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Factor Influencing Buying Behavior in Organized Retailing through Social Media Marketing

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KEYWORDS

ABSTRACT:

Consumer
Buying
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Marketing Etc.

In this time, the social media sites are very much popular among different age groups of people. Everyone is spending hours on social sites. Several activities are performed through social media sites. Present study has been carried out in context of factor influencing buying behavior in organized retailing through social media marketing in east UP. After performing the several analyses various results have been drawn from the study which reflects the attitude of consumers towards buying activities done by social media sites. It is analyzed that Information seeking behavior is the major factor in online buying behavior and it is ranked first by respondents. The next major factor is perceived risk and it is ranked second by the respondents. The factors those ranked third and fourth by the respondents is user experience and trust. Present study clearly showed that the consumers who purchase product through social media sites are completely satisfied with their purchases and even they also motivate their friends to do shopping from the same sites from where they purchase. Therefore it is strongly suggested that retailers should satisfy their customers during shopping. This may result in addition of more customers.

1. Introduction

Social media is a trend that has changed the way people interact & connect all around the world (Miller et al., 2016). Social media (SM), on other hand, is not considered a new technique or strategy; it has been prevalent since dawn of human interaction. SM has had a significant impact on many facets of human connection, including business, in recent years (Edosomwan et al., 2011).

As evidenced by various features of ordinary communication patterns, social media channels have established themselves as one of most essential communication platforms. Statistics show that 75% of internet users visit a social networking site or blog when perusing the web (Johnston, 2010).

Despite the fact that phrase "social media" has a variety of meanings and is commonly used, it is susceptible to interpretation due to the sector's constant reinvention, it mostly refers to "social networking websites and applications." Most modern social media users engage with their peers through a number of channels, and many consumers interact with businesses and brands to learn



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more about their products or services or to take advantage of special deals (Korenich et al., 2014).

Because of the two significant and precise qualities of social media, which are interaction and ubiquity, social media has increased in prominence. Ubiquity is described as influence of new media on everyone in societies in which they are used, even though not everyone in the society is a target audience for such media. The continual savviness of interaction in relation to new media channels, i.e. the choice and access that media-based technologies provide to consumers. Another feature that distinguishes contemporary media from traditional mass media material and channels is their choice of source of interaction and source of sharing information with other persons (Kasturi & Vardhan, 2014).

Social media has become recognised as a trend-setter in themes ranging from politics, technology, and the environment to the business sector due to its huge speed, reach, and user-friendliness. In the sense that customers spread it, social media is basically self-promotional. Social media is a great marketing tool for organisations of all sizes due to its capacity to go viral (Xiang & Gretzel, 2010). Social media marketing is a relatively new concept that is quickly gaining hold as a valuable tool for businesses to engage with potential clients. Simply said, SM marketing is use of social media platforms to promote products, services, & overall companies. This method of marketing operations is an important component of online marketing that supplements conventional online promotion strategies, such as online advertising campaigns and email newsletters (Barefoot & Szabo, 2010).

Marketers have acknowledged the importance & utility of social media & have begun to include SM-based marketing strategies into their promotional campaigns & marketing plans in order to reach out to potential clients. Marketing intelligence, promotions, public relations, marketing communications, sentiment research, & customer and product management are all sub-disciplines that use SM (Tanuri, 2010).

As a result of this new marketing & outreach approach, new technologies are being created and expanded to improve the efficiency of commercial operations. The increase of analytic tools supplied by official social network sites benefits social media marketers. There are several platforms in the SM category, each with its own set of possibilities and advantages for marketing objectives. Because there is no one-size-fits-all strategy to social media, a plan must be tailored to guarantee that messages reach the intended recipients. As a result, social media methods must be investigated in order to increase likelihood of success with social media marketing (Hafele, 2011).

When compared to other forms of advertising, social media marketing is less expensive. It is inexpensive and aids in the creation of a profile on the most famous SM network. SM marketing aids in the establishment of a firm's brand name and assists the organisation in establishing itself as a market expert.



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As a result, connecting & talking with customers is more comfortable, & by making it easy for customers to contact the organisation, the organisations are able to respond to any requests and problems immediately. When it comes to using social media for marketing reasons, each firm has its own set of criteria. However, many of these requirements may be accomplished by employing the same marketing methods that are suited to a company's specific scenario (Bansal et al., 2014).

