

# TRANSFORMING TRADITIONAL BUSINESS INTO ONLINE: THE IMPACT OF COVID-19 PANDEMIC ON CONSUMER BEHAVIOR

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## Abstract

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COVID-19 pandemic well-known worldwide for its serious health consequences is having a profound effect on every sphere of life. Taking into consideration that COVID-19 is harming the labor market and economic activity in general, we also consider that this situation is affecting the personal consumption expenditures in case of Kosovo (Ziberi, Rexha, & Gashi, 2021). The main aim of this paper is to analyze how the customers' behavior will shift the traditional business to an online one in case of Western Balkan countries with special emphasis on Kosovo, North Macedonia and Albania. The study considered the mixed methods using the questionnaire as a method for primary data collection in a random sample of citizens from countries in the analysis. The questionnaire was distributed online using social media in a sample of 1250 respondents. The paper uses the SPSS software for data analysis and hypotheses testing. The study comes to the conclusion that buying behavior is changing due to the imposed measures by governance due to the COVID-19 pandemic. Thus, the confidence in online shopping has increased significantly which is a good base for further recommendations for small and medium-sized enterprises (SMEs) to start reworking selling strategies and to shift their activity from purely traditional to hybrid one — traditional and online — promoting so better the traditional business. Our findings also are in line with a study by Bytyçi (2020) who stated that the consumers in case of the Republic of Kosovo prefer online shopping for one main reason — time loss reduction.

**Keywords:** COVID-19 Pandemic, Customer Behavior, Traditional Business, Online Business

**Authors' individual contribution:** Conceptualization — S.B., V.S., B.Z., and E.M.; Methodology — S.B., V.S., B.Z., and E.M.; Formal Analysis — S.B., V.S., B.Z., and E.M.; Writing — Original Draft — S.B., V.S., B.Z., and E.M.; Writing — Review & Editing - S.B., V.S., B.Z., and E.M.

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## 1. INTRODUCTION

The COVID-19 pandemic as a sudden event shook the world. The COVID-19 outbreak, declared a pandemic on March 11, 2020, has led to economic

disruptions that continue to affect financial and labor markets across the globe (Mitchell, O'Donnell, Taves, Weselake-George, & Xu, 2020). The COVID-19 pandemic did not leave the realm of life untouched and without consequences. Fear of losing one's life

alluded to great consequences in every other aspect of social, economic and political life. Strict closure and anti-COVID measures make people change their attitudes towards any phenomenon that surrounds them, including the purchase and type of products. Citizens, with or without their consent, have been obliged to respect anti-COVID-19 measures, including social distancing and limited movement. Internal movement restrictions — whether announced by domestic or foreign governments — generate substantial short-run panic that largely vanishes in a week to ten days. Internal movement restrictions announced early in the pandemic generated more panic than those announced later (Keane & Neal, 2021).

The closure of a large number of businesses, starting with educational institutions, restaurants, bars, shopping malls, etc., made people increase the demand for online shopping and consequently businesses had to work there to respond to the demand. The sharp decline in movement after the WHO (World Health Organization) declared COVID-19 to be a pandemic can be attributed to risk attitudes, especially for visiting places classified as retail and recreation, transit stations and workplaces (Chan, Skali, Savage, Stadelmann, & Torgler, 2020). On the other hand, unlike disasters that immediately impact every entity in supply chains covering producers, vendors, distribution centres and retailers, pandemics did not render supply chains affected immediately but rather increased consumers' willingness to shop online to avoid virus (Hao, Wang, & Zhou, 2020).

In this light, the main aim of this study is to analyze how the change in consumer behavior during the COVID-19 pandemic will impose the need for businesses in the future to move from traditional to hybrid businesses, combining traditional with online sales strategies.

Using an online questionnaire to identify the consumer behavior we try to build a theory that the COVID-19 pandemic not only causes the consumer behavior to shift from traditional to online one but also that in the future this will imply the traditional business to shift their activity form purely traditional to hybrid which means both traditional and online.

