



ISSN Print: 2664-844X  
ISSN Online: 2664-8458  
NAAS Rating (2025): 4.97  
IJAFS 2025; 7(8): 372-376  
[www.agriculturaljournals.com](http://www.agriculturaljournals.com)  
Received: 03-05-2025  
Accepted: 07-06-2025

**Himanshi Paliwal**  
Research Scholar M.Sc.  
(Community Science),  
Maharana Pratap University  
of Agriculture and Technology,  
Udaipur Rajasthan, India

**Dr. Rekha Vyas**  
ICAR Emeritus Professor,  
CCAS, Maharana Pratap  
University of Agriculture and  
Technology, Udaipur  
Rajasthan, India

**Corresponding Author:**  
**Himanshi Paliwal**  
Research Scholar M.Sc.  
(Community Science),  
Maharana Pratap University  
of Agriculture and Technology,  
Udaipur Rajasthan, India

## A comparative study of online and in-store shopping preferences of consumers of different age groups

**Himanshi Paliwal and Rekha Vyas**

**DOI:** <https://www.doi.org/10.33545/2664844X.2025.v7.i8f.634>

### Abstract

This study compares the shopping preferences of consumers from the two age groups 20–40 years and 41–60 years, focusing on their preferences between online shopping platforms and retail shopping. The data was collected from 60 consumers with equal gender distribution using structured questionnaire. The result shows that 20-40 years age group consumers prefer online shopping due to its convenience, better prices, variety, and time-saving features, while the 41-60 years age group consumers prefer retail shopping for trust, quality assurance, personalised service, and loyalty rewards. The consumers in the age group of 20-40 years were mainly concerned about technology and digital marketing challenges, whereas the consumers in the age group 41-60 years were worried about high operational costs and losing regular customers. While most of the consumers in the age groups of 41-60 years believed that online shopping would replace physical stores, consumers from 20-40 years of age group felt both modes could continue together if stores adapt effectively. The study recommends that retailers focus on competitive pricing, loyalty programmes, digital services, personalised service, and better digital marketing to meet the needs of both age groups consumers and remain competitive in the changing retail markets.

**Keywords:** Online shopping preferences, in -store shopping, Shopping factors, Loyalty programmes, Shopping trends, Retail strategies

### Introduction

Over the past two decades, the retail sector has undergone significant transformation as a result of rapid technological advancements and shifting consumer expectations. The rise of online shopping platforms has significantly transformed conventional shopping habits, creating intense competition for traditional retail stores. Online shopping is widely preferred for its convenience, time efficiency, broader product ranges, and competitive prices, attracting consumers from various demographic backgrounds. However, despite the growing dominance of online shopping, in-store shopping still holds substantial importance in consumers lives. Physical retail outlets offer unique advantages, such as face-to-face interaction with sales staff, the ability to physically inspect products before purchasing, and the immediate possession of goods. These benefits remain valuable to many consumers, suggesting that while technology enhances efficiency, personal experience and physical verification continue to play a crucial role in consumers choice. The several socio-demographic factors influence consumers shopping preferences, including age, gender, income, education level, and lifestyle. Among these, age stands out as a significant determinant of shopping behaviour. Consumers in the 20-40 years age group, being more technologically adapt and comfortable with digital platforms, tend to favour online shopping due to its ease, convenience, and exposure to a wider variety of products. Conversely, consumers in age group of 41-60 years may prefer in-store shopping, often due to limited familiarity with technology, concerns about online payment security, and their traditional shopping habits formed over the years. Analysing these differences in shopping preferences across age groups is vital for retailers, marketers, and policymakers to develop effective strategies that address the distinct needs of each consumer segment. Such insights enable businesses to design targeted marketing approaches, improve customer experiences, and adopt integrated retail strategies to remain competitive in the evolving market. This study aims to provide a detailed comparative analysis of online shopping platform and retail

