When Gains Outweigh Risks: Understanding Hybrid Shopping Behaviours Among Consumers in Iloilo City, Philippines

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ABSTRACT

This research investigates showrooming and webrooming behaviours, using Prospect Theory to understand consumer shopping patterns between physical stores and online platforms. The study examines Iloilo City consumers' views about the benefits and drawbacks of online and offline shopping to determine how shopping history and expectations affect consumers' hybrid shopping activities and final purchasing decisions.

Structural Equation Modelling (SEM) was employed to demonstrate that online benefits, including convenience, cost savings and broad product selection, directly influence customers to adopt hybrid shopping and make their final purchases. The study shows that customers no longer avoid online risks because they prioritise gaining benefits over potential losses. It demonstrates that offline benefits hinder customers from using hybrid shopping, but offline disadvantages lead to higher purchase completion rates because of loss aversion principles. Cluster analysis results indicated that the "Hybrid Magnifiers" segment stands out as the most common consumer group because it effectively combines offline and online shopping to achieve maximum benefits..

Results from the study allow retailers to minimise customer perceptions of lost sales by offering customers more confidence about their purchases while building brand loyalty. Policy makers will have a data-driven justification to create protective regulations for hybrid markets by establishing clear price disclosure requirements and delivery performance benchmarks. Additionally equal market opportunities between digital and physical retail sectors can be achieved. Future researchers may need to investigate online gains dominance across different locations and population groups. Longitudinal research methods could determine if online gains dominance will persist as a permanent consumer behaviour or will remain limited to specific situations.

Keywords: Showrooming, Webrooming, Hybrid shopping, Prospect theory, Consumer choices

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1. INTRODUCTION

When exploiting the perceived advantages and disadvantages of the shopping experience, customers often apply hybrid shopping, specifically, webrooming (researching online but purchasing in-store) and showrooming (browsing in-store but purchasing online). This hybrid shopping behaviour may stem from the desire to reap the benefits of both retail environments. Webrooming and showrooming reflect customers' attempts to optimise their shopping experiences by incorporating the convenience of digital platforms and the tactile assurance of physical stores. Both webrooming and showrooming tendencies are influenced by customers' perceptions of the potential advantages and disadvantages of practicing either behaviour.

This study addresses the emergence of the hybrid shopping behaviours of webrooming and showrooming, which are becoming more prevalent as retail environments are switching to omnichannel strategies (combining e-commerce and brick-and-mortar retail setups). The information provided in this study is of value to policymakers and industry stakeholders for creating customer-centric policies, fostering innovation, and designing consistent customer experiences in both offline and online marketplaces. Additionally, the analysis of customers' perceived gains and losses in hybrid shopping practices provides insights into consumer decision-making processes, which are beneficial for retailers when tailoring omnichannel approach strategies. Different sectors such as the economic sector and those that participate in trade, can also use the findings of this study to further understand consumert trends and behaviour. Furthermore, the findings of this study are of importance to the education sector, by contributing to the existing pool of knowledge on consumer behaviour. The findings of this study can also serve as a basis for future studies in marketing, behavioural economics, and consumer psychology for scholars and researchers.

Recent literature shows a sharp increase in research interest in these behaviours. A bibliometric review of nearly 500 papers from 1998–2022 found an annual growth rate of research on hybrid shopping behaviours of about 16%, especially after the onset of COVID-19 (Halibas et al., 2023). During the pandemic, consumers' turned online by necessity for search and discovery, then back in-store for final purchase or vice versa. This reinforced showrooming and webrooming as persistent, not just passing, phenomenon (Halibas et al., 2023).

Market-level data also underscore the economic stakes of hybrid shopping. Global retail and e-commerce sales have surged with e-commerce alone jumping from about US$1.34 trillion in 2014 to US$6.3 trillion in 2024 ("Showrooming & Webrooming," 2025). Customers are increasingly more empowered to compare prices, read reviews, and assess product quality via digital channels before interacting physically when purchasing. Additionally, they are able to physically interact first and later buy online. This switching behaviour affects retailer strategy, profitability, and how value is perceived in both channels (Flavián et al., 2020).Other findings suggest that there are significant differences in satisfaction, cost, time, and perceived risk between webroomers and showroomers. Research shows webroomers often feel more confident and satisfied with their purchasing process, especially when effort and uncertainty are minimised (Flavián et al., 2020).

Emerging retail and consumer trends, including omnichannel integration, empowered consumers, technological advancements, and shifts in post-pandemic behaviour, have further contributed to the lack of clarity surrounding the specifications (constructs) in question. This lack of clarity makes studying showrooming and webrooming not only relevant but essential for businesses that want to understand gains and losses from both perspectives in hybrid shopping.

2. LITERATURE REVIEW

Technological advancements and a widespread reliance on smart devices are significantly reshaping the retail environment resulting in emerging trends in customer behaviour. One of these emergent trends is hybrid shopping which can be defined as the utilisation of both online and offline channels resulting in a single purchase by a customer. (Kalyanam & Tsay, 2013). In other words, hybrid shopping is a purchase pattern where customers switch between channels to make a single purchase (Kalyanam & Tsay, 2013), resulting in the behaviour of incorporating digital and in-person shopping experiences into an omnichannel manifestation. (Haller, et al., 2022).

Hybrid shopping introduces webrooming and showrooming as new forms of shopping behaviour. Webrooming is the customer behaviour of researching a product online, reading reviews, comparing, and finally purchasing the product in a physical store where it can be felt and touched. (Thomas, 2024). Showrooming, on the other hand, is the practice of looking at products in conventional retail stores or any other offline exhibitions and then making an online purchase. (Richter, 2014).

The emergence of online retailing has reshaped the retail landscape. (Davies, et al., 2019). Digitisation has allowed retailers to utilise new distribution channels that fast-track the delivery of goods to customers. A click-and-collect service allows customers to buy online and pick up their purchases at a store or a pickup location saving significant shipping costs for both retailers and customers. (Coppola, 2024).

