



DIGITALISATION OF BRICK-AND-MORTAR CLOTHING RETAIL STORES: AN EMPIRICAL ANALYSIS OF CONSUMER BUYING BEHAVIOUR AND SHOPPING EXPERIENCE

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ABSTRACT

The rapid adoption of digital technologies is transforming traditional brick-and-mortar clothing retail stores by changing the way consumers search for information, interact with retailers and make purchase decisions. The present study examines the digitalisation of brick-and-mortar clothing retail stores, with particular emphasis on consumer buying behaviour, digital payment facilities and shopping experience. The study adopts a descriptive research design and is based on both primary and secondary data. Primary data were collected from 100 consumers in Udupi district of Karnataka using a structured questionnaire and convenience sampling under the non-probability sampling technique. The data were analysed using percentage analysis, frequency distribution, cross-tabulation and the Chi-Square test.

The findings indicate that digitalisation has a positive influence on consumer buying behaviour and the shopping experience in clothing retail stores. Younger consumers constitute the major user group of digital retail features, while older consumers show comparatively lower engagement with such technologies. Digital payment facilities are widely accepted across different income groups and are perceived as convenient and beneficial during clothing purchases. Digital billing systems, online product information, social media promotions and the integration of online and offline shopping channels contribute to greater convenience, accessibility and improved shopping experiences. The findings further indicate positive consumer attitudes towards virtual trial rooms and smart retail technologies. Consumers generally prefer an integrated or hybrid retail model that combines the advantages of digital technologies with the physical store experience rather than a completely digital shopping environment. Overall, the study highlights that digitalisation is emerging as an important component of modern clothing retailing, influencing consumer preferences, purchase decisions and expectations regarding the future of brick-and-mortar stores.

KEYWORDS: Digitalisation, Consumer Buying Behaviour, Digital Payments, Shopping Experience, Omnichannel Retailing, Customer Satisfaction.

INTRODUCTION

Digitalization has become an important part of modern business activities across the world. In recent years, the retail clothing industry has experienced significant changes due to rapid technological development. Traditional clothing stores, also known as brick-and-mortar stores, are increasingly adopting digital technologies to improve customer service, increase sales, and remain competitive in the market. The integration of technology into physical retail stores has transformed the shopping experience and influenced the buying behaviour of consumers.

Digitalization refers to the use of digital technologies to change business operations, customer interactions, and service delivery. It includes the adoption of technologies such as online payment systems, mobile applications, digital marketing, social media platforms, self-checkout systems, artificial intelligence, and data analytics. Through digitalization, businesses can improve efficiency, provide personalized services, and create a convenient shopping environment for customers.

The digital transformation of clothing brick-and-mortar stores has created new opportunities and challenges for retailers. While technology improves operational efficiency and customer satisfaction, it also requires continuous investment and adaptation to changing market trends. Therefore, studying

the impact of digitalization on consumer buying behaviour is important for understanding modern retail practices and developing effective business strategies.

THEORETICAL FRAMEWORK

The theoretical framework of this study is based on consumer behaviour and technology adoption theories that explain how digitalization influences customer purchasing decisions in clothing brick-and-mortar stores.

TECHNOLOGY ACCEPTANCE THEORY (TAM)

The "Technology Acceptance Model (TAM)" developed by Fred Davis explains how users accept and use technology. According to this theory, two major factors influence technology adoption i.e. Perceived usefulness and Perceived ease of use.

In clothing retail stores, customers are more likely to use digital payment systems, mobile apps, online catalogues, and self-service technologies when they find them useful and simple. Therefore, digitalization positively affects customer satisfaction and purchase decisions.

CONSUMER BUYING BEHAVIOUR THEORY

Consumer Buying Behaviour Theory explains how consumers



select, purchase, use, and evaluate products and services. Buying behaviour is influenced by psychological, social, cultural, and technological factors. In modern retailing, technology has become an important factor affecting consumer decisions. Digitalization in clothing stores influences consumer perception, purchase intention, shopping convenience, Customer engagement and Post-purchase satisfaction. Consumers tend to prefer stores that offer fast service, digital interaction, easy payment methods, and personalized shopping experiences.