The research questions of this study include:

*RQ1: How does the COVID-19 pandemic impact the buying behavior in case of Kosovo, North Macedonia and Albania?*

*RQ2: Do people increase the confidence in online shopping during the COVID-19 pandemic?*

*RQ3: Are there differences between the age of the consumers and online shopping behavior?*

The study is structured as follows. Section 1 presents the introduction, including the main aim of the paper, research questions and hypotheses. In Section 2 the literature review is presented. In Section 3 demonstrates the methodology and methods, the data and the way of collection, the analysis and the program used. Section 4 of the paper provides the results, Section 5 presents the discussion and Section 6 concludes the study.

## 2. REVIEW OF RELATED LITERATURE

There were three main motives for online shopping in the period during COVID-19: too many stores are working only online, reducing health risk, and saving time. Sharma (2020) analyses how the epidemic has affected the purchasing habits of consumers and their consumption behaviour. The study concludes that going back to the previous purchase and consumption practices will be subjected to the new guideline in regards to COVID-19. Therefore, the behaviours are being modified in the way people do shopping or buy goods and services thus the pandemic is likely to come with innovative and creative ways of operating, such as brand digitalization, that will modify the existing behaviour.

Jaravel and O'Connell (2020) used time scanner data in Great Britain during the COVID-19 pandemic and investigated the drivers of the inflationary spike at the beginning of lockdown and quantified the impact of high-frequency changes in shopping behaviours and promotions on inflation measurement, thus the study demonstrated substantial consumers' switching towards online shopping and across retailers but showed this was not a key driver of the inflationary spike. Another study that analysed panic buying, herd mentality and altered patterns of consumer discretionary spending (according to Maslow's theory) involved an analysis of consumer spending data, largely focused on Australian and American market, and concludes that, to date, consumer behavior during the COVID-19 crisis appears to align with behaviours exhibited during historic shock event (Loxton et al., 2020).

Ivanović and Antonijević (2020) analysed if the virus and implemented measures of reducing the spread of contagion brought by the Government of the Republic of Serbia resulted in changes in consumer behavior. The data were collected from 408 respondents from the Republic of Serbia using an online questionnaire. The questionnaire lasted from April 7 until May 4. The data were analysed using the chi-square test. Results of this study revealed that there is a significant association between purchasing online before and after the appearance of the COVID-19. Also, the authors conclude that there is no significant association between gender and the decision to purchase after the appearance of the COVID-19.

Consumers are staying and working from home more, prioritizing savings over spending and doing business digitally even more than before. For businesses, it is more than ever important to understand what is driving their customers and then to look at their strategy and business model to determine how they need to adapt it to keep pace with shifting customers' demands ("COVID-19 is changing consumer behavior", 2020).

Kohli, Timelin, Fabius, and Veranen (2020) in their study conclude that COVID-19 is changing the way how consumers behave across all spheres of life, including shopping and consumption such as:

- surge in e-commerce;
- preference for trusted brands;
- decline in discretionary spending;
- trading down larger basket;
- reduced shopping frequency;
- shift to stores closer to home;
- polarization of sustainability.

Taha, Pencarelli, Škerháková, Fedorko, and Košíková (2021) using a survey, with a sample of 937 respondents from two countries, examined how the pandemic affected shopping behavior and consumer preferences in Italy and Slovakia. This paper aims to explore the impact of social media on consumer behavior, more specifically, it examines the influence of social media on the preference of specific e-shops during the first wave of the COVID-19 pandemic. Spearman's rank correlation coefficient was used to determine a statistically significant relationship between the variables and the Mann-Whitney U test and the Kruskal-Wallis H test to assess the significance of differences between respondents in terms of demographic characteristics (residence, age, and gender). The results revealed the existence of statistically significant differences in the use of social media during the first wave of the COVID-19 pandemic in terms of various demographic factors as well as a relatively weak relationship between the social media used and the purchase in the e-shop promoted on the social media. High-wage workers experienced a "V-shaped" recession that lasted a few weeks, whereas low-wage workers experienced much larger job losses that persisted for several months (Chetty, Friedman, Hendren, & Stepner, 2020).