It could be argued that the COVID-19 pandemic accelerated the breakthrough of hybrid shopping. E-commerce during the post-COVID-19 era experienced an increase due to the rise of customers opting for online channels as a favoured means of shopping. The prevalence of this novel multichannel approach provided transformative shifts between online and in-store shopping. Titiloye, Al Adib Sarker, Asgari, and Jin (2023) underscore that product-specific heterogeneousness within the experience goods category (goods that consumers feel the need to directly touch and feel) is a main contributor to the sophisticated interactions between in-store and online shopping. However, retailers who are more dependent on e-commerce platforms tend to limit their future in-store activities. As customers flock to brick-and-mortar stores for the goods they need, thereby seeking a sense of normalcy, retailers have a once-in-a-generation opportunity to excite and engage them in new ways. (Chaban, 2021).

One of the drivers of the radical change in consumer behaviour and the increased tendency towards multi-channel shopping is the advancement in technology. According to Juaneda-Ayensa, Mosquera, & Murillo (2016), the ‘retailing panorama’ experienced a major shift in the last decade due to the internet and modern technologies. However, the acceptance and use intention of new technologies in the shopping process of customers depends on ‘personal innovativeness, effort expectancy, and performance expectancy’.

According to Haller et al, customers have developed the behaviour of incorporating digital and in-person shopping experiences into an omnichannel manifestation. (Haller, et al., 2022). The omnichannel concept not only covers the offline and online dimensions of multichannel marketing, it is also a convergence of all the touchpoints in a firm (Shahriar, et al., 2021; Verhoef, et al., 2015) Research focusing on identifying the factors influencing omnichannel experience reveals that shopping and alternating between online and offline shops could be influenced by “brand familiarity, customization, perceived value, and technology readiness” in an omnichannel experience. (Hickman, et al., 2019).

Hybrid shopping is the incorporation of online and in-store experiences that have evolved over the past few years. From its initial use aimed at offering convenience and reducing logistics fees, hybrid shopping use was accelerated by the global health phenomenon of COVID19. Technological engagements such as virtual try-ons and personal recommendations have led to shifts in retailing and the integration of omnichannel strategies .Emerging trends among consumer preferences further support the emergence of hybrid shopping as a new consumer behaviour. However, there are few studies that can describe the conundrum of hybrid shopping as it reshapes the customer-centric retail landscape which is driven by customer preference for convenience, personalization, and a seamless experience..

The key contributor to the prevalence of hybrid shopping is the availability of options for online use. Individual motivation affects emotional value, while the omnichannel layout has an effect on functional value. Emotional value in turn affects continuous use intention, and functional value affects service satisfaction. (Lee & Kim, 2021). Customer time orientation in factors such as social interaction, browsing, and locus of control influences intention to shop online. (Xu-Priour, et al., 2017). Meanwhile, despite the growing familiarity with e-commerce, customers still experience a perceived risk stemming from “external and internal stimuli, affective states, and even experiential and memory factors” (Phamthi, et al., 2024), and this impacts on their purchase behaviour.

The choice of shopping channels affects the decision-making processes of customers. The online channel intensifies psychological distance and leads customers to pay attention to a product’s desirability. The offline channel decreases cognitive separation, and the focus is shifted to the feasibility of the product or experience. (Xu, et al., 2022). The complexity of shopping behaviour is thus influenced in varying degrees by technology. During the stage of product searching, ‘price-consciousness and shopping-enjoyment orientations’ positively influence the tendency to search for goods online but purchase offline. (Kim, et al., 2019).

Although there is an increase in acceptance of hybrid shopping among retailers and consumers alike, there are underlying implications that are inherent in this seemingly novel purchase pattern. The advent of online stores has had a direct effect on offline stores; one of the factors includes differences in pricing and promotions (Sarkar & Das, 2017) leading tocustomers co-creating value in a hybrid retail environment.

Theoretical underpinnings, such as Prospect Theory, can provide a structural frame to understanding these hybrid shopping behaviours. Prospect Theory examines the perceptions of people towards gains and losses. (Kahneman & Tversky, 1979). The perceptions of gains and losses provided by either channel shape customer engagement in showrooming and webrooming behaviours, depending on their points of reference, avoidance of loss, and sensitivity in further engagement.

Prospect Theory posits that instead of attaching significance to outcomes, individuals tend to assess outcomes based on perceived potential gains and losses, with the focus directed more on the losses rather than the gains (Kahneman & Tversky, 1979). The application of this theory provides the framework that describes the perceptions on potential gains and losses in offline and online channels and how these perceptions influence customer behaviour.

Understanding how customers make purchasing decisions when they face uncertain situations in shopping environments, is a fundamental concept in Prospect Theory. Research indicates that customers stay away from products and stores when they perceive higher chances of monetary loss through unexpected fees or poor product quality, even though they might gain something else (Ortlinghaus et al., 2019). Loss aversion leads customers to leave their shopping carts empty because they fear additional costs and delivery delays more than they value the benefits of easy shopping and affordable prices (Wang et al., 2022). A customer will abandon their online shopping cart after

discovering excessive shipping fees during the checkout process. The Prospect Theory framework is able to demonstrate that customers view unexpected shipping expenses as losses that exceed their initial price expectations. The customer chooses to cancel their purchase because the perceived loss from unexpected shipping costs outweighs the total transaction value, according to Wang et al. (2022).

The reference dependence effect in hybrid shopping causes customers to base their expectations on price and delivery time, which leads them to perceive any deviations as losses according to Flavián et al. (2020). Research findings show that customers choose offline shopping when they want to avoid product fit and delivery risks, but they will switch to digital channels when they can access better deals and a wider selection (Schmid & Axhausen, 2018). A customer who looks up clothing products online performs price comparisons and reads reviews before making an in-store purchase. Prospect Theory can explain how customers make their purchase decision, why customers select particular shopping channels, and how they make hybrid purchases and risk-based buying decisions. It suggests that because customers want to prevent the uncertainty about product fit and fabric, as well as return policies, they buy offline even though they miss out on online price reductions.

The literature review that has been presented here utilises theoretical and empirical studies to illustrate a synergy and identify the gaps in the areas of research that need further literature focus.

3. THEORETICAL FRAMEWORK

The research uses Prospect Theory (Kahneman & Tversky, 1979) as a behavioural economics framework to study how customers engage in showrooming and webrooming activities. The core of Prospect Theory states that people judge results by comparing them to a reference point instead of using absolute values, and that they feel the pain of losses more intensely than the pleasure of gains of equal magnitude. The theory consists of three main elements, which include reference dependence, loss aversion, and the S-shaped value function that shows how people value outcomes differently.