shopping preferences among consumers belonging to different age groups. It seeks to examine their purchasing behaviour, attitudes towards both shopping modes, factors influencing their choices, and any challenges they encounter while shopping online or through retail. The findings of this research will enrich existing knowledge by highlighting how shopping preferences vary with age, offering valuable guidance to retailers in aligning their services and strategies with consumer expectations. Additionally, recent global developments, particularly the COVID-19 pandemic, have significantly influenced shopping patterns. Many consumers regardless of their age, shifted towards online shopping due to restrictions and safety concerns, while some reverted to retail shopping once the situation improved. This shift raises questions about whether such changes are temporary adjustments or represent a permanent transformation in consumer behaviour. In essence, this study will help fill existing gaps in understanding age-wise shopping preferences, supporting retailers in making informed decisions regarding product placement, service delivery, and marketing communication. Ultimately, this will enhance consumer satisfaction and drive business growth in highly competitive retail sector.

### Methodology

The study was conducted in the old city market of Udaipur district in Rajasthan and employed an exploratory research design. A sample of 60 consumers shopping at the selected retail stores were included in the sample. To make a fair comparison, they were divided equally into two age groups 20-40 years and 41-60 years, with 30 people in each group. Also, to keep the sample balanced, 30 males and 30 females were selected. This helped in understanding the shopping preferences and behaviour of different age groups and in both genders in a proper and clear way. A structured interview was schedule to collect data.

### Result and Discussion

#### Socio-Demographic Characteristics

The socio-demographic profile of the consumers revealed that there was an equal number of male and female participants in both age groups (20-40 years and 41-60 years). Most consumers were well-educated, many having either a bachelor's or master's degree. In the age group of 20-40 years, 36.66 per cent had a bachelor's degree and the same percentage had a master's degree. Among the age group of 41-60 years, 26.66 per cent had a master's degree, 20 per cent had a bachelor's degree, and 20 per cent had a doctorate, which was higher compared to 10 per cent doctorates in the age group of 20-40 years. Only a small number (6.66%) had studied up to high school. Looking at their occupations, 48.3 per cent were working professionals, with slightly more in the age group of 41-60 years. Students

were only found in the 20-40 age group with 23.33 per cent, while retire persons were only in the 41-60 years of age group with 16.66 per cent. Business owners made up 21.7 per cent of all respondents, with a bit more from the age group of 41-60 years. homemakers formed 10 per cent of the sample, mostly from the age group of 41-60 years. Overall, the sample had equal gender distribution and was mostly educated, consisting mainly of working professionals and business owners.

#### Factors Shopping Decision

The finding shows clear differences between the two age groups regarding factors that influence their shopping decisions. Among consumers in age group of 20-40 years, all consumers (100%) said that discounts, offers, and convenience were the main reasons for shopping from online platforms. In comparison, these factors were less important for the 41-60 years age group, where only 23.33 per cent considered discounts and 70 per cent valued convenience. The availability of a wide variety of products attracted almost all 20-40 years age group consumers (96.66%) but only half (50%) of the 41-60 years age group. Quality of goods and customer reviews also mattered more to the age group of 20-40 years consumers. Brand reach and global reach were mainly important for the 20-40 years age group, with 70 per cent and 46.66 per cent considering these factors, while none of the consumers in the age group of 41-60 years mentioned them. Home delivery was valued by both groups but slightly more by 41-60 years of age group consumers (66.66%). When it came to in-store shopping, immediate availability and quality assurance were key for 41-60 years of age group consumers, with 86.66 per cent and 100 per cent, respectively, mentioning them as important, compared to 50 per cent and 43.33 per cent in the 20-40 years of age group. Trust and relationships with shopkeepers influenced 100 per cent of 41-60 consumers but only 26.66 per cent of 20-40 years age group consumers ones. Personalised service was valued by 66.66 per cent of 41-60 years age group consumers and only 6.66 per cent of the 20-40 years of age group. 41-60 years of age group consumers also strongly preferred easy returns and exchange policies (93.33%) and the absence of delivery-related issues (90 per cent), which were less significant for 20-40 years age group consumers. While shopping experience was appreciated by both groups, it was slightly more important to 4-60 years age group consumers (60%). Overall, these results suggest that consumers in the age group of 41-60 years prefer online shopping for its discounts, convenience, and digital features, whereas elder consumers prefer physical stores due to trust, quality assurance, personalised service, and immediate product availability.