### 3. RESEARCH METHODOLOGY AND DATA

In this paper, broad literature is reviewed based on the pandemic and the impact on consumer behavior. In this study, the questionnaire tool was used for data collection. The questionnaire was prepared online in the Google form and was shared on the social media Facebook in a random sample. It lasted from June 15 till October 15, 2020 to collect the data and get to the target number of responses. The target number of the questionnaires was 1500 since there are three countries in the analysis but the number of completed questionnaires is 1250 (valid questionnaire). We received a smaller number of answers from the citizens of North Macedonia.

The main hypotheses in this study are:

*H1: The change in consumer behavior will transform traditional businesses into hybrids (traditional vs. online).*

*H2: The COVID-19 pandemic has positively impacted the consumers' confidence during online shopping, thus it is a good base that people will*

*continue with their habits after the COVID-19 pandemic.*

*H3: There is a significant difference between age and online shopping during the pandemic.*

The hypotheses are testing based on Pearson correlation and chi-square tests of independence in the following sections of the study.

The study presents descriptive statistics, frequencies of the conceptual variables, chi-square tests for hypotheses testing, Pearson correlation or the bivariate Pearson correlation which produces a sample correlation coefficient  $r$ , which measures the strength and direction of linear relationships between pairs of continuous variables, thus, the Pearson correlation evaluates whether there is statistical evidence for a linear relationship among the same pairs of variables in the population, represented by a population correlation coefficient  $\rho$  ("rho"). The Pearson correlation is a parametric measure (Kent State University Libraries, 2021).

In this study, the Cronbach's alpha is also used in order to measure the internal consistency of the variables.

The Cronbach's alpha is a measure used to assess the reliability, or internal consistency, of a set of scale or test items that suggest  $\alpha$  coefficient of reliability ranges from 0 to 1 in providing this overall assessment of a measure's reliability. If all the scale items are entirely independent from one another (i.e., are not correlated or share no covariance), then  $\alpha = 0$ ; and if all the items have high covariances, then  $\alpha$  will approach 1 as the number of items in the scale approaches infinity. In other words, the higher the  $\alpha$  coefficient, the more items have shared covariance and probably measure the same underlying concept (Goforth, 2015).

In addition, futures studies can also use the ANOVA test for hypotheses testing. The one-way ANOVA is commonly used to test the following (Kent State University Libraries, 2021):

- statistical differences among the means of two or more groups;
- statistical differences among the means of two or more interventions;
- statistical differences among the means of two or more change scores.

The software used for statistical analysis is SPSS. In the following section of the study, we go through the results.

### 4. RESULTS AND HYPOTHESES TESTING

#### 4.1. Results of the study

In this section, we will interpret the results of the study. We will interpret the descriptive statistics of the demographic variables, the frequencies of the conceptual variables, Cronbach's alpha and Pearson correlation matrix.