This study applies Prospect Theory principles, but modifies them to fit the hybrid shopping environment. Customer-defined "gains" and "losses" are used to represent channel attributes, which include convenience and price benefits, stock availability and delivery speed. Past shopping experiences and expectations are used as general reference points to understand how customers evaluate outcomes between offline and online shopping channels. A simplified approach to Prospect Theory, which deviates from its original psychological utility framework, is employed to understand how customers view retail benefits and drawbacks in their daily shopping activities.

4. CONCEPTUAL FRAMEWORK

Hybrid shopping is a phenomenon where customers utilise offline and online channels to forge a path to a single purchase. This buying habit is influenced by psychological, social, and economic factors. To conceptualise this consumer behaviour, hybrid shopping is viewed in the tenet of Prospect Theory.

The independent variables are the reference points, which are past experiences and shopping expectations. The intervening variables, which are the *flexible* variables or context-dependent variables, are the dimensions of gains and losses that aid in defining the relationships between variables. The dependent variable is the purchase completion and

the hybrid shopping behaviours, webrooming, showrooming, and/or both. To illustrate further, the variables are presented in the diagram below in Figure 1 to visualise the relationship among the variables.

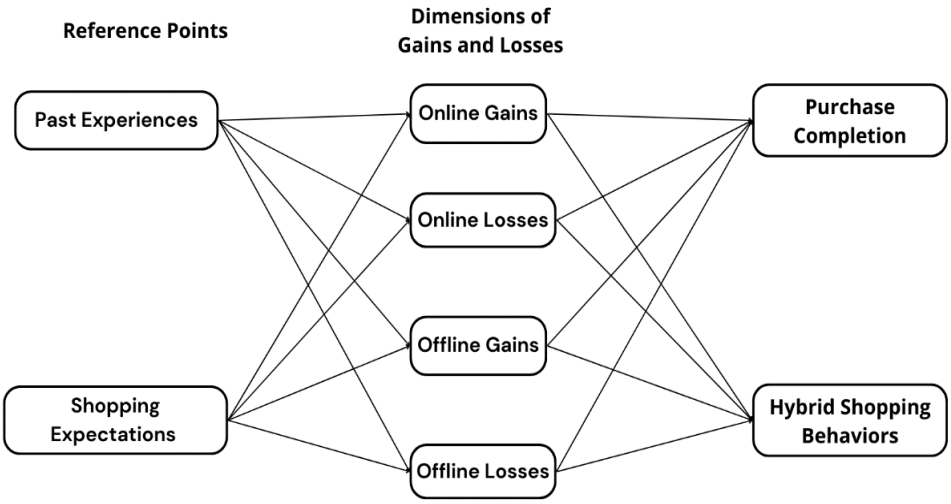

FIGURE 1: CONCEPTUAL FRAMEWORK USING THE PROSPECT THEORY

Reference Points. The reference points are the determining factors on which customers base their decisions about gains and losses, while influencing perceptions of value and channel preference. *Past Experiences* are prior shopping experiences on both offline and online channels that help determine or shape the way customers perceive the losses and gains. *Shopping Expectations* are expectations between offline and online shopping that are prior reference points in perceiving the gains and losses in either channel. These in turn affect future purchase decisions.

Dimensions of Gains and Losses in Either Environment. The different dimensions that customers base their perceptions on are assessed, with the advantages and disadvantages of offline and online channels. The gains and losses defined in this section are the trade-off between channels that aid the decision-making process in hybrid shopping.

Online Gains Dimension: The dimensions included here comprise the following: Convenience is defined as the ease of shopping without regard for spatial and temporal aspects; Price benefits are the paybacks that can be drawn from competitive pricing and promotional discounts; Product variety relates to the ability of offering a wider selection of products; Comparability is defined as the ability to compare products across different online vendors.

Online Loss Dimensions include the following: Delivery issues, namely delays and problems concerning logistics; Product quality is determined by uncertainty in product quality without initial inspection; Lack of physical interaction is the absence of the tactile experience and social interaction.

Offline Gain Dimensions are: Immediacy of product which is defined by the instant gratification from possessing the product immediately; Tactile experience pertains to the ability to physically examine the product before purchase; Social interaction is determined by the opportunities in engaging socially during shopping.

Offline Loss Dimensions include: Limited selection identified by fewer product choices in a physical store; Travel time refers to the time and effort allocated to access the physical store; Physical costs are costs associated with traveling to the physical store; and pricing disadvantages refers to higher pricing compared to online options.

Purchase Completion. This is the primary outcome of the likelihood of choosing a shopping option in completing a purchase and is influenced by channel preference and purchase intention. Furthermore, purchase completion also exhibits the likelihood of prioritizing gains over losses in purchase channel preference.

Hybrid shopping behaviours. These are the outcomes of referring to the dimensions and gains and losses leading to eventual purchase completion, which defines the behaviour of shopping.

5. OBJECTIVES OF THE STUDY

The retail industry has undergone a fundamental transformation because customers are now able to switch between shopping online and in physical stores at an increasing rate. Customers use showrooming to check products in stores before buying them online, while webrooming involves researching products online before making store purchases. This research investigates customer attitudes toward showrooming and webrooming through Prospect Theory-based gain-loss assessments to identify their fundamental motivations for using these hybrid shopping methods.

The first research objective establishes showrooming and webrooming as separate shopping behaviours, resulting from customers considering online and offline advantages and disadvantages. The research divides these factors between online and offline channels to identify what drives consumers toward showrooming or webrooming.

The second research objective is to investigate how reference points based on past experiences and shopping expectations affect customer perceptions of gains and losses during the purchasing process. The research explains customer preference for hybrid shopping methods through an analysis of psychological anchors that affect their purchasing decisions.

The third research objective involves using correlational methods to evaluate how customers view showrooming and webrooming. This comparative method reveals both the dissimilarities and commonalities in consumer risk-benefit assessments for these two shopping behaviours, which helps researchers understand consumer decision-making processes.

