

Consumer Behaviour towards Online and in-Store Shopping of Apparel in Bangalore

Ravi Kumar

RV Institute of Management, Bengaluru, India

Purpose-- The rapid expansion of digital technology and widespread internet penetration has significantly transformed the retail landscape in Bengaluru—India's leading technology hub. This study investigates consumer behaviour towards online and in-store apparel shopping among residents aged 18–45 who purchased apparel within the past six months. It analyses how demographic factors (gender, age, occupation, income) and experiential variables (product availability, store environment, ease of digital platforms, and social media influence) shape channel preference, providing actionable insights for retailers seeking to design effective omnichannel strategies in an increasingly dynamic retail environment.

I. INTRODUCTION

The dramatic growth of digital technology with the mass penetration of internet is a significant transforming factor in the retail sector in India and especially in metropolitan cities like Bengaluru. Known as the technology centre of the country, Bengaluru is home to a vibrant and diverse consumer base that is becoming more and more exposed to both traditional retail formats and modern e-commerce platforms. This has resulted in the creation of a two-channel retailing environment in the apparel industry in which both online and brick-and-mortar stores co-exist, each having a unique influence on consumer behaviour (Titiloye, 2023; Axhausen, 2018).

Online shopping platforms offer numerous benefits, including convenience, large product diversity, competitive pricing, and the ability to shop at any time and place. Features such as customer reviews, easy return policies, and customised suggestions make online apparel shopping especially appealing to younger consumers (McCormick, 2018; Paulins, 2015). The increasing proliferation of smartphones has further reinforced the tendency of consumers to adopt digital purchasing behaviours (Eriksson, 2017).

Although e-commerce has been growing, physical retail stores still retain their relevance. Experiential advantages of in-store shopping include the opportunity to touch and sample products, instant purchase, and direct contact with sales staff. These aspects enhance perceived product quality, satisfaction, and trust—qualities that are difficult to replicate online (Rathee & Rajain, 2019; Moury, 2020).

Impulse buying is also more prevalent in physical stores due to environmental stimuli and sensory engagement (Vinish et al., 2017).

Demographic and behavioural factors such as age, income level, lifestyle, brand consciousness, and technological familiarity shape consumer preferences in a city like Bengaluru (Dhiman et al., 2018; Yadav, 2019). The COVID-19 pandemic further accelerated online shopping adoption and promoted hybrid shopping behaviours combining both online and offline experiences (Arruda, 2020; Hamidi, 2020).

This study focuses on consumers in Bengaluru aged 18–45 years who have purchased apparel in the last six months, examining the motivations and behaviours related to both online and in-store shopping. The insights generated aim to assist retailers in creating effective omnichannel strategies, enhancing customer interactions, and remaining competitive in an ever-changing retail landscape (Jebararajakirthi, 2021; Trivedi, 2023).

II. REVIEW OF LITERATURE

The shopping experience for apparel has changed considerably with the advent of the internet, with online and in-store shopping becoming deeply intertwined. Digital platforms have transformed consumer-channel interaction rather than replacing traditional retail. Studies indicate that consumers no longer experience online and offline shopping as mutually exclusive but as complementary experiences. Titiloye (2023) notes that COVID-19 accelerated online shopping for non-essential goods like clothing, while reinforcing consumers' reliance on both channels simultaneously. Maat (2020) and Axhausen (2018) similarly show hybrid shopping behaviour where consumers browse online and purchase in-store, or vice versa.

Convenience, variation, and accessibility emerged as key drivers of online shopping, particularly among younger consumers. Matthew (2015) identified rapid growth in online apparel shopping in India, while Paulins (2015) found that college students are especially prone to online shopping due to digital familiarity.

McCormick (2018) demonstrated that online presentation quality—design, visualisation, user interface—significantly influences consumer behaviour, indicating that online shopping is an experience-driven activity beyond mere convenience.