**Table 1.** Descriptive statistics

	<i>N</i>	<i>Min.</i>	<i>Max.</i>	<i>Mean</i>	<i>Std. deviation</i>
Respondents by the country of origin	1250	1	3	2,02	0.976
Respondents by education level	1250	0	4	2,16	0.784
Respondents by their age	1250	1	5	2,66	1.097
Job sector	1250	1	2	1,44	0.497
Family budget (in euro)	1250	1	4	2,26	0.963
Have you bought products online during the COVID-19 pandemic?	1250	1	3	2,11	0.525
Has the COVID-19 pandemic imposed the need for online shopping?	1250	1	5	2,28	0.977
What products do you mostly buy online during the pandemic?	1250	1	4	2,51	0.985
The way of payment during online shopping	1250	1	4	1,95	0.758
You buy more online through:	1250	1	4	2,25	1.033
You buy more products online from	1250	1	2	1,33	0.470
Has the habit you acquired during online shopping due to the pandemic influenced you to continue shopping online even after the pandemic?	1250	1	5	2,48	0.969
Does the COVID-19 pandemic impact increasing your confidence in online shopping?	1250	1	5	2,74	1.021
Do you think that after the pandemic it is necessary for local businesses to develop new sales strategies and move from traditional sales to hybrid (traditional and online)?	1230	1	5	2,28	1.001
Do you think that the COVID-19 pandemic will impact doing business in general?	1230	1	3	2,08	0.415
Valid N (listwise)	1230				

Source: Authors' calculations.

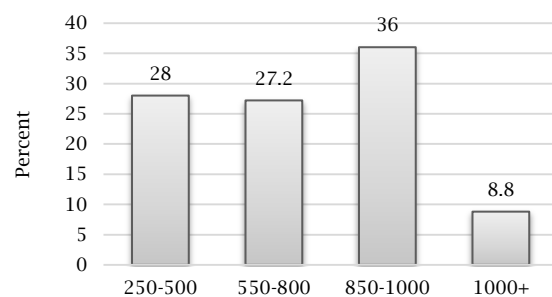
In the above table, we presented the descriptive statistics of the variables used in this study. Each question represents a variable in our survey research. The questionnaire includes in total 15 structured questions in a total sample of 1250 respondents.

**Table 2.** Frequency table of demographic variables

<i>The individual characteristics of the demographic variables</i>	<i>Frequency</i>	<i>Percent</i>
Respondents by the country of origin	Kosovo	580
	North Macedonia	60
	Albania	610
Respondents by education level	Secondary school	10
	Bachelor	210
	Master	660
	PhD	310
Respondents by their age	Academic title	60
	18-24	130
	25-34	570
	35-44	230
	45-54	240
Job sector	55-65	80
	Private sector	700
	Public sector	550

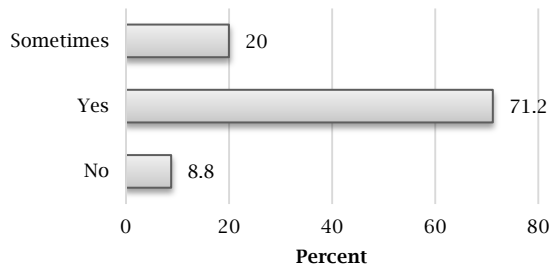
Source: Authors' calculations.

The percentage of the respondents by the country: 49% of the respondents are from Albania, 46% from Kosovo and only a small number of respondents, 5%, are from North Macedonia. The structure of the respondents by the level of education: in this regard, the highest percentage of the respondents is with a master's degree (52.8 percent), PhDs — 24.8 percent, bachelors — 16.8 percent, academic title — 4.8 percent and the lowest percentage is with secondary education at 0.8 point. The percentage of the respondents by their age: as we can see, 45.6 percent of the total sample are 25-34 aged, 19.2 percent of the respondents are 45-54 aged, 18.4 percent are 35-44 aged, 18-24 aged are 10.4 percent and 55-65 aged are only 6.4 percent. In this regard, we can say that even though the sample is randomly chosen, the mature aged (25-34) dominate in our survey. In regard to the job sector of the respondents, we can see that 56 percent are in the private sector and 44 percent are in the public sector. In our survey, there is not any deep difference between the sectors.

**Figure 1.** Family budget of the respondents (in euro)

In Figure 1 we present the data in regard to the family budget. As we can see, 36 percent have their monthly family budget in the amount of 850-1000 euro, 28 percent have 250-500 euro monthly, 27.2 percent have 550-800 euro monthly and a small number of 8.8 percent have their monthly family budget over 1000 euro.