According to Internet Live Stats in India, total number of internet users in India is 840 million. India came in second place, trailing only China. The number of mobile Internet users in India has increased by more than 55% to 371 million by June 2016. According to a new survey by social marketing agency "We Are Social," sixty-five percent of India is still offline, but Indians are catching up. When it comes to internet user growth, India is among the top five nations in the world; whereas the global average is a paltry 19 percent, India is at 90 percent. Some milestones of the India in web, mobile, and social media usage are as below

- By 2022, India will have 840million overall Internet users (60 percent of the population), up from 357.1million (27 percent of the population) in 2017.
- By 2022, there will be 135.1million fixed Internet users in India (excluding mobile only), up from 164 million in 2017.
- By 2022, India will have 2.2 billion networked devices, up from 1.6 billion in 2017.
- By 2022, India will have 1.5 networked gadgets per capita, up from 1.2 in 2017.
- By 2022, 68% of all networked devices in India will be mobile-connected.
- In India M2M modules will account for 21% (463.4M) of all networked device by 2022, up from 11 percent (169.4 M) in 2017 (22.3% CAGR).
- Smart phones will account for 38 percent (829M) of all network device in 2022, up from 26 percent (404.1 million) in 2017 (15.5 percent CAGR).
- Connected TVs will account for 12 percent (263M) of all network device in 2022, up from 9 percent (137M) in 2017 (13.9% CAGR).
- In India, cell phones would use 17.5 GB per month on average, up from 3.5 GB in 2017.
- Tablets in India will average 6.3 GB per month, up from 2.6 GB in 2017.
- In India, PCs will use 35.3 GB per month on average, up from 19.5 GB in 2017.
- Connected 4K TVs in India would consume 4.2 GB per month, up from 0.4 GB in 2017.

According to a research by Internet & Mobile Association of India (IA MAD), 66 percent of 180 million internet users in metropolitan India utilize social



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media sites on a daily basis. The most common social media activities include keeping one's own virtual profile on sites like Facebook & Twitter, posting & sharing an update, and responding to anything a friend has done. While college students (33%) make up biggest group of active social media users in India, working women & non-working women account for only 7% & 11% of that user population, respectively."

Organised Retailing

There has always been controversy concerning organised retail. Scholars vary in their explanations of organised retailing. For example, some academics have specified huge scale, current format, and organised approach. These three words, however, do not have to have the same meaning. The word "large scale" relates to the scale of operation of a retail business managed through a chain of locations, whereas the term "self-services" defines a contemporary model. Third, organised retail, which is a blend of the previous two, meaning a big size chain shop that is run, employs contemporary management practises, and is extremely likely to be self-service in character.

Furthermore, organised retailing refers to the trading operations of licenced retailers, those who have registered for sales tax, income tax, & so on (GST), such as corporate-backed hypermarkets & retail chains, as well as privately-owned major retail firms. According to various projections, the percentage of organised retail will increase to 24 percent by 2020. (IBEF, March 2015). McKinsey & Company (2008) characterised organised retailing as "a network of identically branded outlets with aspects of self-services". The businesses or places of employment where the working conditions are consistent and employees have reliable employment. They are registered with government & must adhere to norms & restrictions outlined in numerous laws such as Factory Act, Minimum Wage Act, Payment of Gratuity Act, Shops & Establishments Act, & so on.

2. Literature Review

According to Jordan (2018), executing effective social media marketing (SMM) methods to attract clients is a key issue for business owners. They focused on small business shippers' use of web-based entertainment promotion (SMM) to connect with their customers. Members used SMM systems and virtual entertainment stages to interact with clients, according to the findings of this study. Because internet marketing increased brand recognition and consumer perception, company owners should use social media to advertise and disseminate product information.

According to Komodromos et al. (2018), online shopping is gradually but steadily increasing popularity among internet users all over the world.



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Organizations may be questioned about the items they want to provide and how they want to sell them in order to establish an e-sales strategy. Few e-stores successfully sell their product ranges, while others frequently fail to do so. Several businesses contemplating online retailing should determine if their products are suited for sale through an online retail platform, which of many online platforms would be the best fit, and whether buyers would buy these products through an online medium.

According to Kawaf and Istanbulluoglu (2019), because virtual entertainment advertising is too important to be left to the promoting office, it is suggested that the whole organization take a holistic approach to resolving the issue. According to research, Facebook users join pages for four primary reasons: socialization, amusement, self-status seeking, and knowledge seeking. This means that users change their behavior in order to present themselves in the best light possible. Consumers generate sponsored content on Facebook to improve their profile page self-presentation. Consumers, according to these studies, prefer to contact with certain companies while ignoring others. Because of the nature of fashion and its link with identity, social interactions, and self-presentation, traditional social media activities were demonstrated to be less successful.