INNOVATION DIFFUSION THEORY

The "Diffusion of Innovation Theory" proposed by Everett Rogers explains how new technologies spread among individuals and organizations. According to this theory, consumers adopt innovations gradually based on awareness, interest, evaluation, trial, and adoption.

NEED FOR THE STUDY

1. To understand the importance of digitalization in clothing brick-and-mortar stores.
2. To analyse how digital technologies influence consumer buying behaviour.
3. To identify the changing expectations and preferences of modern consumers.
4. To evaluate customer satisfaction towards digitalized retail services.
5. To understand customer preferences for traditional and technology-based shopping experiences.
6. To help clothing retailers develop effective digital strategies for business success.

OBJECTIVES OF THE STUDY

1. To analyse how digitalization of clothing retail stores influences consumer buying behaviour.
2. To study the impact of digitalization on different clothing product categories (casual wear, formal wear, men or women section, fashion apparel).
3. To study the impact of digitalization on the future of clothing retail store.
4. To study customer satisfaction due to digitalization of clothing store.

HYPOTHESIS OF THE STUDY

Hypotheses 1

H₀₁: There is no significant association between the age group of consumers and their frequency of visiting digitally enabled clothing stores.

H₁₁: There is a significant association between the age group of consumers and their frequency of visiting digitally enabled clothing stores.

Hypotheses 2

H₀₂: There is no significant association between monthly income and the influence of digital payments on consumers' clothing purchase decisions in physical stores.

H₁₂: There is a significant association between monthly income and the influence of digital payments on consumers' clothing purchase decisions in physical stores.

Hypotheses

H₀₃: There is no significant association between gender and consumers' perceptions regarding the improvement of shopping experience through digital billing systems.

H₁₃: There is a significant association between gender and consumers' perceptions regarding the improvement of shopping experience through digital billing systems.

LIMITATIONS OF THE STUDY

1. The study is limited to clothing brick-and-mortar retail stores only.
2. The research is conducted using a sample size of 100 respondents, which may not fully represent the entire population of consumers.
3. The study focuses only on the impact of digitalization on consumer buying behaviour and excludes other aspects of retail management.
4. The study is restricted to a particular geographical area, so the results may not be applicable to all regions.
5. Rapid changes in technology and consumer preferences may affect the relevance of the findings in the future.

REVIEW OF LITERATURE

The existing literature indicates that digitalisation has become an important driver of transformation in brick-and-mortar retailing, particularly in the fashion and apparel sector. Studies have demonstrated that the integration of digital technologies into physical stores enhances customer experience, engagement, satisfaction and purchase intentions. Kholod (2025) highlighted the usefulness of RFID technology in tracking customer journeys and integrating customer movement data with transactional information, thereby supporting better decision-making, inventory control and operational efficiency. Similarly, Sharma, Johar and Bhatt (2024) found that technologies such as smart mirrors, digital displays and self-service systems improve customer engagement, shopping satisfaction and perceptions of store image.

A significant body of literature has focused on the role of interactive and immersive technologies in influencing consumer behaviour. Sanaei (2024) suggested that augmented reality (AR) can create immersive shopping experiences and positively influence customer satisfaction and purchase intention. Han et al. (2023) also reported that immersive technologies, interactive displays and digital services enhance customer engagement and create memorable shopping experiences. These findings suggest that technology-enabled physical stores can provide consumers with experiences that are more interactive and informative than conventional retail environments.

The literature further emphasizes the importance of integrating physical and digital retail channels. Yan (2024) found that the integration of online and offline channels improves convenience, customer engagement, satisfaction and access to product information. Khalid (2024) similarly reported that consumers value consistency, convenience and integration across shopping channels, while Thaichon et al. (2023) emphasized the growing importance of hybrid retailing in responding to changing consumer expectations. Mosquera et al. (2018) also demonstrated that omnichannel technologies such as interactive displays, mobile applications and digital



information systems can enhance shopping convenience, customer engagement and purchase intentions in physical stores. Thus, the literature suggests that digitalisation does not necessarily replace physical retailing but can strengthen it through effective online-offline integration.

