conclusion and Recommendations

8.1. Conclusion

To conclude, the aim of the research and the focus of the study is to get to know the impact of the Covid-19 on the retailing market and how the Covid-19 has impacted the buying behaviour of the customer. The subject for this study is the buying behaviour of the Pakistani millennial's especially in the fashion industry through online and offline means during the Covid-19 outbreak (Chopra and Arora, 2020). Talking more precisely, this study aims to know how Covid-19 impacted the behaviour of Pakistanis millennials in selecting online channels or offline channels for shopping fashion products. Because of the social restrictions due to the Covid-19 and time limitations the study was conducted using focus groups (Sim, 2017). A total of 4 focus group sessions were held with each having 5 interviewees. Furthermore, the data is collected via strong observations and review of the literature.

The analysis of the results of the focus groups revealed that many of the offline purchasers have shifted towards the online means during the pandemic outbreak and today much of the population uses online channels for shopping or buying fashion products (Rajput, Kesharwani and Khanna, 2012; Papafotikas, Chatzoudes and Kamenidou, 2014; Amaro and Duarte, 2015). If we take into account the statistical data it is found that before the onset of the Covid -19 pandemic 60% of the consumers were using offline platforms to buy fashion products whereas 15% were using online modes and 25% were partially using online and offline platforms to buy fashion products. Whereas on the other hand when the pandemic was at its peak there was a significant increase in online shopping. After the pandemic, 30% of the customers were still using physical platforms, 40% of the customers moved online whereas, 30% used both of the platforms simultaneously.

The study has addressed some new factors that influence the buying behavior of the customers during the Covid-19 outbreak. The new factors found through this study were greatly influenced by the restrictions that were imposed during the Covid-19 outbreak (Yates, Goffman and D'Alton,

2020). These are those factors that have cast a huge impact on the buying behaviour of the customers, whether through online or offline channels. Following are the Covid-19 related factors that are addressed in this study:

Individual social responsibility:

The study showed the vast increase in shopping through online means that emphasizes the fact that people want to protect themselves and others from the risk of the Covid-19 outbreak (Bilbao-Ubillos and Camino-Beldarrain, 2021).

Change in the lifestyle due to pandemic:

The study showed that the Covid-19 or pandemic outbreak has brought several changes in the lifestyle of the people, spending more time at home, working online, or getting socialised online and all this has resulted in more online purchases than before (Bilbao-Ubillos and Camino-Beldarrain, 2021).

Decrease in entertainment due to imposed restrictions:

The study revealed that offline stores shopping was always considered a great sort of entertainment but now due to the restrictions of the Covid-19 the entertainment of offline shopping has decreased and it resulted in deterring the customers from buying through offline stores (Díaz de León-Martínez *et al.*, 2020).

The proposed conceptual model:

This concept is concerned with those factors that are influences the buying behaviour of the customers in choosing the online channels or offline channels for fashion shopping. These factors were tested through the proposed conceptual model along with two other significant categories (Pöyry, Parvinen and Malmivaara, 2013). These two other categories are:

Offline influences:

This comprises of those factors that influenced the customer in choosing the offline stores to buy the fashion products.

Online influences:

This comprises of those factors that influenced the buying behaviour of the customers to choose online means when the customers are (pre, during, and post) buying the fashion products.

In end, the study has accomplished its purpose, as the study has accomplished in presenting the new behavioural patterns that have influenced the buying behaviour of the customers during the Covid-19 pandemic (Bilbao-Ubillos and Camino-Beldarrain, 2021).

8.2 Discussion:

8.2.1 Theoretical Implications:

The nature of the study conducted is constructive and exploratory as the purpose of the study was to provide a deeper understanding of the change of buying behaviour of the customers concerning the Covid-19 outbreak (Moskowitz *et al.*, 2005). The study presented some new Covid-19 related behavioural patterns that resulted in expanding the theoretical knowledge regarding the current buying behaviour of the customers during pandemic outbreaks. The changes in the behavioural pattern of buying behaviours of the customers during Covid-19 has been identified and confirmed through this study. The study has also proposed the conceptual model that emphasizes the selection buying behaviour of the customers between the offline and online means during the Covid-19 outbreak. All the elements presented through the proposed conceptual model have been confirmed and tested via the percentile method while conducting this study (Sheth, 2020).