According to Nash (2019), high-street fashion retail is a vibrant and forward-thinking sector eager to embrace new technology. As fast fashion and large online-only businesses develop, the sector is undergoing a massive transformation. As a market that is always changing, the increase in buyer interest and growing customer assumptions has accelerated this cycle. Nash (2019) conducted research to determine how much social media (SM) platforms influence Generation X and Y customers' retail fashion buying decisions. There are several elements at work, both internal & external, that influence customers' decisions & perceptions of high-end fashion businesses, and the use of online entertainment further reinforces these effects (SM). According to the study, the impact of these platforms on consumer choices will only grow in proportion to number of people actively using them, although social media is not the only source that influences their purchasing decisions.

According to Cho and Son (2019), social connection is the feeling of belonging and attachment that emerges during close interpersonal relationships. The social connectivity through social media that separates e-commerce clients from social commerce consumers. Individual customers in social commerce form social relationships with companies and other customers and utilize those ties to share & support their pre-buy, buy, & post-purchase experiences.

Cho and Son (2019) investigated the role of social connectivity in predicting customer intentions to adopt social commerce for garment purchases. The TAM is used as a theoretical framework in this investigation. The proposed model demonstrated that social connectivity has a significant influence on a person's



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judgment of something's utility or enjoyment in social commerce. According to study, due to popularity of social media, vendors and service providers have been able to extend their businesses through social commerce. As a result of social connections on social media platforms, users are more likely to build positive relationships with businesses or brands, which increases their favorable opinions and intentions to use social commerce in clothes shopping.

As a consequence, Rungsrisawat et al.(2019) performed study to identify key factors influencing motivation for online purchases. There is a positive relationship b/w online shopping behavior & perceived benefit, which aids in development of more pleasant online purchase behavior. Furthermore, perceived risks are negatively associated with online purchasing behavior, but psychological factors such as trust are positively associated with it.

Tuten (2020) stated that the current and trending ingredient in company is social media marketing. As a result of use of social media, approaches used to market products and services have been completely altered. These sorts of marketing strategies have really made firms embrace feedback, user-driven remarks, and the necessary ideas from their consumers by employing weblog services, recent photographs, and user-based ratings. This leads to the improvement of their companies and the provision of services in order to respond to client wants in a highly focused manner. As a result of such media, commercials and marketing have been reported to be completely altered. Social media marketing is primarily concerned with exploiting people's natural communication channels in order to create connections with them and meet their expectations. Several firms are using social media platforms to generate positive word of mouth about themselves & their products in order to suit demands of consumers.

Sharmaet al. (2021) said that internet & Social Media (SM) have a significant impact on "consumer" purchase intent in the digital age. Moreover, SM has considerably expanded the garment business. "Word of Mouth" (WOM), widely regarded as an advertising tool that is powering the clothing industry, has been rapidly developing through social media networks as well, with an ever-increasing user base. SM has grown into a filtered information route through which many eyeballs travel each minute, making it a valuable tool for clothing retailers. The clothes businesses are developing their relationships with "costumers," & because majority of SM users are young, marketing efforts centered on A new generation of customers is being introduced to the world of luxury products via SM. There are various social media events for businesses that may help decrease misconceptions and prejudices about firms while also increasing brand value via the exchange of information and ideas among online customers.

According to Dwivedi et al. (2021), firms use a number of social media platforms for social media marketing. This marketing may provide major benefits to merchants by boosting brand communication & service interactions.



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Such marketing methods may even be advantageous after a transaction has been completed. One of the many benefits of using virtual entertainment for company is the possibility to engage with clients. Because of internet entertainment, the way people communicate and get criticism has shifted dramatically. In today's increasingly competitive industry, businesses are reaping the benefits of social media. Marketing messaging placed appropriately within engaging blog entries are a wonderful approach to market the company. Social media improves brand awareness while also allowing businesses to tell customers about the products and services they provide.