The fourth research objective is to investigate how past shopping experiences and customer expectations about retailing affect their perceptions of online and offline advantages and disadvantages, which in turn influence their hybrid shopping activities and final purchasing decisions.

And finally, the last research objective study is to divide customers into distinct groups according to their shared opinions about gains and losses. The identification of specific consumer segments through this research will help retailers create targeted strategies that match their customers' expectations.

6. HYPOTHESES

Based on the aforementioned objectives, the following are the hypotheses of this study:

H_{01}: There is no significant correlation between past experiences and the perceived dimensions of gains and losses in online and offline shopping channels, and between shopping expectations and the perceived dimensions of gains and losses in online and offline shopping channels.

H_{02}: There is no significant correlation between the dimensions of perceived gains and losses in online and offline shopping and purchase completion behaviours, such as webrooming and showrooming

H_{03}: There is no significant correlation between customers' perceptions of online and offline gains and their engagement in webrooming or showrooming behaviours.

H_{04}: Past experiences and shopping expectations do not significantly influence customers' perceptions of online and offline gains and losses, and these perceptions do not significantly predict hybrid shopping behaviour or purchase completion.

H_{05}: There are no distinct customer clusters based on perceptions of gains and losses in online and offline shopping channels; any observed groupings are due to random variation. The research combines psychological elements with behavioural economic approaches to create a complete method for studying hybrid shopping. Prospect Theory is addressed through shopping domain applications while creating practical solutions for retailers to develop customer-aligned strategies in modern omnichannel retail.

7. RESEARCH STRATEGY

The study was conducted within Iloilo City, a highly urbanised area which serves as the provincial capital and the regional center of Western Visayas. (PhilAtlas, 1990). It is an emerging hub for modernity and business success (Iloilo City Government , nd.).

A systematic approach in the conduct of the study employed a mixed method approach comprising quantitative and qualitative methods of research design. The mixed method approach combines deductive and inductive thinking and offsets the limitations of solely qualitative or quantitative research. It does this by taking a complementary approach wherein the integration of both methods maximises the strengths of each data type, facilitating a more comprehensive understanding of the area of research. (Harvard Catalyst, n.d.).

The quantitative phase consisted of the data collection through a survey instrument and the use of SPSS version 26 statistical software for further data analysis. The target population of this study was shoppers in the city of Iloilo. These shoppers exhibited the hybrid shopping behaviours of webrooming (searching online and buying in-store), and/orshowrooming (seeing in a physical store and buying online) or both. The sampling technique utilised in the study was convenience sampling. Convenience sampling is a nonprobability sampling method where researchers select individuals based on their ease of access. (Frost, 2023). In selecting samples for convenience, individuals chosen were shoppers who exhibit any or both of the two types of hybrid shopping: webrooming or showrooming.

Cochran's formula was used to determine the sample size. The study employed a 95% Confidence interval and an error term of 10% to arrive at a sample size of approximately 100. The data used were collected using a survey questionnaire administered by Kobo Toolbox. Statistical analyses provided meaningful insights into the data collected. Descriptive statistics were used to determine respondents' profiles, shopping behaviours, and perceptions of gains and losses, and correlation analysis was used to test hypotheses and define relationships among the data.

Pearson's correlation test was employed to determine the strength of the relationship between variables. Pearson's test produces a number called the correlation coefficient (r) that ranges from -1 to +1. A value close to +1 means a

very strong positive relationship (as one increases, the other also increases). Alongside strength, correlation tests also check for significance, usually expressed as a p-value. The p-value indicates whether the relationship is likely due to chance. In most social science studies, a p-value below 0.05 is considered statistically significant, meaning the relationship is strong enough that it probably reflects a real pattern, not random noise. In this study, correlation analysis was applied to find out if customers' past experiences, shopping expectations, and their perceptions of gains and losses were connected to their shopping choicesthat is whether they engaged in showrooming or webrooming.

Correlation Analysis examined whether the reference points of past experiences and shopping expectations, have significant relationships with the perceptions of the dimensions of gains and losses (online gains, online losses, offline gains, and offline losses), and eventually purchase completion. Spearman's rho correlation analysis was conducted to determine the significance of these variables through statistical treatment that forms relationships. A p-value less than 0.05 indicates statistical significance, in which observed results are unlikely to occur by chance; and the correlation coefficient values obtained indicate the strength and direction of correlations, in turn rejecting the null hypothesis and considering the result as statistically significant.

Structural Equation Modelling (SEM) was employed to address the objective of examining how past experiences and shopping expectations shape perceptions of online and offline gains and losses, and how these, in turn, influence hybrid shopping behaviour and purchase completion. Unlike traditional regression approaches, SEM enables simultaneous analysis of multiple dependent and independent relationships, allowing for a holistic understanding of both direct and indirect effects. In this study, SEM was particularly effective in disentangling the complex interplay between antecedents (past experiences and shopping expectations), mediators (gains and losses), and outcomes (hybrid shopping and purchase completion).

Although the sample size of 115 respondents is at the lower bound for SEM, it was adequate given the modest model complexity and the strong power observed for medium-to-large effects. Nonetheless, smaller effects may have gone undetected, and future studies should replicate these findings with larger and more diverse samples to enhance generalisability and improve model fit indices. Additionally, the use of Cluster analyses, Hierarchical, and K-Means was used to further substantiate the findings by pattern recognition and identification.

To further support the findings of the study, qualitative methods were set in place in the form of online correspondence to add insights to the quantitative data. The qualitative component involved semi-structured interviews conducted through online correspondence with participants who had earlier completed the survey and volunteered for follow-up. A purposive sampling strategy was used to ensure representation across age groups, gender, and shopping behaviours. This resulted in 18 participants providing detailed accounts of their shopping experiences, and particularly the reasons behind their showrooming and webrooming behaviours. These insights allowed the study to move beyond numerical data and capture personal experiences, motivations, and perceptions. The narratives largely validated the survey findings, confirming identified patterns while also revealing subtle nuances such as emotional factors and trust in specific channels that quantitative measures alone might have overlooked.