Another important theme emerging from the literature is the contribution of digital technologies to personalization and data-driven retailing. Rawat (2024) demonstrated the potential of artificial intelligence and deep learning in identifying consumer preferences and improving product recommendations. Verma (2020) similarly highlighted the ability of artificial intelligence to predict consumer preferences and purchasing behaviour. Singh et al. (2019) showed that data analytics and forecasting techniques can improve inventory management and demand prediction in fashion retail. These findings indicate that digitalisation can benefit not only consumers but also retailers by enabling more informed managerial decisions and more efficient resource utilization.

Studies have also examined the broader strategic and operational implications of digital transformation. Egodawele, Sedera and Bui (2022) identified technological innovation, organisational adaptability and customer-centric strategies as important drivers of successful digital transformation. Artusi et al. (2024) emphasized that technology adoption can create competitive advantages when digital innovations are aligned with customer needs and expectations. Vojvodić (2019) found that mobile applications, digital payment systems and data analytics improve operational efficiency and customer experience. During the COVID-19 pandemic, Pantano et al. (2021) observed that retailers adopting digital technologies and omnichannel strategies were better positioned to maintain customer relationships and business continuity.

The literature also establishes that customer perceptions and shopping behaviour are influenced by the convenience, usefulness, accessibility and quality of digital interactions. Wolf and Steul-Fischer (2023) identified convenience, perceived usefulness, ease of use and technological accessibility as important determinants of consumers' shopping channel choices. Butkouskaya, Oyner and Kazakov (2023) found that integrated communication across retail channels strengthens customer trust, engagement and satisfaction. Mut, Haffar, Vilches-Montero and Bravo-Olavarria (2024) further highlighted the importance of consumer shopping mindsets in evaluating digital touchpoints throughout the customer journey. Berg, Nilsson and Liljedal (2024) reported that consumer-facing technologies can provide greater convenience, personalization and satisfaction, contributing to customer loyalty.

Overall, the reviewed studies establish that digitalisation has a multidimensional influence on brick-and-mortar retailing. It affects customer experience, satisfaction, engagement, purchase intention, channel choice, loyalty, operational efficiency, inventory management and competitive advantage. The literature particularly emphasizes technologies such as RFID, augmented reality, artificial intelligence, digital displays, mobile applications, digital payment systems, self-service technologies, data analytics and omnichannel platforms.

However, much of the existing literature examines individual technologies, omnichannel retailing or consumer experience from specific perspectives. There is scope for

further empirical investigation into the extent to which digitalisation has been adopted by traditional brick-and-mortar clothing retailers and how such digitalisation influences consumer buying behaviour in a specific local context. This provides the rationale for the present study, which focuses on the digitalisation of brick-and-mortar clothing stores and its impact on consumer buying behaviour.

RESEARCH METHODOLOGY

For this study a descriptive research design is adopted. Descriptive research is used to describe the characteristics, opinions, behaviour, and attitudes of consumers towards digitalization in clothing retail stores. The study focuses on understanding how digital technologies such as online payment systems, digital advertisements, social media marketing, self-checkout systems, mobile applications, personalized recommendations, and online shopping integration influence consumer buying behaviour in clothing brick-and-mortar stores.

The study is based on both primary and secondary sources of data. The data collected from these sources helps in understanding the influence of digital technologies on consumer behaviour in clothing retail stores. Primary data was collected through structured questionnaire. The study uses the Convenience Sampling Method under non-probability sampling technique. The respondents include customers who use digital facilities such as online payments, digital billing, mobile applications, social media promotions, and other technological services provided by clothing retail stores. Respondents were selected based on their availability and willingness to participate in the survey. Data was collected from 100 consumers to analyse their opinions, preferences, and buying behaviour towards digitalized brick-and-mortar clothing stores.

Secondary data was collected from various sources such as: Books related to retail management and consumer behaviour, Research journals and articles, Newspapers and magazines, Internet sources and previous research studies.

The present study was conducted in the Udupi district of Karnataka. The study covered both urban and rural areas of the district to obtain a comprehensive understanding of consumer perceptions regarding digitalisation in clothing brick-and-mortar stores. Respondents from different demographic backgrounds were selected from various locations within Udupi district.