Dolega et al. (2021) observed that social media has emerged as a critical digital marketing tool for promoting company products and maximizing revenues. Dolega and colleagues, academics working for one of the UK's major online retailers, have connected social media involvement with organizational success (2021). According to the review's key findings, there is no substantial rise in product orders or income as a result of using online entertainment. On the other hand, increased use of web-based entertainment results in much greater orders & deal pay, with Facebook emerging as best medium. The effectiveness of web-based entertainment advertising varies according on the complexity, cost, & brand status of the item under consideration.

According to Youn etal. (2021), while many retailers struggled financially as a result of COVID19, those with a strong ecommerce business was able to survive. According to threat assessments, consumer's attitudes & subjective norms about channel switching are defined by their judgments of the severity of the COVID-19 danger. When it came to switching channels to online merchants, consumers' perceptions and subjective standards affected their behavioral intentions, but behavioral control had minimal impact on their decision.

According to Wibowo (2021), social media platforms are important in marketing tactics established by marketers. The researchers analyzed social media marketing activity and customer experience to measure consumer relationship quality, which influences consumer behavior in terms of loyalty, involvement, and buy intention. According to the findings, social media marketing efforts and customer experience have a substantial impact on consumer behavior.

Pallavi Verma (2022) concentrated their efforts on broadening existing understanding of such occurrences in the marketing profession. Social media platforms captivate people all around the world. As a result, businesses are beginning to see such technology as a more beneficial way to interact with customers. As a result, the major purpose of their research is to review &evaluate previous research in disciplines of social media marketing. By analyzing around 138publications on role of social media marketing, consumer behavior, &consumer decision making, their study provides an overview of key



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themes &trends covered in pertinent research. This paper also examines the most widely utilised research methodologies for analysing the important concerns of social media marketing.

3. Research Methodology

The current study is based on descriptive and exploratory research. The research design were chosen to examine impact of social media on buying behaviour in eastern Uttar Pradesh. A detailed questionnaire was designed for this research project, and the researcher collected primary data. A stratified random selection method were employed to conduct the survey. To conduct this research study, 500 respondents have been surveyed among the different representative cities of east UP. 100 respondents have been surveyed from each city respectively. Data has been collected from different localities of east UP as Jaunpur, Ghazipur, Varanasi, Mirzapur and Allahabad. After the data collection, data is placed in tabular format and thus analyzed to get requisite results. Bar charts and Pie charts have been evolved to represents the data, their relations and comparisons. The sample t-test used for significant difference between two independent group means.

Data Analysis

Table 1: Information Seeking Behavior

| SN | Statements | Strongly Disagree | | Neutral | Agree | Strongly Agree |
|----|--|----------------------|---------------|--------------|----------------|-------------------|
| 1 | Uses of Social Media Sites to Check out Best Deals/Discounts | 11 (2.29) | 60 (12.00) | 22 (4.43) | 206 (41.14) | 201 (40.14) |
| 2 | Search Information through Social Media | 11 (2.29) | 63 (12.57) | 34 (6.71) | 256 (51.29) | 136 (27.14) |
| 3 | Comparison of Products/ Brands through Social Media | 19 (3.71) | 71 (14.29) | 34 (6.71) | 246 (49.29) | 130 (26.00) |



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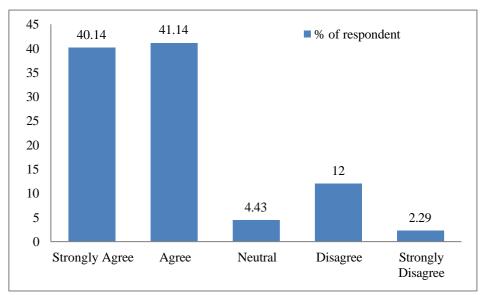


Fig. 1: Uses of Social Media Sites to Check out Best Deals/Discounts

Table 1 and figure 1 stated that 41.14% respondents were agreed and 40.14% were strongly agreed that before making online shopping decision, they use these social media sites to check out best deals/discounts available. Whereas 2.29% respondents were strongly disagreed, 12.0% were disagreed, and 4.4% were neither agreed nor disagreed.

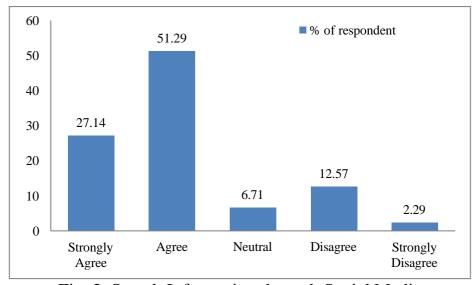


Fig. 2: Search Information through Social Media

The table 1 and figure 2 stated that 2.29% respondents were strongly disagreed, 12.57% were disagreed, and 6.71% respondents were neither agreed nor disagreed, while 51.29% respondents were agreed and rest 27.14% respondents were strongly agreed that they do search complete information about the product/brand category through social media sites.

