The Psychology of Online Shopping: A Study on Consumer Buying Behaviour in the Digital Age

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ABSTRACT : The rapid digitalization of commerce has significantly transformed consumer buying behaviour. This study investigates the psychological and behavioural factors influencing online shopping preferences, focusing on demographics, motivations, payment choices, and changes resulting from the pandemic. A survey conducted with 100 respondents assessed their online shopping habits, including demographic information, purchase frequency, platform vpreferences, key decision-making factors, payment methods, and customer satisfaction levels. The findings reveal that convenience and time savings are the primary motivators for online shopping, followed by access to discounts and unique products. Clothing and accessories are the most frequently purchased items, with Amazon and Flipkart as the preferred platforms. While cash on delivery remains the dominant payment method, UPI-based payment apps are gaining popularity. The COVID-19 pandemic has increased online shopping frequency for 44% of respondents, and overall satisfaction is high, with 72% rating their experience as 4 or 5 out of 5. This study further explores the impact of psychological and demographic factors on online shopping behaviour within the Indian market. By analysing variables such as age, income, and education, we find that age has a negative correlation with online shopping, whereas income and education have positive effects. Gender does not demonstrate a statistically significant influence. These insights enhance the understanding of digital purchasing patterns, assisting businesses in developing targeted marketing strategies.

Keywords: Online shopping, consumer behaviour, digital commerce, purchasing habits, e-commerce trends, post-pandemic shopping

I. Introduction

The rapid advancement of the internet and digital technologies has profoundly transformed consumer buying behavior, reshaping the global retail landscape. With increasing internet penetration and smartphone usage, online shopping has become an integral component of modern retail, offering consumers greater convenience, broader product variety, competitive pricing, and personalized experiences. Leading e-commerce platforms such as Amazon, Flipkart, Myntra, and Meesho have revolutionized traditional retail models, making digital commerce a dominant global economy.

Consumer engagement with online shopping is influenced by many psychological, technological, and economic factors. Research highlights that perceived ease of use, trust, security concerns, and product information transparency significantly impact purchasing decisions. While younger consumers demonstrate greater digital adoption, older demographics often exhibit reluctance due to technological barriers and security apprehensions. Additionally, marketing strategies, including personalized advertisements, influencer endorsements, and discount schemes, play a crucial role in shaping consumer preferences.

Despite its widespread acceptance, online shopping presents notable challenges. The absence of physical product interaction, concerns regarding data security, inefficiencies in payment systems, and trust deficits remain key barriers to consumer confidence. Studies further indicate that price sensitivity and brand reputation are critical determinants of consumer loyalty in e-commerce. Moreover, the COVID-19 pandemic has significantly accelerated the shift toward digital commerce, increasing consumer awareness and experience with online shopping platforms.

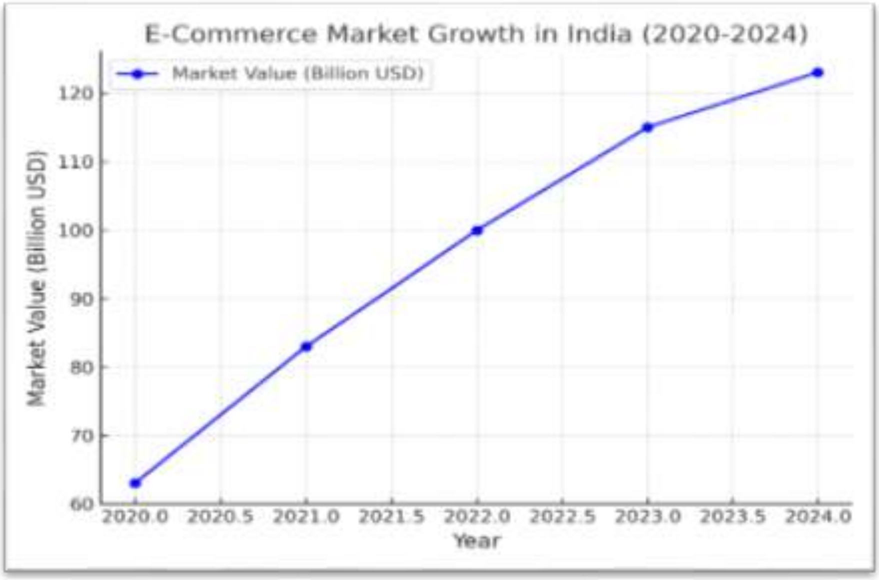
Current Status of Online Shopping in India (2020-2024)