**Table 1:** Percentage distribution of consumers according to factors influencing shopping behaviour

S. No.	Parameter	Age Group 20-40 years (n=30)		Age Group 41-60 years (n=30)		Total (n=60)	
		f	%	f	%	f	%
1.	<b>Factors influencing online shopping</b>						
a.	Discount and offers	30	100	7	23.33	37	61.66
b.	Convenience	30	100	21	70	51	85
c.	Variety of product	29	96.66	15	50	44	73.33
d.	Home delivery	18	60	20	66.66	38	63.33
e.	Customer reviews	25	83.33	12	40	37	61.66
f.	Quality of goods and services	26	86.66	15	50	41	68.33
g.	Brand reach	21	70	0	0	21	35
h.	Global reach of goods and services	14	46.66	0	0	14	23.33
2.	<b>Factors influencing retail shopping</b>						
a.	Immediate availability	15	50	26	86.66	41	68.33
b.	Quality assurance	13	43.33	30	100	43	71.66
c.	Personalised service	2	6.66	20	66.66	22	36.66
d.	Trust and relationships	8	26.66	30	100	38	63.33
e.	No delivery issues	3	10	27	90	30	50
f.	Returns / exchange convenience	5	16.66	28	93.33	33	55
g.	Support local business	7	23.33	8	26.66	15	25
h.	Shopping experience	11	36.66	18	60	29	48.33

### Perception on Online Shopping

The data reveals reveal that generational differences in the perception of online shopping. Consumers aged 20–40 years prioritize convenience (93.33%), product variety (86.66%), and time-saving benefits such as avoiding crowds and home delivery. In contrast, only 36.66 per cent of the 41–60 years of age group viewed convenience as important. However, both groups valued better prices, though slightly more

among the 20-40 years of age group (86.66%) than the 41-60 years of age group (73.33%). Consumers aged 20-40 years were more inclined toward online shopping for its ability to compare products and find good deals. Overall, consumers in 20-40 years of age shop online for speed, variety, and ease, while consumers 41-60 years of age focus more on practicality and cost-effectiveness.

**Table 2:** Percentage distribution of consumers according to perception on online shopping

S. No.	Parameter	Age Group 20-40years (n=30)		Age Group 41-60years (n=30)		Total (n=60)	
		f	%	f	%	f	%
1.	<b>Main reasons for preferring online</b>						
a.	Convenience	28	93.33	11	36.66	39	65
b.	Better prices	26	86.66	22	73.33	48	80
c.	Wider selection	26	86.66	12	40	38	63.33
d.	Time - saving	24	80	8	26.66	32	53.33
e.	Home delivery	30	100	12	40	42	70
f.	Easy comparison	22	73.33	20	66.66	42	70
g.	Avoiding crowds	29	96.66	8	26.66	37	61.66
h.	Access to reviews	15	50	5	16.66	20	33.33

### Consumer Perception on Retail Business Impact

The younger and elder consumers have different views on how online platforms affect retail businesses. Among 20-40 years of age group respondents, the main worries were not being able to compete with online sellers (86.66 per cent), not having enough knowledge about digital marketing (83.33%), and feeling pressured to use new technology without enough resources (86.66%). For 41-60 years of age group respondents, the biggest concerns were the high cost of running physical shops (73.33%), losing regular customers (63.33%), and fewer people visiting their stores

(50%). Both groups noticed a drop in customer traffic, with 80 per cent of younger and 50 per cent of 41-60 years age group consumers mentioning it. Other common issues included not being able to provide home delivery or online ordering, having less visibility compared to online platforms, and facing inventory losses due to slow sales. In consumers 20-40 years age mainly worry about technology and marketing challenges, while 41-60 years age consumers were more concerned with high costs and losing loyal customers. This shows that online shopping affects retail businesses in different ways for different age groups.