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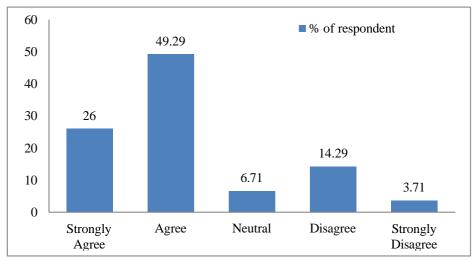
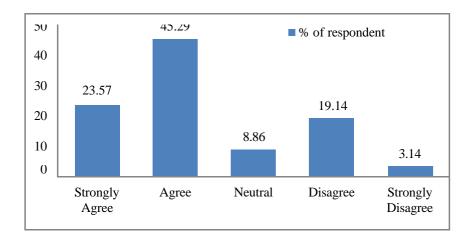


Fig. 3: Comparison of Products/ Brands through Social Media

The results of table 1 and figure 3 showed that only 3.71% respondents were strongly disagreed, while 14.29% were disagreed, 6.71% were neither agreed nor disagreed, whereas 49.29% respondents were agreed and rest 26.00% were strongly agreed that they do compare different products/ brands on social media sites before making their online shopping decision.

Table 2 "Perceived Risk" in online buying / Shopping

| SN | Statements | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|----|---|----------------------|----------------|---------------|----------------|-------------------|
| 1 | Low Financial Risk in Online buying | 16 (3.14) | 96 (19.14) | 44 (8.86) | 226 (45.29) | 118 (23.57) |
| 2 | Low Wasting Time in Information Searching through Social Media | (3.71) | 103 (20.57) | 81 (16.29) | 229 (45.86) | 68 (13.57) |
| 3 | Low Probability of Leaking Privacy Information through Social Media | 22 (4.43) | 126 (25.14) | 51 (10.29) | 236 (47.14) | 65 (13.00) |





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Fig. 4: Low Financial Risk in online buying

This declarative Table 2 and figure 4 were framed after talking to the respondents about the perceived risks in online buying / shopping. All respondents had different opinions as can be seen here that 3.14% were strongly disagreed, 19.14% were disagreed, 8.86% were neither agreed nor disagreed, while 45.29% respondents were agreed and rest 23.57% were strongly agreed that when they update themselves through social media sites, they believe that there is a low financial risk in online buying.

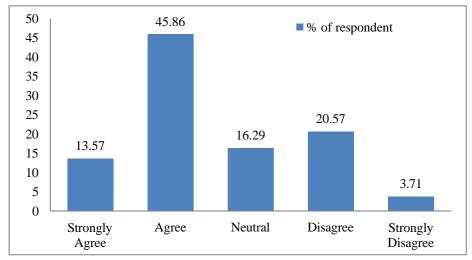
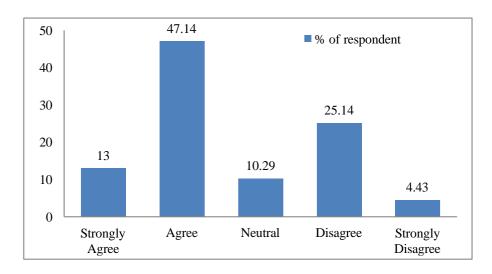


Fig. 5: Low Wasting Time in Information Searching through Social Media

From the above table 2 and figure 5 it has been observed that 45.86% respondents were agreed and 13.57% respondents were strongly agreed that probability of wasting of time for searching information through social media platforms is low. While that 3.71% respondents were strongly disagreed, and 20.57% were disagreed. 16.29% were neither agree nor disagree with this statement.





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Fig. 6: Low Probability of Leaking Privacy Information through Social Media

The above table 2 and figure 6 are an interesting allure of the number of respondents who think that online shopping is safe. 4.43% respondents were strongly disagreed, 25.14% were disagreed, and 10.29% were neither agreed nor disagreed with this statement, while 47.14% respondents were agreed and 13.00% were strongly agreed i.e. probability of leaking privacy information in purchasing through social media platforms is low.