**Figure 2.** Have you bought products online during the COVID-19 pandemic?



In Figure 2 we have the data about the respondents' experience during COVID-19 regarding online shopping. In the question "Have you bought products online during the COVID-19 pandemic" the huge number of respondents, exactly 71.2 percent, responded "Yes", 20 percent responded "Sometimes" and only 8.8 percent responded that do not buy online neither before nor during the COVID-19 pandemic.

**Figure 3.** Has the COVID-19 pandemic imposed the need for online shopping?

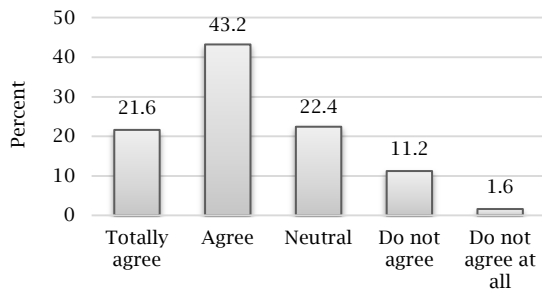
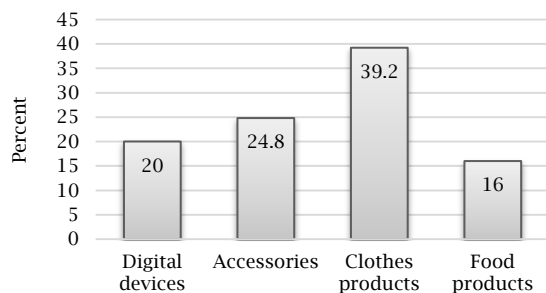


Figure 3 shows the results of the question "Has the COVID-19 pandemic imposed the need for online shopping?", and we can see that 43.2 percent of the respondents agree, 21.6 percent totally agree, 22.4 percent are neutral, 11.2 percent do not agree and only 1.6 percent do not agree at all.

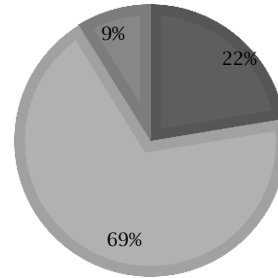
**Figure 4.** What products do you mostly buy online during the pandemic?



In Figure 4 we present the products mostly shopped online during the pandemic. From the data collected, we can see that 39.2 percent have bought clothes products, 24.8 percent — accessories, 20 percent — digital devices and 16 percent — food products. We also have the option "Other" in this question but we have 0 responses thus we do not interpret the option "Other".

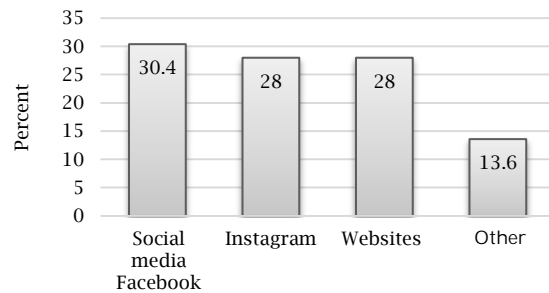
**Figure 5.** The way of payment during online shopping

■ Through the bank account  
 ■ Directly when the product reaches you at home  
 ■ Other



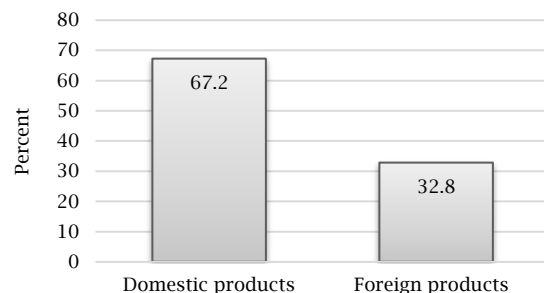
As we can see from the above figure, 69 percent of the respondents pay directly when the product arrives at home, 22 percent pay through the bank account and only 9 percent choose the option "Other".