8.2.2 Practical implication:

As the aim of the study was to get a deeper understanding of the change in buying behaviour of the customers in the retailing sector during the Covid-19 pandemic, the focus of the study was limited to the Pakistani millennials and the study emphasized the change of behaviours of customers in choosing the online or offline means for the purchase of the fashion products (Popp and Woratschek, 2017).

The findings of the study revealed a major shift towards online means. The findings of the study will be valuable in the fashion retailing industry and will assist fashion retailers in forecasting the expected demands on their channels. The findings will also be considered valuable in guiding the fashion retailers about allocating their resources between the online and offline stores. The

understanding of changed buying behavioural patterns of the customers to the market retailers will help them in gaining advantages (Zinkhan and Martin, 1987).

8.2.3 Limitations:

The limited number of participants was the major factor that resulted in limiting the findings of the study as the total number of the focus group was 20. The group is also limited to the author's connections, better and high rated findings would have been gained if the focus group participants were from the whole map of Pakistan (Vest et al., 2021). However, it was not possible due to the limited time. Moreover, the study lacks in constructing the surveys and gathering the data from the surveys. This limitation was due to the availability of less time.

8.2.4 Future studies:

The study has successfully managed to observe the change in buying behaviours of the customers in the retailing sector during the Covid-19 outbreak. The study has presented some new changes in the behavioural patterns of the individuals whilst selecting the online and offline shopping sources. However, some other future studies are recommended to get to test the Covid related factors to find more new factors and to see if we can generalize all these Covid related factors over the whole Pakistanis residence (Deora *et al.*, 2020). Additionally, more future studies are required to get to know what will be the change observed in the behaviour of the customers once the Covid restrictions are lifted.

During the conduction of this study, it has been noted that the overall fashion consumption of the study channels has decreased because of a vast shift towards the online channels for purchase. The empirical results of the study showed that the buying of the fashion products got limited to the actual needs instead of the offline means where the focus was on the attraction and appearance instead of the needs (Zhu *et al.*, 2020). Therefore, some more future studies are required to see the impact of Covid-19 restrictions on buying behaviour of the customers in the decreased purchase of fashion products.

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10. Appendices (interview questions) (Adapted) (about job, 2021)

10.1 Warm-Up questions

“1. Today’s topic is concerned with the role of Covid-19 in accelerating the switch of purchasing behaviour from physical stores to online stores. What are your general feelings about the topic?

2. Are you familiar with the social distancing restrictions of Covid-19 on the shopping stores? Is there anything you would like to know more about?

3. Are you familiar with the following concepts: purchasing behaviour, online stores, and physical stores? Is there anything you would like to know more about it?

4. When talking about online stores, what brand or products’ categories come to your mind?

5. When talking about physical stores, what brands or products’ categories come to your mind?

6. A couple of years before Covid-19, what were your motives to use online stores? And what were your motives go to physical stores? why? (purchase, browse, price, entertainment, loyalty, location, product verity, flexibility, show room, experience, check the quality, no fright costs, other).”

7. “What factors that has or would discourage you from purchasing from physical stores? And what factors that has or would make you more encouraged to purchase online?”

8. From your experience, do you think that Covid-19 pulled the trigger to shift or encourage your purchasing behaviour towards the online stores? How has your purchasing behaviour changed over the period of Covid-19?

9. When Covid-19 is over, do you think that your purchasing behaviour will be shifted back towards the physical stores?

10. When you hear about the migration from physical stores to online stores, what words, phrases, or ideas come to your mind?

11. What are your expectations about a future free of physical stores? Any significant features will be missed”?

10.2 Secondary questions

12. “Could you tell us more about your purchasing behaviour for example: when? How? How often do you use to make online/physical purchases?”

13. What are the products, products categories that you often used to buy online?

14. You said that you would prefer to choose online/physical stores over the physical/online stores, why is that?

15. Will you please clarify why your usage of online/physical stores has declined/increased during Covid-19”?

10.3. Answers of the participants

Will be furnished on demand.