Table 3 "Trust" in online buying / shopping

| | | | <u> </u> | 11 0 | | |
|----|--|-------------------|----------------|---------------|----------------|-------------------|
| SN | Statements | Strongly Disagree | | Neutral | Agree | Strongly Agree |
| 1 | Trustworthiness of Friends | 7 (1.43) | 140 (28.00) | 66 (13.29) | 228 (45.57) | 59 (11.71) |
| 2 | Reliability of Social Media | 7 (1.43) | 99 | 52 (10.43) | 251 (50.29) | 90 (18.00) |
| 3 | Trust In Shopping Through Social Media | 19 (3.71) | 121 (24.14) | 41 (8.29) | 238 (47.57) | 81 (16.29) |

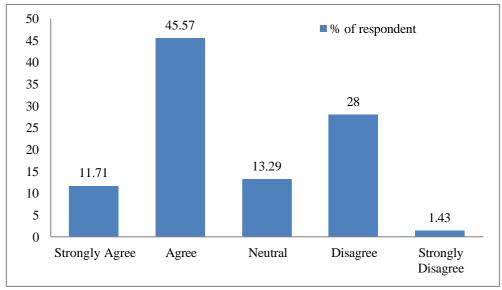


Fig. 7: Trustworthiness of Friends

The table 3 and figure 7 take account of respondents views that do they trust their friends who use these social media sites. Conclusions drawn from the study show that 1.43% respondents were strongly disagreed, 28.00% were disagreed, and 13.29% were neither agreed nor disagreed with this statement, whereas 45.57% respondentswere agreed and remaining 11.71% were strongly agreed with statement

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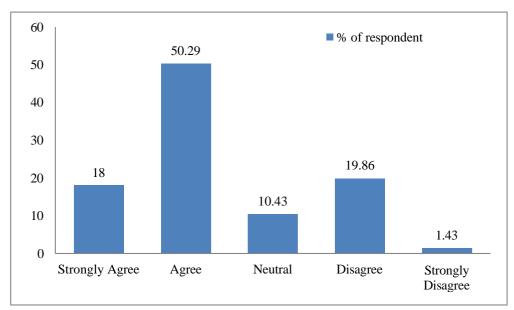


Fig. 8: Reliability of Social Media

The table 3 and figure 8 are an acclamation of the fact that respondents having trust in the sites they visit. Survey results showed that 1.43% respondents were strongly disagreed, 19.86% were disagreed, and 10.43% were neither agreed nor disagreed with this statement. 50.29% respondents were agreed and remaining 18.00% were also strongly agreed with the statement.

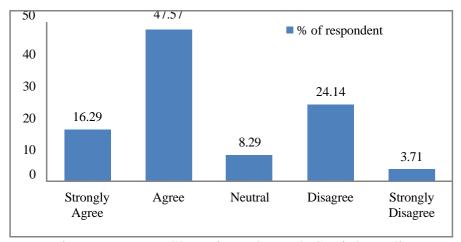


Fig. 9: Trust In Shopping Through Social Media

From the above table 3 and figure 9 it has been observed that respondents feel more confident when they do purchasing through social media sites. 3.71% respondents were strongly disagreed, 24.14% were disagreed, and 8.29% were neither agreed nor disagreed with this statement. 47.57% respondents were agreed andrests 16.29% were strongly agreed with the statement.

Table 4: User Experience



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| SN | Statements | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|----|--|-------------------|----------------|---------------|----------------|-------------------|
| 1 | Increases Interest in online buying | 16 (3.29) | 81 (16.14) | 30 (6.00) | 224 (44.86) | 149 (29.71) |
| 2 | Helpful to take better online buying decisions | 16 (3.29) | 76 (15.29) | 49 (9.71) | 271 (54.29) | 87 (17.43) |
| 3 | Increase in Happiness | 22 (4.43) | 116 (23.29) | 68 (13.57) | 200 (40.00) | 94 (18.71) |

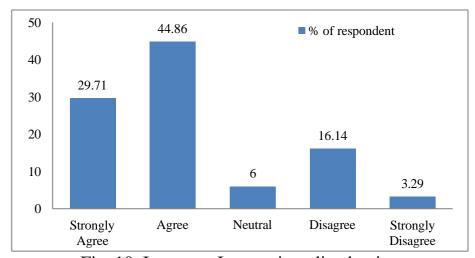


Fig. 10: Increases Interest in online buying

Table 4 and figure 10 showed the agreement of respondents that their buying interest elevated after using sites. Results drawn from the study showed that 3.29% respondents were strongly disagreed, 16.14% were disagree, and 6.00% were neither agreed nor disagreed with the statement. 44.86% respondents were agreed and 29.71% were strongly agreed with statement.