**Figure 6.** The way of online shopping



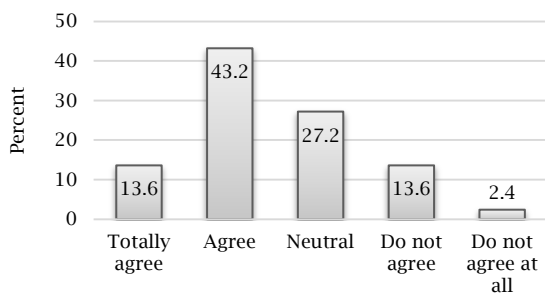
The social media Facebook is used by 30.4 percent of the total respondents, 28 percent use Instagram and other 28 percent use websites and 13.6 percent choose the option "Other".

**Figure 7.** Do you shop online at domestic or foreign firms?



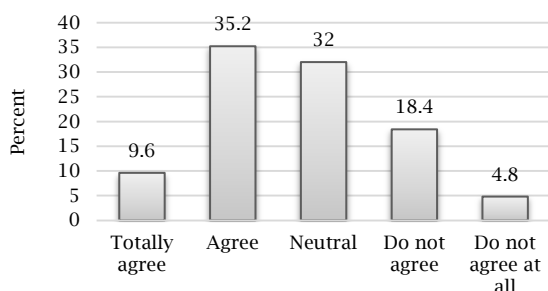
In Figure 7 we can see that 67.2 percent of the respondents have shopped online at domestic firms and 32.8 percent — at foreign firms. This percentage is a good base for further recommendations as domestic firms should shift their business from purely traditional to a hybrid one (traditional and online).

**Figure 8.** Has the habit you acquired during online shopping due to the pandemic influenced you to continue shopping online even after the pandemic?



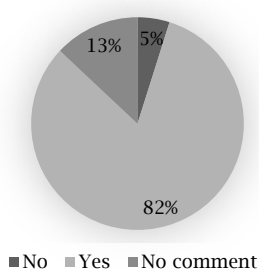
In Figure 8 we have the data about the habit respondents acquired during online shopping due to the pandemic. Thus, 43.2 percent of the respondents agree, 27.2 percent are neutral, 13.6 percent totally agree, other 13.6 percent do not agree and 2.4 percent do not agree at all.

**Figure 9.** Does the COVID-19 pandemic impact increasing your confidence in online shopping?



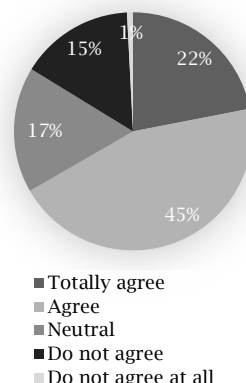
From the above figure, we can see that 35.2 percent of the respondents agree, 9.6 percent totally agree, 18.4 percent do not agree and 4.8 percent do not agree at all.

**Figure 10.** Do you think that the COVID-19 pandemic will impact doing business in general?



In Figure 10 we can see that almost 82 percent of the total number of the respondents think that the COVID-19 pandemic will impact doing business in general, no comment gave 13 percent and “No” answered only 5 percent.

**Figure 11.** Do you think that after the pandemic it is necessary for local businesses to develop new sales strategies and move from traditional sales to hybrid (traditional and online)?



From Figure 11 we can conclude that 45 percent agree and this is a good base for further recommendations that local business should develop new sales strategies and shift from a traditional to a hybrid model, 22 percent totally agree, 17 percent are neutral, 14 percent do not agree and only 1 percent do not agree at all.