Despite e-commerce growth, physical stores remain dominant in the retail landscape. Moury (2020) revealed that visual display and merchandising play a significant role in affecting purchasing behaviour, particularly among women. Vinish et al. (2017) highlighted that store ambience, layout, and environmental cues drive consumer purchases. Rathee and Rajain (2019) introduced the concept of 'need of touch,' observing that many buyers prefer in-store shopping to physically assess products—especially for clothing, which is an experience good.

Impulse buying behaviour differs between channels: physical stores stimulate impulsive purchases through sensory cues, while online platforms drive impulse buying through social media, targeted promotions, and advertisements (Aragoncillo, 2017; Husnain, 2019). Demographic and psychological factors—including age, income, lifestyle, and gender—also shape shopping preferences (Dhiman et al., 2018; Trivedi, 2023). Eriksson (2017) noted that not all consumers fully adopt mobile shopping, underscoring the heterogeneity of technology adoption.

Research has also highlighted the complex, interrelated nature of online and offline shopping behaviours. Zhai et al. (2016) found that consumers often research online before purchasing in-store, while Colacxo et al. (2021) found that shopping patterns vary by daily habits. Jebararajakirthy (2021) emphasised that consumers switch channels based on perceptions, needs, and product type. On the business side, Llewellyn et al. (2016) examined in-store technology enhancements, while Mangiaracina et al. (2016) addressed environmental implications of retail logistics across channels.

III. RESEARCH GAP

Despite the breadth of existing literature on consumer behaviour, significant gaps remain. Most studies do not examine behaviour at the regional level, particularly for rapidly developing cities like Bengaluru, which possesses a unique consumer culture shaped by its technology-centric population. Existing research also insufficiently addresses the tactile dimensions of apparel shopping—such as feel, fit, and trial—that remain critical to purchase decisions.

The moderating role of occupation on apparel shopping channel preference—distinct from other demographic factors—remains critically underexplored.

Similarly, hybrid shopping patterns (e.g., researching online and purchasing in-store, or vice versa) and the influence of locally tailored marketing on purchase intent have not been adequately studied. These gaps underscore the need for region-specific empirical research into consumer shopping preferences in Bengaluru, taking into account local culture, technological context, and the evolving retail landscape.

IV. RESEARCH METHODOLOGY

A. Research Design

A Descriptive Research Design with a quantitative approach was adopted to examine consumer preferences without variable manipulation. This design provides a clear picture of current attitudes, opinions, and behaviours while identifying how various factors influence shopping channel choice.

B. Research Approach

A quantitative research approach was employed through a structured questionnaire. Responses were measured and analysed statistically to ensure reliable results that accurately reflect prevailing consumer trends and allow hypothesis testing.

C. Research Hypotheses

The following hypotheses were formulated to examine the relationship between demographic/experiential variables and shopping channel preference:

- *Hypothesis 1 (Gender):* H_0 — There is no significant difference between gender and consumer preference towards online or in-store shopping of apparel. H_1 — There exists a significant difference in gender and consumer preference towards shopping channel.
- *Hypothesis 2 (Age):* H_0 — There is no significant difference between age and consumer preference towards online or in-store shopping. H_1 — There is a significant divergence between age and consumer preference.
- *Hypothesis 3 (Occupation):* H_0 — There is no significant difference between occupation and consumer preference towards shopping channel. H_1 — There is a significant variation in occupation and consumer preference.
- *Hypothesis 4 (Income):* H_0 — There is no significant difference between income and consumer preference towards shopping channel. H_1 — There is a significant difference between income and consumer preference.

- *Hypothesis 5 (Influencing Factors):* H_0 — Product availability, store environment, ease of online platform use, and social media influence do not significantly influence consumer preference. H_1 — These factors have a significant effect on consumer preference between online and in-store shopping.

D. Research Instrument

A structured questionnaire was used to collect primary data, comprising six sections:

- *Shopping Preference:* establishes whether respondents prefer online or in-store shopping and the reasons for their preference
- *Product and Service Availability:* examines accessibility of products across both channels
- *Store Environment and Experience:* assesses perceptions regarding in-store ambiance and experience
- *Ease of Use:* evaluates the usability of online shopping platforms
- *Social Media Influence:* examines the role of social media in purchase decisions

All items were measured on a 5-point Likert scale ranging from Strongly Disagree (1) to Strongly Agree (5).