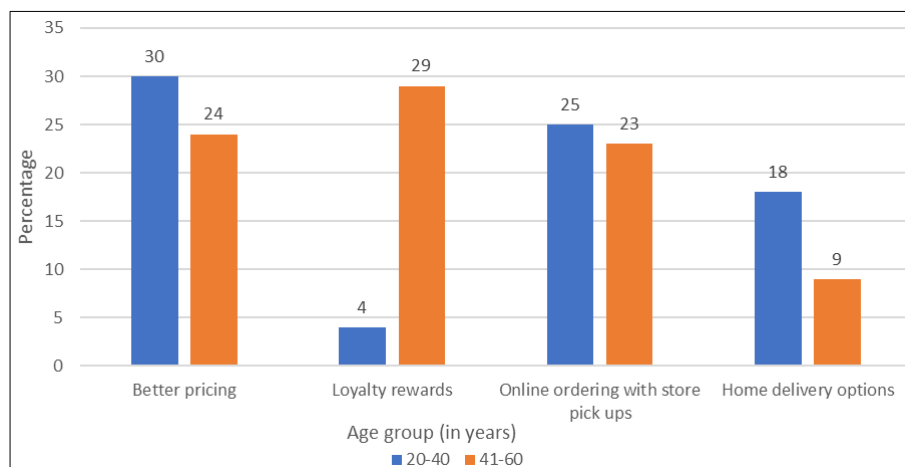
**Table 3:** Percentage distribution of consumers according to perception on retail impact due to online platforms

S. No	Retail business is getting impact in which ways	Age Group 20-40years (n=30)		Age Group 41-60years (n=30)		Total (n=60)	
		f	%	f	%	f	%
a.	Decrease in traffic to retail stores	24	80	15	50	39	65
b.	Loss of regular customers	12	40	19	63.33	31	51.66
c.	Difficulty competing with online sellers	26	86.66	12	40	38	63.33
d.	Limited visibility compared to online sellers	21	70	11	36.66	32	53.33
e.	Higher cost of maintain physical stores	9	30	22	73.33	31	51.66
f.	Lack of digital marketing knowledge	25	83.33	6	20	31	51.66
g.	Difficulty in offering home delivery or online ordering	14	46.66	18	60	32	53.33
h.	Inventory losses due to slow sales	7	23.33	16	53.33	23	38.33
i.	Pressure to adopt technology without resources	26	86.66	7	23.33	33	55
j.	Reduced profit margins	4	13.33	6	20	10	16.66

### 3.5 Future of Shopping

Among consumers (41–60 years), 76.66 per cent believe that online shopping will replace physical stores, 10 per cent think it will not happen, and 13.33 per cent are unsure. In the younger age group (20–40 years), 40 per cent agree that online shopping will take over, while none completely ruled

it out, and 60 per cent are unsure. This suggests that elder consumers are more certain about online platforms dominating in the future, while younger consumers have a more balanced view, believing that both online and physical stores might continue to exist together if retailers adapt to changing consumer needs.



**Fig 1:** Percentage distribution of consumers improvement retail stores which attracts them

The data also highlights what improvements consumers want in retail stores. For consumers (20–40 years), better pricing was the top priority, with all of them (100%) saying it would make them shop more in stores. Many in this group (83.33%) liked the idea of ordering online and picking up in-store, and 60 per cent found home delivery services attractive. Only a few (13.33%) were interested in loyalty rewards. For elder consumers (41–60 years), better pricing was also the most important, chosen by 80 per cent. However, unlike the younger group, loyalty rewards were very important to them, with 96.66 per cent preferring this option. 76.66 per cent liked online ordering with store pickup, but only 30 per cent wanted home delivery services. Overall, these results show that while both groups want better prices, younger consumers prefer digital options like store pickups and home delivery, whereas elder consumers value loyalty rewards more as an added benefit for shopping in physical stores.