**Table 3.** Reliability statistics of the conceptual variables

Cronbach's alpha	Cronbach's alpha based on standardized items	N of items
0.670	0.668	4

In our case of analysis, we have only four questions with a Likert scale that we can use for Cronbach's alpha analysis in a total of valid cases of 1230 or 98.4 percent. In our case, the Cronbach's alpha is 0.670 for the conceptual variables such as:

- Variable 1: *Has the COVID-19 pandemic imposed the need for online shopping?*
- Variable 2: *Has the habit you acquired during online shopping due to the pandemic influenced you to continue shopping online even after the pandemic?*
- Variable 3: *Does the COVID-19 pandemic impact increasing your confidence in online shopping?*
- Variable 4: *Do you think that after the pandemic it is necessary for local businesses to develop new sales strategies and move from traditional sales to hybrid (traditional and online)?*

**Table 4.** Pearson correlation matrix

	Var. 1	Var. 2	Var. 3	Var. 4	Var. 5	Var. 6
Var. 1	1					
Var. 2	0.338	1				
Var. 3	0.093	-0.088	1			
Var. 4	-0.164	-0.166	-0.137	1		
Var. 5	-0.104	-0.232	0.043	0.333	1	
Var. 6	-0.087	-0.175	-0.034	0.355	0.345	1

In our analysis of Pearson correlation matrix, we have included six variables:

- Variable 1: *Education level*
- Variable 2: *Family budget (in euro)*
- Variable 3: *Have you bought products online during the COVID-19 pandemic?*

Variable 4: *Has the habit you acquired during online shopping due to the pandemic influenced you to continue shopping online even after the pandemic?*

Variable 5: *Do you think that after the pandemic it is necessary for local businesses to develop new sales strategies and move from traditional sales to hybrid (traditional and online)?*

Variable 6: *Does the COVID-19 pandemic impact increasing your confidence in online shopping?*

The variable *Education level* is positively correlated with the variable *Family budget (in euro)* as it is expected that the higher the level of education, the higher the salary, thus the family budget. The Pearson coefficient of 0.338 shows a positive relationship. The variable *Education level* is positive but in a weak relationship with the variable *Have you bought products online during the COVID-19 pandemic?* at the level of the coefficient 0.093, thus the level of education did not impact the decision factor for buying online. The level of education is negatively correlated with the variables 4, 5 and 6, thus we can conclude that there is no relationship between the level of education and the habits during online shopping at all.

The second variable — *Family budget* — is negatively correlated with the variables 3, 4, 5, and 6, thus the family budget does not impact the consumer behavior during the pandemic. The variable *Have you bought products online during the COVID-19 pandemic?* is negatively correlated with the variable *Has the habit you acquired during online shopping due to the pandemic influenced you to continue shopping online even after the pandemic?* at the level of Pearson coefficient -0.137, thus we can conclude that consumer behavior during the pandemic do not impact the buyers' behavior in the near future.

The variable 3 is positive but in a weak correlation with the variable 5 at the level of 0.04 and also the consumers' confidence has increased during the online shopping process.

#### 4.2. Hypothesis testing

Based on the Pearson correlation, the variable *Has the habit you acquired during online shopping due to the pandemic influenced you to continue shopping online even after the pandemic?* is in a positive relationship with the variable *Do you think that after the pandemic it is necessary for local businesses to develop new sales strategies and move from traditional sales to hybrid (traditional and online)?* at the level of the coefficient 0.33, thus we can accept *H1*.

The variable *Has the habit you acquired during online shopping due to the pandemic influenced you to continue shopping online even after the pandemic?* is in a positive relationship with the variable *Does the COVID-19 pandemic impact increasing your confidence in online shopping?* at the level of the coefficient 0.35.

We can conclude that the habits of consumers during the pandemic for online shopping suggest the local businesses develop new sales strategies and move from traditional sales to hybrid (traditional and online) based on the Pearson correlation results, so we accept the *H2*.

Table 5. Chi-square tests

	Value	df	Asymptotic significance (2-sided)
Pearson chi-square	113.492 <sup>a</sup>	8	0.000
Likelihood ratio	115.687	8	0.000
Linear-by-linear association	9.235	1	0.002
N of valid cases	1250		

Notes: a — 0 cells (0.0%) have expected count of less than 5. The minimum expected count is 7.04.