The data collected through the structured questionnaire were classified, tabulated, analysed, and interpreted using appropriate statistical tools. Percentage analysis was used to present and interpret the demographic profile of respondents and their responses to various questions related to digitalisation in clothing stores. Frequency distribution was used to classify the collected data into different categories and to determine the number of respondents falling under each category. Cross-tabulation was used to examine the relationship between demographic variables (such as gender, age, income, and area of residence) and variables related to digitalisation and consumer buying behaviour. The Chi-Square Test was employed to determine whether there was a significant association between selected demographic factors and consumers' perceptions of digitalisation in clothing stores. The collected data were coded and analysed using Microsoft Excel



and Jamovi for generating tables, percentages, cross-tabulations, and Chi-Square test results.

DATA ANALYSIS AND INTERPRETATION: Data is analysed in following categories:

- Demographic analysis
- Usage of digital features

1. **Demographic analysis:** Following is the demographic analysis of the respondents.

Table No. 1.1 Demographic analysis

Demographic analysis		Frequency	Percentage
Age	Below 18	02	2.00
	18-25	42	42.00
	26-35	19	19.00
	36-45	25	25.00
	46-55	08	8.00
	55 above	04	4.00
	total	100	100.00
Gender	Male	50	50.00
	Female	50	50.00
	other	0	0.00
	total	100	100.00
Area of Residence	rural	54	54.00
	urban	46	46.00
	total	100	100
Income Per Month	Below 20000	41	41.00
	20000-40000	16	16.00
	40000-60000	12	12.00
	60000-80000	16	16.00
	80000-100000	07	7.00
	100000 above	08	8.00
	total	100	100

Source: Survey Data

INTERPRETATION

- The study is dominated by young and middle-aged consumers who are more likely to use digital platforms while shopping.
- The equal participation of both genders enables meaningful comparisons regarding the impact of digitalization in clothing retail stores.
- The study indicates that 54% of respondents are from rural areas, while 46% belong to urban areas. This shows that digitalization in clothing retail stores is not limited

- Digitalisation influence Consumer buying decision
- Overall Customer satisfaction
- Impact of digitalization on different clothing product
- Impact of digitalization on the future clothing stores
- Hypothesis Testing

only to urban consumers but is also widely accepted in rural areas.

- The income analysis shows that 41% of respondents belong to the Below ₹20,000 income group, which forms the largest category. Respondents earning between ₹20,000–₹40,000 and ₹60,000–₹80,000 each account for 16%.
2. **Usage of digital features:** The respondents have expressed their choice in usage of digital features as

Table No. 1.2 Usage of digital features

		Frequency	Percentage
Most digital Features have Used by the customer	Digital payments (UPI/Cards)	85	85
	Digital billing	49	49
	Clothing store mobile apps	51	51
	Online order and instore pickup	55	55
	QR code product information	44	44
	Loyalty program/digital coupons	15	15
	Social media interaction with stores	10	10

Source: Survey Data

INTERPRETATION

The above table indicate that among digital tools used by consumers digital payments is preferred by maximum consumers followed by online order and instore pickup, clothing store mobile app, digital billing and QR code product

information. Least preferred among customers are loyalty program and digital coupons and social media interaction with stores.

Influence of Digitalisation on consumer behaviour: The effect of digitalization on consumer buying behaviour is



analysed with factors Digital payment influence consumer decision, importance of Online product information while shopping in clothing store, digital billing system improves shopping experience and availability of Online and offline Shopping.

3. Digitalisation influence Consumer buying decision: Consumer buying decision is influenced by digitisation on the parameters of digital payment, online product information, digital billing and availability of online and offline shopping is analysed as:

Table No. 1.3 Digitalization influences consumer buying behaviour

		Frequency	Percentage
Digital payment influence consumer decision	Strongly disagree	5	5.00
	disagree	7	7.00
	Neutral	29	29.00
	Agree	56	56.00
	Strongly agree	29	29.00
Importance of Online product information while shopping in clothing store	Not important	2	02.00
	Less important	5	05.00
	neutral	23	23.00
	Important	59	59.00
	Very important	11	11.00
Digital billing system improves shopping experience	Not sure	8	08.00
	No	2	02.00
	Neutral	26	26.00
	Yes, somewhat	49	49.00
	Yes, greatly	15	15.00
Availability of Online and offline Shopping influence Consumer buying decision	Strongly disagree	-	-
	disagree	4	4.00
	neutral	30	30.00
	agree	57	57.00
	Strongly agree	09	9.00

Source: Survey Data

INTERPRETATION

- The findings indicate that a large majority of consumers perceive digital payment facilities as an important factor in their buying decisions.
- Consumers highly value access to online product details such as price, specifications, reviews, and availability before making a purchase. The availability of product information helps consumers make informed decisions and reduces uncertainty during shopping.
- The findings show that most consumers appreciate the efficiency and convenience offered by digital billing

systems. Faster billing processes reduce waiting time and enhance customer satisfaction.