E. Sampling Design

Stratified random sampling was employed to ensure proportional representation across gender, age groups (18–25, 26–35, 36–45), occupational categories (student, professional, business owner, homemaker), and income brackets (below ₹25,000 to above ₹1 lakh). The sampling unit comprised residents of Bengaluru aged 18–45 who had purchased apparel in the past six months. The final sample comprised 316 valid respondents, drawn from a target of 385, providing results with a small margin of error.

F. Tools for Data Analysis

IBM SPSS was used for all statistical analysis:

- *Independent Sample T-test:* to assess gender differences in shopping preference
- *One-Way ANOVA:* to examine differences across age, occupation, and income groups
- *Multiple Linear Regression:* to measure the predictive impact of experiential factors on channel preference

G. Limitations of the Study

- *Geographical Limitation:* findings are specific to Bengaluru and may not be generalisable to other cities or regions

- *Time Constraint:* the study captures a cross-sectional snapshot and may not reflect long-term behavioural changes
- *Response Bias:* self-reported data may not fully reflect actual shopping behaviour
- *Consumer Behaviour Volatility:* rapidly evolving technology and market trends may render some findings dated

V. HYPOTHESIS TESTING AND RESULTS

A. Hypothesis 1: Gender → Shopping Preference

An Independent Sample T-test was conducted to examine whether gender influences shopping channel preference.

TABLE I
GENDER TO SHOPPING PREFERENCE (INDEPENDENT SAMPLE T-TEST)

Gender	Mean Value	T Value	Significance Value
Male	3.70	-1.276	.507
Female	3.79	-1.291	—

The analysis reveals no statistically significant difference between gender and shopping channel preference ($p > 0.05$). Both male and female consumers exhibit similar dual-channel shopping behaviour. The null hypothesis is accepted: gender does not significantly influence shopping preference.

B. Hypothesis 2: Age → Shopping Preference

A One-Way ANOVA was conducted to examine whether age influences shopping channel preference.

TABLE II
AGE TO SHOPPING PREFERENCE (ONE-WAY ANOVA)

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.629	4	.407	1.224	.301
Within Groups	103.476	311	.333	—	—
Total	105.105	315	—	—	—

The findings indicate no significant difference across age groups in their preference to shop online or in-store ($p > 0.05$). Despite younger consumers being more technology-savvy, usage of both channels is balanced across all age groups. The null hypothesis is accepted: age is not a significant predictor of shopping channel preference.

C. Hypothesis 3: Occupation $\rightarrow$ Shopping Preference

A One-Way ANOVA revealed a statistically significant relationship between occupation and shopping preference ($p < 0.05$).

TABLE III
OCCUPATION TO SHOPPING PREFERENCE (ONE-WAY ANOVA)

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	8.538	3	2.846	9.195	.000
Within Groups	96.568	312	.310	—	—
Total	105.105	315	—	—	—

Occupation is the sole significant demographic predictor of shopping channel preference. Students prefer online platforms for convenience and discounts; working professionals balance channels based on time constraints; business owners exhibit stronger in-store orientation. The null hypothesis is rejected: occupation significantly influences shopping preference.

D. Hypothesis 4: Income $\rightarrow$ Shopping Preference

A One-Way ANOVA found no significant relationship between income level and shopping preference.

TABLE IV
INCOME TO SHOPPING PREFERENCE (ONE-WAY ANOVA)

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.919	4	.480	1.446	.219
Within Groups	103.186	311	.332	—	—
Total	105.105	315	—	—	—

Consumers across all income brackets exhibit similar channel preferences, reflecting the democratisation of online access, widespread discount culture, and value-driven shopping behaviour. The null hypothesis is accepted: income is not a significant factor in shopping channel preference.

E. Hypothesis 5: Influencing Factors $\rightarrow$ Shopping Preference (Regression Analysis)

Multiple Linear Regression was used to quantify the predictive impact of four experiential factors on consumer channel preference.