8. RESULTS AND DISCUSSION

The demographic profile of the respondents revealed notable findings. The age of the respondents was predominantly composed of individuals between 18-27 years old. There was a moderately larger proportion of female respondents compared to males. The occupation classification was composed mainly of either students or employed respondents. The income distribution revealed that a large portion of individuals from the sample belonged to the lower-

income bracket. These factors affected attitudes, preferences, and lifestyles that, in turn, influenced how perceptions are made as consumers. Overall, this demographic profile provided valuable context for understanding the characteristics of respondents. In line with Prospect Theory, these sociodemographic characteristics also shaped how consumers frame potential shopping outcomes, as individuals in younger or lower-income groups tend to be more sensitive to perceived risks and potential losses (Kahneman & Tversky, 1979).

From a theoretical perspective, Prospect Theory explains that customers use past experiences as "reference points" that anchor their evaluation of current shopping situations, shaping whether outcomes are perceived as gains or losses (Tversky & Kahneman, 1992).

In addressing Hypothesis 1, results indicated a significant correlation between past experiences and the dimensions of gains and losses in online and offline channels, therefore rejecting the null hypothesis. This means that the past or prior experiences of respondents are used as a reference point in perceiving the advantages (gains) and disadvantages (losses) found in online and offline shopping channels. Such use of reference points is consistent with Prospect Theory's assertion that individuals judge outcomes relative to prior experiences rather than in absolute terms (Kahneman & Tversky, 1979).

Most of the participants in the interview attest that past experiences in shopping influenced their choice of where to shop and complete their purchase. According to them, if there is a positive experience, they would likely reinforce their current shopping methods, while a negative experience would urge them to be more cautious and wise when shopping. In the case of one participant, past experiences did not affect her choices as she was more attentive to the present situation and the product she wanted to buy. In addition, the perceived risk, despite the growing familiarity of customers with online platforms, affected their purchase behaviour in terms of external and internal stimuli, affective states, and especially experiential and memory factors. (Phamthi, et al., 2024). However, the results of the quantitative and qualitative data gathering suggested that both the perceived advantages and disadvantages are affected by past experiences based on experiential and memory factors. This aligns with Prospect Theory's concept of loss aversion, which posits that negative experiences weigh more heavily in future decision-making than positive ones of the same magnitude (Kahneman & Tversky, 1979).

For the second part of hypothesis 1, the findings suggest that shopping expectations significantly correlate with the dimensions of gains and losses in online and offline shopping, rejecting the null hypothesis. The results indicated that the expectations or anticipations of shopping outcomes influenced how customers perceived the advantages (gains) and disadvantages (losses) found in online and offline shopping channels. This reflects Prospect Theory's framing effect, wherein expectations create mental frames that influence whether an outcome is viewed positively or negatively (Harris et al., 2017).

The qualitative results present varying viewpoints, with shopping expectations shaping the way customers viewed the advantages and disadvantages of each channel. Some responses from the interview attest that the participants developed expectations for each channel from continued exposure. A study reveals that the shopping channel choice of customers is defined by their *desire* to avoid the greater disadvantages of the choice, rather than the perceived advantages alone. (Harris, et al., 2017). One participant preferred shopping in physical stores because of the expectation of getting the product immediately after purchase, while another preferred online shopping because it was rather convenient, had a larger visibility in terms of comparison and offered the expectation of arriving after a determined time. However, one participant in particular noted that the positive and negative experiences shaped certain expectations through awareness of the pros and cons of each. This illustrates loss aversion where the fear of incurring

a disadvantage outweighs the appeal of potential gains (Kahneman & Tversky, 1979). Meanwhile, results for the analysis of Hypothesis 2 implied that there is a significant correlation between all the dimensions of gains and losses in online and offline shopping and purchase completion, thus rejecting the null hypothesis.

To contextualise perceptions on the dimensions of gains and losses, participants from the online correspondence cohort were asked about their typical process in shopping and, ultimately, purchase completion. Most of the participants typically searched online first, compared the products on e-commerce platforms, read reviews, and did more research about the product. A study reveals that heterogeneity is a main contributor to this diorama of shopping behaviours. Titiloye et al. (2023), also support comparability as an online gain. Prospect Theory suggests that this evaluation process is not neutral but is influenced by how customers weigh potential losses against gains before completing a purchase decision (Kahneman & Tversky, 1979).

In the case of searching in-store and purchasing online, all the respondents agreed that they shop in physical stores for products when they want to check the texture, color, size, feel, and overall quality of the product. Subsequently, when asked about searching online and buying in-store, some said that they checked product features, online reviews, compared other options, and then checked the prices. What motivated most of them to complete a purchase in physical stores was the urgency and security of the product being handed to them, avoiding the issues of quality expectations, delivery delays, and additional fees. The results from the qualitative data connect to Prospect Theory's loss aversion. The idea of loss aversion verifies that consumers tend to prioritise gains over losses when presented in a positive light to them. (Kahneman & Tversky, 1979).

Table 1 presents the results for the statistical analysis of hypothesis 3. The findings suggest that only perceptions on online gains and webrooming, perceptions on online gains and showrooming, and perceptions on offline gains and showrooming show significant correlations. Perceptions of online gains and webrooming presented a negative but significant correlation, implying that shoppers who perceive benefits in online shopping were less likely to engage in webrooming. Perceptions of online gains and showrooming showed a weak yet significant positive correlation which indicates that shoppers who perceive more advantages in online shopping are more likely to engage in showrooming. Perception of offline gains correlated negatively yet significantly with showrooming, which meant that those who perceive higher benefits in offline shopping were less likely to engage in showrooming.

Furthermore, the findings suggest that the lack of significant correlations for offline and online losses across all the hybrid shopping behaviours signifies that the losses or advantages in shopping online or offline do not significantly influence whether shoppers engage in webrooming, showrooming, or both. Additionally, no significant correlation was shown between both webrooming and showrooming behaviours. The dimensions of gains and losses indicated that the engagement in both behaviours was not influenced by the dimensions of gains and losses in online and offline shopping.