- Also, findings indicate that consumers prefer the flexibility of choosing between online and offline shopping channels. The integration of digital and physical shopping experiences provides greater convenience and accessibility.

4. Customer satisfaction: Overall Customer satisfaction with regard to digitalization of clothing stores in analysed as follows:

Table No. 1.4 Customer satisfaction

		Frequency	Percentage
Overall satisfaction	Strongly disagree	02	02.00
	disagree	02	02.00
	Neutral	21	21.00
	Agree	63	63.00
	Strongly agree	12	12.00

Source: Survey Data

INTERPRETATION

The findings suggest that digital technologies such as digital payments, online product information, and digital billing systems have enhanced the shopping experience. The high percentage of satisfied customers demonstrates the effectiveness of digitalization in meeting consumer expectations. These results indicate that digital transformation

has positively influenced customer satisfaction and buying behaviour.

5. Impact of digitalization on different clothing product: Impact of digitalization on different clothing product id analysed with relation to men and women's wear, also in relation to casual wear, formal wear, fashion apparels.



Table No. 1.5 Impact of digitalisation on different clothing product

		Frequency	Percentage
Customer mostly Purchase through Digital enabled store	Casual wear	21	21.00
	Formal wear	15	15.00
	Fashion apparel	31	31.00
	All	33	33.00
Digitalisation Most helpful to	Men's wear	30	30.00
	Women's wear	24	24.00
	Both	42	42.00
	None	4	4.00

Source: Survey Data

INTERPRETATION

The findings indicate that digitalization has positively influenced the purchase of a wide range of clothing products rather than a single category. The high percentage for "all" suggests that consumers are comfortable using digital features for various clothing purchases. Also, customers opine that digitilisation is helpful for both men and women wear purchase.

- Impact of digitalization on the future clothing stores:** In order to find out consumers view on digitalization of future clothing stores, their responses were invited on the parameters like, whether digitalization will replace traditional clothing stores, use of virtual trial room or smart retail technology, preference for fully digital clothing stores, digitalization will enhance employment opportunities and digitalization will reduce cost of clothing.

Table No. 1.6 Impact of digitalisation on the future clothing stores

		Frequency	Percentage
Digitalisation will Replace traditional Clothing stores	Not sure	14	14.00
	Not at all	12	12.00
	Partially	62	62.00
	completely	12	12.00
Customer likely to Use virtual trail room or smart retail Technology in the future	Never	8	8.00
	Unlikely	11	11.00
	Neutral	30	30.00
	Likely	44	44.00
	Very likely	7	7.00
Customer prefer fully Digital clothing store in future	No	11	11.00
	Maybe	59	59.00
	Yes	30	30.00
Digitalisation will Increase employment opportunities	Not sure	21	21.00
	Decrease	10	10.00
	No change	38	38.00
	Increase	31	31.00
Digitalisation will reduce the cost of the cloths	Strongly disagree	3	3.00
	disagree	6	6.00
	neutral	31	31.00
	agree	49	49.00
	Strongly agree	11	11.00

Source: Survey Data

INTERPRETATION

- Findings suggest that consumers expect digital technologies to become increasingly important in the retail sector while still recognizing the value of physical stores. The high percentage for partial replacement indicates a preference for a hybrid shopping model that combines online and offline experiences.
- The findings indicate a positive attitude towards advanced digital technologies in clothing retail. Virtual trial rooms and smart retail solutions can enhance convenience, reduce uncertainty, and improve the shopping experience.
- The findings suggest that although consumers

appreciate digital technologies, many still value certain aspects of traditional shopping. The high percentage of "Maybe" responses indicates that consumers may prefer a balanced approach that combines digital convenience with physical store experiences.