Model Summary:

TABLE V
REGRESSION MODEL SUMMARY

Model	R	R Square	Adjusted R Square	Std. Error of Estimate
1	.716	.513	.506	.45736

The regression model is statistically significant ($p < 0.05$) and explains 51.3% of the variance in consumer channel preference ($R^2 = 0.513$). Ease of use of online platforms and product & service availability are the strongest positive predictors. Social media influence carried a counterintuitive negative coefficient, indicating possible ad-fatigue or mistrust of sponsored content among Bengaluru consumers. Store environment did not reach significance in the final model. The null hypothesis is rejected: these experiential factors significantly influence consumer channel preference.

Regression Summary ($R^2 = 0.513$ — these factors explain 51% of why people choose online vs. in-store)

Ease of Use → Strongest positive driver

Product Availability → Also significant positive driver

Social Media → Surprisingly negative impact (possible ad-fatigue)

Store Experience → Not significant in the final model

VI. FINDINGS

- Most consumers in Bengaluru demonstrate hybrid shopping behaviour, using both online and in-store channels situationally rather than showing exclusive loyalty to either mode.
- Online shopping is preferred for convenience, discounts, product variety, and home delivery; in-store shopping is preferred for physical product verification, fit assessment, and the overall shopping experience.
- Price, product quality, and brand reputation are the primary factors influencing purchase decisions across both channels.
- Online shoppers are most influenced by promotional offers and discounts, while offline shoppers prioritise product fit, fabric quality, and personalised service.
- Younger consumers (18–35 years) show a greater inclination towards online shopping, while older consumers place greater value on trust and reliability in traditional retail.
- Women tend to engage in apparel shopping more frequently than men across both channels.
- Technological advancements and mobile applications have enhanced the convenience of online shopping, increasing its acceptability across demographic groups.
- Key concerns for online shopping include product authenticity, sizing accuracy, and delivery delays; for in-store shopping, key concerns include crowding, time constraints, and difficulty in locating products.

VII. SUGGESTIONS

- Retailers should adopt an omnichannel approach to seamlessly integrate online and offline shopping experiences.
- Enhance online stores through accurate product descriptions, comprehensive size guides, and robust authenticity assurances.
- Improve in-store experience with superior customer service, improved store layout, and reduced waiting times.

- Leverage social media and influencer marketing judiciously to attract and engage customers, particularly given evidence of ad-fatigue among Bengaluru consumers.
- Offer personalised product recommendations, customer loyalty programmes, and targeted promotions to enhance customer retention.
- Strengthen logistics by offering fast delivery options and efficient return policies to build consumer trust in online channels.

VIII. CONCLUSION

This research finds that consumers in Bengaluru exhibit predominantly hybrid shopping behaviour, selecting channels situationally based on product type, convenience, and lifestyle rather than exclusive loyalty to either mode. Online shopping is driven by convenience, discounts, and ease of access, while in-store shopping remains preferred for tactile product evaluation, fit assessment, and personalised service. Price, product quality, and brand reputation are key drivers of purchase decisions across both channels.

Occupation is the decisive demographic differentiator: gender, age, and income do not significantly drive channel choice—a finding that challenges common retail segmentation assumptions. Experiential factors, particularly ease of use of online platforms and product availability, collectively explain 51.3% of variance in consumer channel preference, underscoring their strategic importance.

As both retail channels coexist and complement each other in Bengaluru's consumer landscape, retailers must embrace integrated omnichannel strategies that optimise digital UX and product breadth while simultaneously enhancing in-store experience. The development of fluid, consumer-centric retail ecosystems that accommodate shifting preferences across occupation groups and contextual shopping needs will be essential for sustained retail competitiveness.