To provide more insights into the perceptions of gains and losses in either channel to the hybrid shopping behaviours of webrooming and showrooming, participants were asked about their experiences on two factors that would synthesise a deeper understanding of the topic. These factors were locus of control and satisfaction. A little more than half of the participants attested that online shopping gave them more control over their purchase decisions, while the rest said they have more control in physical stores. The common factors in online shopping included the ability to compare prices, product reviews, product features, promotions, and discounts; while some pointed out the lesser pressure from salespeople, and one specified the prerogative of cancellation after purchase. The common factors included in shopping in physical stores were assurance of quality, sensory experience, instant feedback, simpler returns, and

minimal unexpected outcomes. Consumers' channel choice is influenced by their spatial, socio-demographic, and psychographic orientations. (Wieland, 2021). In terms of satisfaction, more participants could attest that they were more satisfied with physical stores as their shopping channel than with online stores. The common reasons for physical stores included immediate gratification, quality checking, and correct expectations of the product.

The possibilities of switching between offline and online channels are influenced by lower channel risk, search effort, and evaluation effort, among others. (Gupta, et al., 2004). However, the results showed otherwise since it was mostly based on the type of product and requirements, and preferences of consumers.

TABLE 1. GAINS AND LOSSES X WEBROOMING AND SHOWROOMING CORRELATION ANALYSIS

Gains and Losses		Hybrid Shopping	Coefficient	P-value	Accept/Reject Ho
Online Gains	→	Webrooming	-0.406	<0.001	Reject
Online Losses	→	Webrooming	-0.006	0.951	Accept
Offline Gains	→	Webrooming	0.184	0.058	Accept
Offline Losses	→	Webrooming	-0.137	0.160	Accept
Online Gains	→	Showrooming	0.258	0.007	Reject
Online Losses	→	Showrooming	-0.074	0.446	Accept
Offline Gains	→	Showrooming	-0.253	0.008	Reject
Offline Losses	→	Showrooming	0.086	0.379	Accept
Online Gains	→	Both Webrooming & Showrooming)	0.142	0.144	Accept
Online Losses	→	Both Webrooming & Showrooming)	0.075	0.440	Accept
Offline Gains	→	Both Webrooming & Showrooming)	0.064	0.515	Accept
Offline Losses	→	Both Webrooming & Showrooming)	0.049	0.618	Accept

9. STRUCTURAL EQUATION MODELLING SEM ANALYSIS

The SEM analysis based on the conceptual framework in Table 2 shows how past experiences and shopping expectations and perceived gains and losses, and purchase completion influence hybrid shopping behaviour. The study used SEM with 115 participants because of its exploratory nature and simple model structure despite its limited sample size. The analysis produced statistically significant pathways with medium-to-large effect sizes, which confirmed that the sample size was adequate for detecting important relationships. The results establish essential knowledge about hybrid shopping behaviour, although they might have failed to detect small effect sizes. Essential findings about hybrid shopping behaviour in Iloilo City through its initial empirical study is provided while establishing potential paths for future investigations with larger and more varied participant groups to validate the results.

Past experiences significantly predicted online gains ($\beta = .225$, $p = .020$), but had no meaningful effect on online or offline losses. Shopping expectations, on the other hand, were stronger predictors which significantly influenced online gains ($\beta = .375$, $p < .001$), online losses ($\beta = .328$, $p = .002$), and offline losses ($\beta = .465$, $p < .001$). These results suggested that expectations serve as critical cognitive anchors shaping perceived risks and benefits across both online and offline environments.

In terms of behavioural outcomes, online gains had a robust positive effect on hybrid shopping (β = .379, *p* < .001) and purchase completion (β = .319, *p* < .001), confirming the centrality of perceived benefits in digital contexts. Conversely, offline gains negatively influenced hybrid shopping (β = –.197, *p* = .028), indicating that positive in-store experiences reduced the need to engage in hybrid strategies. Offline losses, however, positively influenced purchase completion (β = .340, *p* < .001), underscoring Prospect Theory's principle of loss aversion where consumers act to avoid further offline frustration by completing purchases online.

To assess the adequacy of the sample size, a post-hoc power analysis was conducted using G*Power 3.1. Results indicate that the SEM model exhibited strong statistical power (1–β > .90) for detecting medium-to-large effects, such as the influence of shopping expectations on online gains (β = .375, p < .001) and offline losses (β = .465, p < .001), as well as the effect of online gains on both hybrid shopping (β = .379, p < .001) and purchase completion (β = .319, p < .001). However, weaker paths, including online losses and offline gains, showed low power (1–β < .50), suggesting that non-significant findings in these areas may be partly attributable to insufficient sensitivity rather than a true absence of effect. These results highlight the robustness of core findings while also underscoring the need for larger samples in future studies to capture small-to-moderate effects more reliably (see Table 2).

TABLE 2. STANDARDISED REGRESSION WEIGHTS (SEM PATH COEFFICIENTS)

Path	Std Estimate (β)	p-value	Significance	Power (1–β)	Interpretation of Power
Online Gains ← Past Experiences	0.225	0.02	Significant	0.72	Moderate
Online Gains ← Shopping Expectations	0.375	< .001	Significant	0.99	High
Online Losses ← Past Experiences	0.098	0.353	Not significant	0.2	Very low
Online Losses ← Shopping Expectations	0.328	0.002	Significant	0.88	Adequate
Offline Gains ← Past Experiences	0.175	0.109	Not significant	0.45	Low
Offline Gains ← Shopping Expectations	0.170	0.119	Not significant	0.43	Low
Offline Losses ← Past Experiences	0.080	0.415	Not significant	0.18	Very low
Offline Losses ← Shopping Expectations	0.465	< .001	Significant	> .99	High
Hybrid Shopping ← Online Gains	0.379	< .001	Significant	0.99	High
Hybrid Shopping ← Online Losses	0.106	0.245	Not significant	0.25	Very low
Hybrid Shopping ← Offline Gains	–.197	0.028	Significant	0.63	Moderate
Hybrid Shopping ← Offline Losses	–.077	0.406	Not significant	0.2	Very low
Purchase Completion ← Online Gains	0.319	< .001	Significant	0.95	High
Purchase Completion ← Online Losses	0.099	0.238	Not significant	0.22	Very low
Purchase Completion ← Offline Gains	–.045	0.591	Not significant	0.09	Extremely low
Purchase Completion ← Offline Losses	0.340	< .001	Significant	0.95	High

Despite these theoretical insights, the model fit indices indicate limitations. The chi-square test was significant (χ^2 = 151.063, *df* = 11, *p* < .001), and the RMSEA was above acceptable thresholds (RMSEA = .334), signaling poor absolute fit. Incremental fit indices such as CFI (.540) and NFI (.556) were also below recommended cutoffs (> .90). These fit statistics suggest that while individual pathways are meaningful, the overall structural model requires refinement, potentially through adding mediating or moderating constructs.