- The findings indicate that consumers generally do not view digitalisation as a major threat to employment. Instead, many believe that new digital roles and technology-related jobs may emerge.
- The findings suggest that consumers believe digital technologies can improve operational efficiency, reduce business costs, and ultimately benefit customers through lower prices. The high level of agreement



indicates confidence in the economic benefits of digitalization

7. HYPOTHESES TESTING

HYPOTHESIS 1.

H₀ (Null Hypothesis): There is no significant relationship between age group and frequency of visiting

digitally enabled clothing stores.

H₁ (Alternative Hypothesis): There is a significant relationship between age group and frequency of visiting digitally enabled clothing stores.

Cross Tabulation and Chi Square testing on different age group and frequency of visiting digitally enabled clothing store

Table No. 1.7 A Contingency Table (Observed Frequencies)

Age Group	Always	Often	Rarely	Sometimes	Total
18–25	5	5	16	16	42
26–35	8	5	1	5	19
36–45	4	12	1	8	25
46–55	2	2	0	4	8
55 Above	0	0	2	2	4
Below 18	1	1	0	0	2
Total	20	25	20	35	100

B. Chi-Square Test Results

Test	Value	df	p-value
Chi-square (χ^2)	35.7	15	0.002
N	100		

C. Measures of Association

Measure	Value
Contingency Coefficient	0.513
Cramer's V	0.345

INTERPRETATION

The above contingency table shows the relationship between respondents' age groups and the frequency of visiting digitally enabled clothing stores with facilities such as online payment, digital displays, and other digital services. Among the respondents aged 18–25 years, 38.1% visit such stores rarely and another 38.1% visit sometimes, indicating moderate engagement with digitally enabled stores. In the 26–35 years age group, 42.1% always visit digitally enabled clothing stores, which is the highest proportion among all age groups. Respondents aged 36–45 years mostly visit these stores often (48.0%), reflecting a positive acceptance of digital retail technologies. Among respondents aged 46–55 years, 50.0% visit these stores sometimes, showing moderate adoption. Respondents aged 55 years and above mainly visit these stores rarely or sometimes (50.0% each), indicating lower engagement with digital retailing. The overall results reveal that younger and middle-aged consumers are more likely to frequently visit digitally enabled clothing stores than older consumers. This suggests that age plays an important role in influencing consumer adoption of digital technologies in clothing retail stores. Therefore, digitalization has a stronger impact on the buying behaviour of younger consumers compared to older age groups.

The Cramer's V value of 0.345 suggests a moderate level of association, while the Contingency Coefficient (0.513) further supports a meaningful relationship between the variables.

Decision: Since $p = 0.002 < 0.05$, the null hypothesis is rejected.

The contingency table indicates variations in store-visiting frequency across different age groups. Younger consumers (26–35 years and 36–45 years) visit digitally enabled clothing stores more frequently compared to older consumers. This suggests that age influences the adoption of digital retail technologies.

HYPOTHESIS 2:

Null Hypothesis (H₀): There is no significant association between monthly income and the influence of digital payments on clothing purchase decisions in physical stores.

Alternative Hypothesis (H₁): There is a significant association between monthly income and the influence of digital payments on clothing purchase decisions in physical stores.

Cross Tabulation and Chi Square analysis on Income per month and digital payment influencing consumer decision to purchase clothing.

Table No. 1.8 A. Contingency Table (Observed Frequencies)

Income per Month	Agree	Disagree	Neutral	Strongly Agree	Strongly Disagree	Total
100000 Above	5	0	1	1	1	8
20000–40000	7	1	6	1	1	16
40000–60000	10	1	1	0	0	12
60000–80000	10	0	6	0	0	16
80000–100000	5	1	1	0	0	7



Below 20000	19	4	14	1	3	41
Total	56	7	29	3	5	100

B. Chi-Square Test Results

Test	Value	df	p-value
Chi-square (χ^2)	17.3	20	0.633
N	100		

C. Measures of Association

Measure	Value
Contingency Coefficient	0.384
Cramer's V	0.208

INTERPRETATION

The above contingency table shows the relationship between respondents' monthly income and whether digital payment methods such as UPI and cards influence their decision to purchase clothing in physical stores. Out of 100 respondents, 56% agreed that digital payments influence their purchasing decisions, while 29% remained neutral, 7% disagreed, 5% strongly disagreed, and 3% strongly agreed.