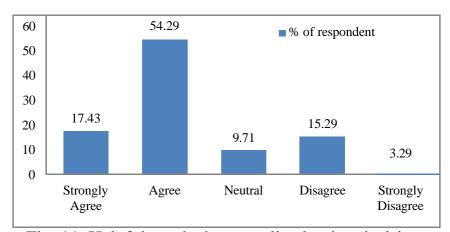


Fig. 11: Helpful to take better online buying decisions

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Table 4 and figure 11 clearly showed that these platforms helped the respondents in their online buying decision making. The table indicates that 3.29% respondents were strongly disagreed, 15.29% were disagreed, and 9.71% were neither agreed nor disagreed with this statement, while 54.29% respondents were agreed and 17.43% were strongly agreed with this statement.

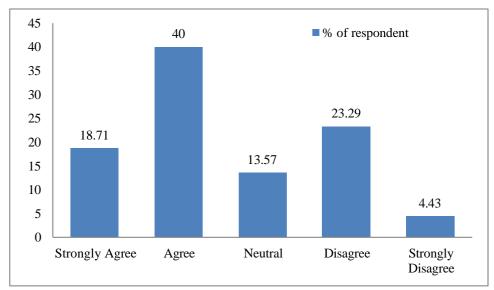


Fig. 12: Increase in Happiness

The table 4 and figure 12 are applicable to the fact that do they feel delighted after making such online purchases. Conclusions drawn from the study showed that 4.43% respondents were strongly disagreed, 23.29% were disagreed, and 13.57% were neither agreed nor disagreed, while 40.00% respondents were agreed and rest 18.71% were strongly agreed with this statement.

Hypothesis Testing

HO₁: There is no significant difference of social media sites on online and offline buying behavior.

HA₃: There is a significant difference of social media sites on online & offline buying behavior.

Table 5: Group Statistics

| Group | \mathbf{N} | Mean | SD | Std. Error Mean |
|--------------------------|--------------|-------|-------|-----------------|
| Online Buying Behaviour | 500 | 3.608 | 0.743 | 0.027 |
| Offline Buying Behaviour | 500 | 3.214 | 1.038 | 0.038 |

Table 6: Difference between online buying behavior and offline buying behavior

| Independent sample test | | | | | |
|-------------------------|------------------------------|--------|--|--|--|
| Levene | t test for equality of means | Result | | | |



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| | s test for equalit y of varianc e | | | | | | | | |
|-------------------------------|--|-----------|-----------|-------------------|-------------------------|-----------------------------|--------------------------------|--------------------------------|---------|
| | F | t | Df | Sig.(2taile d) | Mean difference e | Std error differenc e | confi inter the diffe | 5% Idence val of he rence Uppe | |
| Equal variance s assume d | 1.511 | 4.04 5 | 498 | 0.000 | 0.251 | 0.063 | 0.128 | 0.373 | Rejecte |
| Equal variance s not assume d | | 4.17 | 306. 5 | 0.000 | 0.251 | 0.061 | 0.133 | 0.36 | d |

An independent t-test has aim to compare online buying behavior and offline buying behavior. Above table shows that the sig. value of online & offline buying behavior is 0.000 which is less than 0.05. It indicates that null hypothesis is rejected. From above discussion it has been concluded that there is a significant difference of social media sites Facebook, Twitter, You tube, Blogs, Google+, & Pinterest on online and offline buying behavior.

4. Conclusion

In present era, social media sites are very much popular among different age groups of people. Everyone is spending hours on these social sites. Several activities are performed through these social media sites like brand promotions, customers reviews, business promotions, political promotions, news spread and networking too. Present study has been carried out in context of factor influencing buying behavior in organized retailing through social media marketing. After performing the several analyses various results have been drawn from the study which reflects the attitude of consumers towards buying



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activities done by social media sites. It is evident from the study that online buying behavior have more weighted than offline buying behavior. It indicates that respondents give more weight age to online shopping and they are happier than those respondents who do offline shopping. It is also analyzed that Information seeking behavior is the major factor in online buying behavior and it is ranked first by respondents. The next major factor is perceived risk and it is ranked second by the respondents. The factors those ranked third and fourth by the respondents is user experience and trust.

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