Results of SEM analysis, as shown in Table 3, show the squared multiple correlations (R^2 values), which provide insight into the explanatory power of the model. Online gains (R^2 = .282) and offline losses (R^2 = .263) had moderate explanatory power, while online losses (R^2 = .151) and offline gains (R^2 = .091) were relatively weakly explained. Importantly, hybrid shopping behaviour (R^2 = .173) and purchase completion (R^2 = .303) were only partially accounted for by the predictors. This indicates that although online gains and offline losses significantly influence consumer behaviour, a large portion of variance remains unexplained, suggesting the need for additional variables such as trust, risk perception, or demographic moderators.

TABLE 3. SQUARED MULTIPLE CORRELATIONS (R^2)

Variable	R^2	Interpretation
Online Gains	.282	Moderate explanatory power
Online Losses	.151	Weak explanatory power
Offline Gains	.091	Very weak explanatory power
Offline Losses	.263	Moderate explanatory power
Hybrid Shopping	.173	Weak–moderate explanatory power
Purchase Completion	.303	Moderate explanatory power

One of the objectives of this study was to examine the influence of past experiences and shopping expectations on customers' perceptions of online and offline gains and losses, and to assess how these perceptions shape hybrid shopping behaviour and purchase completion. To address this, the study tested the null hypothesis (H_{O4}) that past experiences and shopping expectations do not significantly influence perceptions of gains and losses, and that these perceptions do not significantly predict hybrid shopping or purchase completion.

The SEM analysis provided important evidence against the null hypothesis, highlighting the central role of online gains. Both past experiences (β = .225, p = .020) and shopping expectations (β = .375, p < .001) significantly influenced perceived online benefits. In turn, online gains strongly predicted hybrid shopping (β = .379, p < .001) and purchase completion (β = .319, p < .001). This finding reinforces prior studies emphasising convenience, efficiency, and perceived savings as decisive factors in sustaining consumer engagement online (Flavián et al., 2020; Herhausen et al., 2015).

Conversely, online losses, though significantly influenced by shopping expectations (β = .328, p = .002), did not significantly predict hybrid shopping or purchase completion. This outcome diverges from Prospect Theory, which holds that losses weigh more heavily than gains (Kahneman & Tversky, 1979). Instead, consumers appear to discount online risks when perceived benefits dominate resulting in a 'gain dominance' effect that echoes recent findings in digital retail contexts (Grewal et al., 2020).

Offline behaviours, however, align more closely with Prospect Theory. Offline gains showed a significant negative association with hybrid shopping (β = –.197, p = .028), suggesting that strong positive offline experiences anchor consumers to physical stores, reducing hybrid adoption. At the same time, offline losses, strongly shaped by shopping expectations (β = .465, p < .001), positively predicted purchase completion (β = .340, p < .001). This supports the principle of loss aversion, where frustrations in offline contexts (e.g., stockouts, inconvenience, or higher prices) encourage consumers to finalise transactions online (Lemon & Verhoef, 2016; Neslin et al., 2014).

While offline shopping behaviours reflect Prospect Theory's principle of loss aversion, online behaviours deviate, suggesting that perceived gains can dominate decision-making. This highlights a channel-specific interplay: loss aversion shapes offline decisions, whereas gain dominance underpins online engagement. Table 4 shows the summary table of Gains and Losses in Hybrid Shopping and their alignment with Prospect Theory as well as their interpretations.

TABLE 4. PROSPECT THEORY GAINS VS. LOSSES BALANCE IN HYBRID SHOPPING (SEM RESULTS)

Domain	Key Predictors (Standardised Estimate)	Outcome Pathway	Prospect Theory Alignment	Interpretation / Implication
Online Gains	Past Experiences (β = .225, p = .020) Shopping Expectations (β = .375, p < .001)	→ Hybrid Shopping (β = .379, p < .001) → Purchase Completion (β = .319, p < .001)	Contrasts (Gains dominate)	Online convenience and efficiency motivate hybrid shopping and finalizing purchases, outweighing loss effects.
Online Losses	Shopping Expectations (β = .328, p = .002)	→ Hybrid Shopping (β = .106, ns) → Purchase Completion (β = .099, ns)	Contrasts (Losses weaker than expected)	Online risks are acknowledged, but do not significantly deter hybrid engagement or purchase completion.
Offline Gains	Past Experiences (β = .175, ns) Shopping Expectations (β = .170, ns)	→ Hybrid Shopping (β = –.197, p = .028) → Purchase Completion (β = –.045, ns)	Aligns (Gains reduce risk-taking)	Offline benefits anchor consumers in physical shopping, discouraging hybrid adoption.
Offline Losses	Shopping Expectations (β = .465, p < .001)	→ Hybrid Shopping (β = –.077, ns) → Purchase Completion (β = .340, p < .001)	Aligns (Loss aversion effect)	Pain points in offline shopping strongly motivate consumers to complete purchases online.

Note. Paths marked "ns" are non-significant. Gains and losses are categorised in alignment with Prospect Theory (Kahneman & Tversky, 1979).

10. CLUSTER ANALYSIS

The K-Means Cluster Analysis was used to segment data into clusters that reflect distinct shopping profiles and psychological dispositions. In this study, the sample was analysed based on the respondents' perceptions of gains and losses in online and offline channels. The analysis revealed three cluster profiles that substantiated the nuanced understanding of the hybrid shopping behaviours, webrooming and showrooming, consequently anchoring it to the Prospect Theory. (Kahneman & Tversky, 1979). Table 5 shows the number of respondents in each cluster (N) and the ratings in each Gains and Losses dimension of the three identified clusters: Digital Maximisers, Balanced Shoppers, and Hybrid Magnifiers.

Digital Maximisers. This cluster is observed to have a stronger preference towards online shopping, likely viewing offline shopping as costly and time-consuming. This cluster comprised 18 respondents or 16.8% of the sample with characteristics that included high means in both online gains (4.19) and in offline losses (3.71). This further supports

the Prospect Theory that when a choice is framed as a gain, consumers tend to enhance their preference towards it and reinforce their behaviour.