BIBLIOGRAPHY

- [1] Aragoncillo, L. (2017). Impulse buying behaviour: An online-offline comparative and the impact of social media. *Journal of Consumer Marketing*, 34(6), 528–540.
- [2] Arruda, R. P. (2020). Generation Z's online shopping behaviour towards clothing in a pandemic era. *Journal of Retailing and Consumer Services*, 55, 102–115.
- [3] Arunmuhil, K. (2013). Impact of loyalty cards on consumer purchasing behaviour in apparel industry. *Journal of Retailing and Consumer Services*, 20(5), 500–510.
- [4] Axhausen, K. W. (2018). In-store or online shopping of search and experience goods: A hybrid choice approach. *Journal of Retailing*, 94(2), 147–160.
- [5] Colacxo, R., et al. (2021). Exploring the interactions between online shopping, in-store shopping, and weekly travel behavior. *Journal of Transport Geography*, 90, 102–115.
- [6] Dhiman, R., et al. (2018). Behavioural aspects influencing decision to purchase apparels amongst young Indian consumers. *International Journal of Indian Culture and Business Management*, 17(2), 200–215.
- [7] Eriksson, N. (2017). The relationship between young consumers' decision-making styles and propensity to shop clothing online with a smartphone. *Journal of Fashion Marketing and Management*, 21(3), 420–435.
- [8] Hamidi, S. (2020). Online shopping as a substitute or complement to in-store shopping trips in Iran. *Cities*, 97, 102–115.
- [9] Husnain, M. (2019). Personal and in-store factors influencing impulse buying behavior among Generation Y consumers of small cities. *Journal of Retailing and Consumer Services*, 48, 152–160.
- [10] Jebarajakirthy, C. (2021). In-store-online switching in multi-channel retailing context. *Journal of Retailing and Consumer Services*, 58, 102–115.
- [11] Krasnikolakis, I. (2018). Store layout effects on consumer behavior in 3D online stores. *Journal of Business Research*, 88, 505–515.
- [12] Llew, T., et al. (2016). Exploring apparel retail employees' perspectives on advanced in-store technologies. *Journal of Retailing and Consumer Services*, 30, 50–60.
- [13] Maat, K. (2020). Accessibility or innovation? Store shopping trips versus online shopping. *Transportation Research Part A*, 134, 210–225.
- [14] Mangiaracina, R., et al. (2016). Assessing the environmental impact of logistics in online and offline B2C purchasing processes in the apparel industry. *International Journal of Physical Distribution & Logistics Management*, 46(6/7), 652–670.
- [15] Matthew, B. (2015). A study on changing trends in online shopping of Indian consumers in apparel segment. *International Journal of Retail & Distribution Management*, 43(5), 78–92.
- [16] McCormick, H. (2018). Analysing the influence of presentation of fashion garments on young consumers' online behaviour. *International Journal of Electronic Commerce*, 22(4), 500–520.
- [17] Moury, Z. F. (2020). Women's impulsive buying behaviour towards clothing: In-store shopping context. *Journal of Fashion Marketing and Management*, 24(2), 145–160.
- [18] Paulins, V. A. (2015). College students' attitude toward shopping online for apparel products. *Journal of Consumer Marketing*, 32(6), 432–445.
- [19] Rathee, R., & Rajain, P. (2019). Online shopping environments and consumer's need for touch. *Journal of Consumer Behaviour*, 18(4), 300–315.
- [20] Titiloye, I. (2023). Online and in-store shopping interactions for non-essential experience goods. *Journal of Consumer Behavior*, 12(3), 45–60.
- [21] Trivedi, V. (2023). Effect of demographic factors and apparel product categories on online impulse buying behaviour. *Journal of Consumer Behaviour*, 22(1), 50–65.
- [22] Vinish, P., et al. (2017). Impulse buying behavior among female shoppers: Exploring the effects of selected store environment elements. *Journal of Business Research*, 75, 20–30.
- [23] Yadav, R. (2019). Examination of the moderation effect of generations on buying behaviour of women: A special focus on fashion apparel. *International Journal of Consumer Studies*, 43(4), 400–415.
- [24] Zhai, Q., et al. (2016). The interactions between e-shopping and store shopping in the shopping process for search goods and experience goods. *Transportation Research Part C*, 68, 500–515.
- [25] Zhen, F. (2016). Associations between online purchasing and store purchasing for four types of products in Nanjing, China. *Transportation Research Part A*, 89, 1–15.