Among respondents earning below ₹20,000 per month, 46.3% agreed that digital payment facilities influence their clothing purchases. Respondents in the ₹40,000–₹60,000 income group showed the highest level of agreement (83.3%), followed by the ₹80,000–₹1,00,000 group (71.4%). This indicates that consumers across different income groups generally perceive digital payment options as a positive factor while shopping in brick-and-mortar clothing stores.

The Chi-square test result shows a p-value of 0.633, which is greater than the 0.05 significance level. Therefore, there is no statistically significant association between monthly income and the influence of digital payment methods on purchasing decisions. This implies that consumers' acceptance of digital payment facilities is relatively similar across all

income groups.

Decision: Since $p = 0.633 > 0.05$, H_0 is accepted and H_1 is rejected.

There is no statistically significant relationship between monthly income and the influence of digital payment methods on consumer purchasing decisions in clothing stores. The findings indicate that the adoption and impact of digital payment systems are uniform across all income groups, and income level does not play a major role in influencing consumers perception or usage of digital payment facilities in brick-and-mortar clothing retailing.

HYPOTHESIS 3:

Null Hypothesis (H_0): There is no significant association between gender and perceptions regarding the improvement of shopping experience through digital billing systems.

Alternative Hypothesis (H_1): There is a significant association between gender and perceptions regarding the improvement of shopping experience through digital billing systems. Cross Tabulation and Chi Square test on gender and perception of digital billing system

Table No. 1.8 A. Contingency Table (Observed Frequencies)

Gender	Neutral	No	Not Sure	Yes, greatly	Yes, somewhat	Total
Female	14	1	4	7	24	50
Male	12	1	4	8	25	50
Total	26	2	8	15	49	100

B. Chi-Square Test Results

Test	Value	df	p-value
Chi-square (χ^2)	0.241	4	0.993
N	100		

C. Measures of Association

Measure	Value
Contingency Coefficient	0.0490
Cramer's V	0.0491

INTERPRETATION

The cross-tabulation analysis was conducted to examine the relationship between respondents' gender and their perception of whether digital billing systems improve their shopping experience in brick-and-mortar clothing stores.

Among female respondents, 48.0% stated that digital billing systems improve their shopping experience somewhat,

while 14.0% felt that they improve it greatly. Additionally, 28.0% expressed a neutral opinion, 8.0% were not sure, and only 2.0% responded negatively.

Among male respondents 50.0% reported that digital billing systems improve their shopping experience somewhat, while 16.0% believed they improve it greatly. Further, 24.0% remained neutral, 8.0% were not sure, and only 2.0% responded



negatively.

Overall, the majority of respondents viewed digital billing systems positively, with 49.0% indicating that they improve the shopping experience somewhat and 15.0% stating that they improve it greatly. This suggests that digital billing systems contribute positively to consumer satisfaction by making transactions faster, more accurate, and convenient.

The Chi-square test yielded a value of 0.241 with a p-value of 0.993, which is greater than the significance level of 0.05. Therefore, there is no significant association between gender and perceptions of digital billing systems improving the shopping experience. The contingency coefficient value of 0.049 indicates a very weak relationship between the variables.

Further, the **Cramer's V value of 0.0491** and **Contingency Coefficient of 0.0490** indicate a **very weak association**, supporting the conclusion that gender does not meaningfully influence consumer perception of digital billing systems.

Decision: Since the p-value (0.993) is greater than 0.05, the null hypothesis is accepted and the alternative hypothesis is rejected.

Gender does not significantly influence consumers' perceptions of digital billing systems in enhancing their shopping experience. The findings indicate that digital billing systems are generally appreciated by consumers regardless of gender and contribute positively to the overall shopping experience in digitalized brick-and-mortar clothing stores.