Balanced Shoppers. This cluster is framed as appearing to be more utilitarian and balanced between respondents' perceptions on the dimensions of gains and losses in either channel. This group comprised 29 respondents forming 27.1% of the sample and exhibited moderate scores across all dimensions. Their moderate approach in perceiving the dimensions of gains and losses in either channel suggests that they are likely engaging in both online and offline channels primarily because of situational rather than emotional aspects. In line with the Prospect Theory, the results show a value function due to the weak or moderate gain-loss sensitivity.

Hybrid Magnifiers. This cluster was the largest among the clusters at 60 respondents comprising 56.1% of the sample. The respondents in this cluster exhibited fairly consistent perceptions of the dimensions of gains and losses in either channel. This segment scored high in the dimensions of online gains (4.20), online losses (4.18), offline gains (4.11), and offline losses (4.02). They were characterised by their high engagement in both online and offline channels, while also navigating the advantages and disadvantages of both. Their hybrid shopping behaviour of switching between webrooming and showrooming presented a heightened sensitivity to both the gains and losses in online and offline channels. Consequently, their behaviour is consistent with Prospect Theory's loss aversion. However, their high engagement in both channels suggests that the perceived gains outweigh the perceived losses.

TABLE 5: FINAL CLUSTER CENTERS FROM K-MEANS CLUSTER ANALYSIS

Dimension	Digital Maximisers N=18 (16.8%)	Balanced Shoppers N=29 (27.1%)	Hybrid Magnifiers N=60 (56.1%)
Online Gains	4.19	3.06	4.20
Online Losses	2.74	3.13	4.18
Offline Gains	2.59	3.10	4.11
Offline Losses	3.71	2.91	4.02

11. CONCLUSION AND RECOMMENDATIONS

This research study delivers multiple valuable findings that enhance the comprehension of customer behaviour when shopping between online and offline channels. The research stands out as a unique empirical study about showrooming and webrooming behaviour in Iloilo City while exploring a worldwide retail pattern. The research makes two important contributions, which enhance both the theoretical value and practical application of the findings.

Both similarities and differences with the fundamental principles of Prospect Theory are shown. The research supports a loss aversion effect towards online shopping in traditional shopping because customers tend to abandon their purchases when they experience stockouts as disadvantages. The online shopping environment shows a gain dominance effect because customers value the benefits of easy shopping and wide product selection more than any perceived risks. The study indicates that Prospect Theory offers valuable insights, yet its core principles need adjustment when studying hybrid and digital retail operations.

The research employed SEM to evaluate intricate relationships between past experiences and shopping expectations and perceived gains and losses, and hybrid shopping and purchase completion. The analysis through

SEM produced more detailed findings than basic correlation or regression methods because it demonstrated how online and offline elements work together to influence customer purchasing decisions.

The research design included a mixed-methods approach, which provided a deeper understanding of the results. The small qualitative section delivered essential background information, which helped explain why offline losses affect purchase completion rates and why customers choose online benefits over safety concerns. The research does, however, demonstrate how combining different research methods through mixed-methods studies can effectively analyse new consumer behaviour patterns.

Multiple advantages are contained in this research ,but researchers need to address several key limitations. The total of 115 participants were sufficient for exploratory SEM but the small number of participants restricted the ability to detect smaller yet important effects and limited the study's general applicability. The sample sise calculation based on Cochran's formula might not have met the complete needs of correlation-based or SEM analysis, and researchers failed to perform a power analysis. The study's findings lack external validity because the research focused exclusively on Iloilo City consumers. Future studies need to use bigger and more varied participant groups from different locations and population segments to enhance the research findings' applicability.

The research design used a mixed-methods approach, which emphasised quantitative data collection. However, the qualitative data which provided supporting context, lacked systematic validation methods, including member checking and triangulation, and formal coding procedures, which weakened the methodological strength of the qualitative results. Future research needs to implement better integration approaches to achieve authentic data strand complementarity.

Another limitation is the use of a simplified version of Prospect Theory to operationalise the theory through customer-defined gains and losses from channel attributes. Future research should use discrete choice experiments and nonlinear SEM to measure reference points dynamically between expected and actual prices and delivery times.

Despite these limitations, this research study expands knowledge about hybrid shopping behaviours through its analysis of showrooming and webrooming using Prospect Theory principles. The research findings demonstrate that online gains, which stem from past experiences and shopping expectations, drive hybrid shopping and purchase completion, while offline losses motivate consumers to make their final purchases. The study demonstrates how Prospect Theory operates differently between offline and online settings because loss aversion dominates offline shopping, but online shopping shows gain-dominant behaviour where perceived advantages exceed risks. The research demonstrates how Prospect Theory applies to digital and hybrid retail spaces through its findings, which show both its applicability and need for digital-specific modifications.

Based on the findings of this study, several recommendations are proposed for retailers, policymakers, and future researchers.

Retailers need to improve their online benefits, which include convenience, price transparency, and product variety., These elements drive hybrid shopping behaviour and purchase completion. The reduction of offline losses through improved inventory management, efficient customer service, and transparent return policies will help minimise stockouts and waiting times, and delivery uncertainties. Omnichannel strategies that combine online and offline platforms through click-and-collect services will enhance customer trust while minimizing shopping-related risks.

Policymakers should establish consumer protection guidelines focused on hybrid shopping environments. The regulatory framework should protect both digital and physical retail sectors from unfair competition while supporting initiatives that improve service quality throughout all sales channels.

Future researchers need to enhance Prospect Theory application through advanced modelling approaches, including nonlinear SEM and discrete choice experiments, to directly assess gain-loss asymmetry and reference dependence effects. The research will gain broader applicability through studies that use larger participant groups from various cultural backgrounds. Future research needs to implement more advanced mixed-methods approaches that combine systematic thematic analysis with triangulation and member checking to enhance methodological strength and better understand hybrid shopping behaviour. Furthermore, it would be interesting to possibly integrate Prospect Theory with complementary frameworks such as the Technology Acceptance Model (TAM) or the Unified Theory of Acceptance and Use of Technology (UTAUT).

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