### Conclusion and Recommendations

This study explored the differences in shopping preferences between younger consumers 20–40 years age group and elder consumers (41–60 years), focusing on their attitudes towards online and in-store shopping, factors influencing their choices, and their perceptions regarding the impact of online platforms on retail businesses. The findings revealed that younger consumers prefer online shopping due to its convenience, wider product variety, better prices, and time-saving benefits, while elder consumers prefer in-store shopping for reasons such as trust, quality assurance, personalised service, and immediate availability of products. The study also showed that 20-40 years aged consumers are more concerned about technological and marketing challenges faced by retailers, whereas 41-60 years aged consumers worry about high operational costs and the loss of regular customers. When asked about the future of shopping, elder consumers were more confident that online platforms will replace physical stores, while younger consumers had a more balanced view, suggesting that both online and offline shopping modes might continue together

if retailers adapt effectively. Furthermore, both groups emphasised the importance of better pricing as a key improvement in retail stores. Younger consumers showed a strong preference for digital conveniences like online ordering with in-store pickup and home delivery, whereas elder consumers valued loyalty rewards as an added incentive to continue shopping in physical stores.

Based on these findings, several recommendations can be made to help retailers adapt to changing consumer expectations.

1. It is crucial for retailers to adopt competitive pricing strategies, as both age groups prioritised better prices when choosing where to shop.
2. Introducing loyalty programmes can attract and retain elder consumers who highly value such rewards for their continued patronage. Retailers should also focus on integrating digital services such as online ordering with store pickups and home delivery options to cater to the preferences of younger consumers who seek convenience and flexibility.

Additionally, enhancing personalised services within physical stores can build trust and ensure customer satisfaction, particularly for elder consumers who appreciate personal attention. Improving digital marketing knowledge and skills is another important step, as many younger consumers noted the lack of effective digital marketing among retailers. Training programmes on digital promotion, social media use, and online visibility can help businesses reach a broader consumer base. Retailers should also consider adopting omni-channel strategies that combine online and offline services to cater to diverse consumer needs and create a seamless shopping experience. Lastly, managing operational costs efficiently is necessary, especially since elder consumers raised concerns about the high costs of maintaining physical stores. Optimising inventory, resources, and daily operations can help retailers reduce expenses and sustain their businesses in a competitive market.



By implementing these recommendations, retailers can address the distinct needs of consumers across age groups, improve customer satisfaction, remain competitive against online platforms, and ensure sustainable growth in the rapidly evolving retail sector.

## References

1. Haridasan AC, Fernando AG. Online or in-store: Unravelling consumers channel choice motives. *J Res Interact Mark.* 2018;12(3):215–230. Available from: <https://doi.org/10.1108/JRIM-07-2017-0060>
2. Millar G, Rabano CT, Rabina DJT. A comparative study of online and traditional shopping as revealed by the satisfaction of the selected consumers [Internet]. 2023 [cited 2025 Aug 7]. Available from: <https://doi.org/10.13140/RG.2.2.22189.26088>
3. Patel K, Maruji J, Vidani J. Comparative analysis regarding consumers preference of online shopping vs in-store shopping for apparels in Ahmedabad city. *Int J Appl Res Sustain Sci.* 2024;2(11):953–974. Available from: <https://doi.org/10.59890/ijarss.v2i11.78>
4. Rossolov A, Rossolova H, Holguín-Veras J. Online and in-store purchase behaviour: Shopping channel choice in a developing economy. *Transportation.* 2021;48(6):3143–3179. Available from: <https://doi.org/10.1007/s11116-020-10129-0>
5. Sawhney C, Saini I, Tripti. A comparative study of consumer behaviour between online shopping and traditional shopping [Undergraduate research project, Janki Devi Memorial College]. *Int J Novel Res Dev* [Internet]. 2024 [cited 2025 Aug 7];9(3):1–X. Available from: <https://www.ijnrd.org/IJNRD2403364>
6. Note: Page numbers not clearly indicated in source, replace "1–X" with accurate range if available.
7. Sonia. Consumer behaviour in online shopping: A comparative analysis of generational differences. *Int J Res Public Seminars.* 2024;15(3):136–141. Available from: <https://doi.org/10.36676/jrps.v15.i3.1454>