In order to test *H3*, we go through a test of independence. In accordance with the results from asymptotic significance (2-sided) = 0.000 the conditions alpha is less than or equal to 0.05 are met, thus we can accept the *H3*.

#### 5. DISCUSSION

From the obtained results from the Pearson correlation, we conclude that the variable *Has the habit you acquired during online shopping due to the pandemic influenced you to continue shopping online even after the pandemic?* is in a positive relationship with the variable *Do you think that after the pandemic it is necessary for local businesses to develop new sales strategies and move from traditional sales to hybrid (traditional and online)?*, thus the habits of consumers during the pandemic regarding online shopping suggest for local businesses to develop new sales strategies and move from traditional sales to hybrid (traditional and online). And also the consumer behavior increases the confidence during the online shopping process.

At least the variable *Do you think that after the pandemic it is necessary for local businesses to develop new sales strategies and move from traditional sales to hybrid (traditional and online)?* is in a positive relationship with the variable *Does the COVID-19 pandemic impact increasing your confidence in online shopping?*, this means that confidence plays a crucial role for the after-COVID time period, thus people will continue with online shopping based on their confidence experienced during COVID-19 and this will impose the business to move from a traditional to a hybrid model including traditional and online sales strategies in order to meet the trade requirements.

#### 6. CONCLUSION

This study is very important due to the nature of the research. The main aim of this study is to analyze how the COVID-19 pandemic is changing the consumer behavior thus imposing changes in doing business, exactly how the business (the domestic as well foreign companies) will shift from traditional to online. In this study, broad literature has been consulted, thus the online questionnaire was well designed to meet the research aim. The questions were combined in their structure in order to conduct the analysis and hypotheses testing. The questionnaire was distributed online using social media and to get the responses we had to wait 4-5 months. The sample was randomly chosen. We do not find differences between countries in the analysis. Using Cronbach's alpha we can conclude that our conceptual variables fulfill the conditions to be

relevant. Also in regard to Pearson correlation, we find no relationship between the level of education and consumer behavior at all. We conclude that the COVID-19 pandemic imposed the need for online shopping, thus consumers were obliged to fulfill their basic needs via online shopping. The habits gained during the pandemic make people raise their confidence in regard to online shopping, thus it is of great interest and a great base for further recommendations. In line with our findings there is also a study by Puttaiah, Raverkar, and Avramakis (2020) that concludes among others that companies have invested in logistics and supply chains and widened their product ranges, attracted so large numbers of consumers and many of them were likely to continue to buy online for non-health reasons, such as convenience, time savings and wider product ranges. In this point of view, people will continue with online shopping, thus imposing for businesses to shift from purely traditional to a hybrid model in order to meet the consumers' needs. In line with our findings there is a study by Taha et al. (2021) that suggests that business managers should use social media to optimize the entire customers' experience at all different stages of the purchasing cycle, starting from

the problem analysis phase, then proceeding to information search, evaluation of alternatives, purchase, and post-purchase, thus for each of these stages, social media managers can choose the most effective social channel to allow potential buyers to take in the information they need to optimize their purchase decision, such as reviews, opinions from friends or experts, or influencers, encourage the use of e-commerce platforms and gather opinions on the post-purchase behaviour. Individuals and organizations cannot avoid the era of the Fourth Industrial Revolution (Industry 4.0) in any part of the world by utilizing the latest technological bases (Sarwani & Husain, 2021).

The main limitation of this study is that we do not have included into analysis the types of products and services when buying online. The study suggests for further study to focus on products and service differentiation in order to analyze also online shopping for different kinds of products and services. This study shed light on how the COVID-19 pandemic impacts the buying behavior thus impacting the business to shift from purely traditional to hybrid.

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