OVERALL FINDINGS

- The study found that young consumers form the major segment of customers visiting digitalized clothing brick-and-mortar stores. Older consumers demonstrate comparatively lower engagement with digital features in clothing stores, suggesting a slower adoption of digital retail technologies.
- The findings indicate that digitalization affects purchasing decisions across both genders, suggesting that gender is not a major barrier to the adoption of digital retail services in clothing brick-and-mortar stores.
- Digital technologies in clothing stores have enhanced shopping convenience and accessibility for consumers irrespective of their area of residence.
- Digital retail technologies have contributed to improving shopping convenience and purchase decisions among consumers regardless of their income level.
- The widespread acceptance of digital payment technologies reflects the growing adoption of digitalisation in the retail sector.
- Consumers increasingly rely on digital information, highlighting the growing integration of online and offline shopping experiences.
- Consumers generally hold a positive perception of digital billing technology, indicating its growing acceptance in retail stores.
- Omnichannel shopping enables consumers to gather information, compare products, and complete purchases through their preferred channel.
- Digital technologies such as digital payments, online product information, and digital billing systems have enhanced the overall shopping experience.
- The preference for partial replacement indicates strong support for a hybrid shopping model that combines digital and physical retail experiences.
- Consumers show a positive attitude towards the adoption of virtual trial rooms and smart retail technologies in clothing stores.
- Consumers are more inclined toward an integrated or hybrid shopping model rather than a fully digital clothing store experience.
- digitalisation is expected to support workforce development and contribute positively to employment prospects in clothing retail.
- Consumers generally believe that digitalisation can contribute to reducing the cost of clothing products.
- Digitalisation has a stronger influence on the shopping behaviour and store preferences of younger consumers compared to older age groups.
- Consumers from all income categories generally perceive digital payment facilities as a convenient and beneficial feature while shopping.
- Digital billing systems contribute positively to the overall shopping experience in digitalized brick-and-mortar clothing stores regardless of gender.

SUGGESTIONS AND RECOMMENDATIONS

1. Enhance Digital Infrastructure
Clothing retailers should continue investing in digital technologies such as digital payments, digital billing systems, online product information, and personalized recommendations. These facilities can improve shopping convenience and customer satisfaction.
2. Adopt an Omnichannel Shopping Strategy
Retailers should integrate online and offline shopping channels to provide a seamless shopping experience. This allows consumers to enjoy the convenience of digital services while retaining the benefits of physical stores.
3. Improve Availability of Product Information
Stores should provide detailed and accurate product information through digital platforms. Easy access to product details can help customers make informed purchase decisions and enhance their shopping experience.
4. Introduce Advanced Smart Retail Technologies
Retailers should adopt innovative technologies such as virtual trial rooms, smart mirrors, and AI-based recommendation systems. These technologies can increase customer engagement and improve purchase confidence.
5. Support Digital Adoption Among All Customer Groups
Special assistance and awareness programs should be provided to customers who are less familiar with digital technologies, particularly older consumers, to encourage greater use of digital retail facilities.
6. Maintain a Balanced Digital and Physical Shopping Experience
Retailers should combine digital services with traditional in-store experiences. A balanced approach can meet consumer preferences, improve satisfaction, and strengthen customer loyalty.

Clothing brick-and-mortar stores should focus on creating an integrated shopping environment that combines digital innovation with traditional retail strengths. This approach can



positively influence consumer buying behaviour, enhance customer satisfaction, and support long-term business growth.

CONCLUSION

Digitalisation has a significant influence on consumer buying behaviour in clothing brick-and-mortar stores. The study indicate that consumers generally have a positive perception of digital technologies such as digital payment systems, digital billing, online product information, and other technology-enabled services offered by retail stores. These digital features enhance convenience, improve shopping efficiency, and contribute to a better overall shopping experience. Digitalisation has positively influenced customer satisfaction and has encouraged consumers to visit digitally enabled stores more frequently. The future of clothing retailing lies not in the complete replacement of brick-and-mortar stores by digital platforms, but in the effective integration of digital technologies with physical retail experiences. Clothing retailers should therefore adopt a customer-centric hybrid retail strategy in which digital payments, digital billing, online information, mobile applications, virtual trial facilities and omnichannel services complement the traditional strengths of physical stores. Such integration can help retailers respond to changing consumer expectations while maintaining the experiential and personal advantages of brick-and-mortar clothing retailing.

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