India's e-commerce industry has witnessed substantial growth between 2020 and 2024, primarily driven by increasing internet penetration, smartphone adoption, and evolving consumer preferences. Several critical developments characterize this period, shaping the future trajectory of digital commerce in the country. Some of the key highlights of the same has been presented in this section

Market Growth and Projections

- The Indian e-commerce sector was projected to reach INR 4,416.68 billion in 2024, with an annual growth rate of 11.45%, further increasing to INR 7,591.94 billion in the coming years. India's e-commerce sector is projected to reach USD 123 billion in 2024**,** growing significantly over the past few years (Statista, 2024).

Figure 1 : E- Commerce Market growth in India

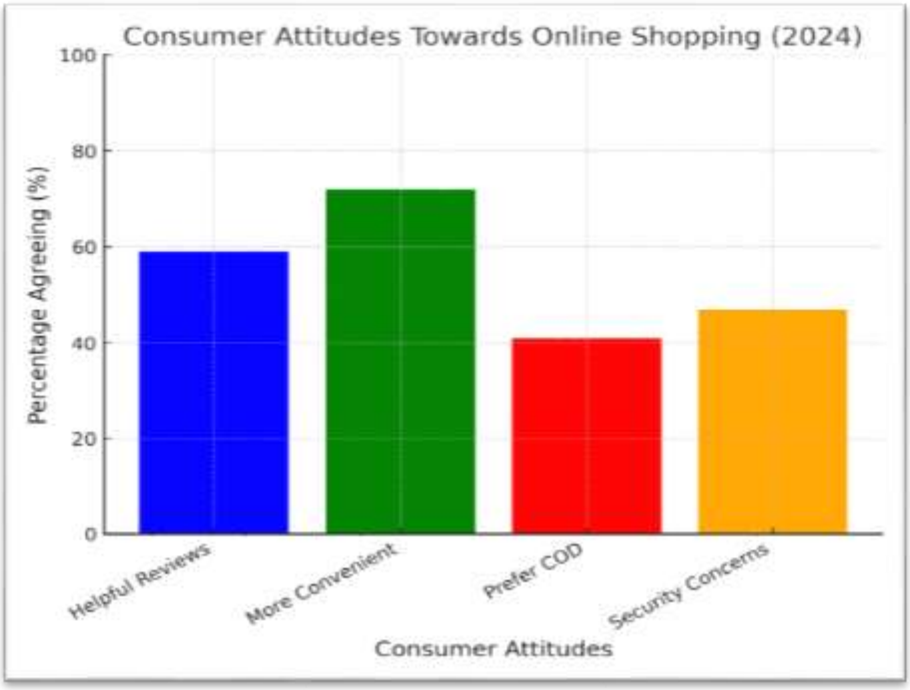


Source: *E-commerce market size in India from 2014 to 2024*. Retrieved from https://www.statista.com/statistics/792047/india-e-commerce-market-size/

- Online retail penetration in India is anticipated to expand from 4.7% in 2019 to 10.7% by 2024, highlighting the growing shift toward digital shopping platforms (Mordor Intelligence, 2024).
- The COVID-19 pandemic has acted as a catalyst for e-commerce adoption in India, with consumers increasingly turning to online platforms for their shopping needs due to lockdowns and social distancing measures

- As of 2024, clothing and footwear remain the most purchased categories, with 61% and 44% of consumers respectively opting for these items (Statista, 2024). Electronics also constitute a significant segment, with increasing consumer interest in gadgets and accessories (Invest India, 2024).
- The number of online shoppers is expected to grow to 427 million by 2027, underscoring the increasing reliance on e-commerce platforms for consumer needs 72% of consumers stated that online shopping is more convenient, (Statista, 2024).
- Digital payments have witnessed remarkable adoption, with UPI (Unified Payments Interface) transactions emerging as the most preferred method due to their convenience and security (NASSCOM, 2024). In 2024, while 47% expressed concerns about online payment security (Statista, 2024)

Figure 2 : Consumer Attitudes Towards Online shopping

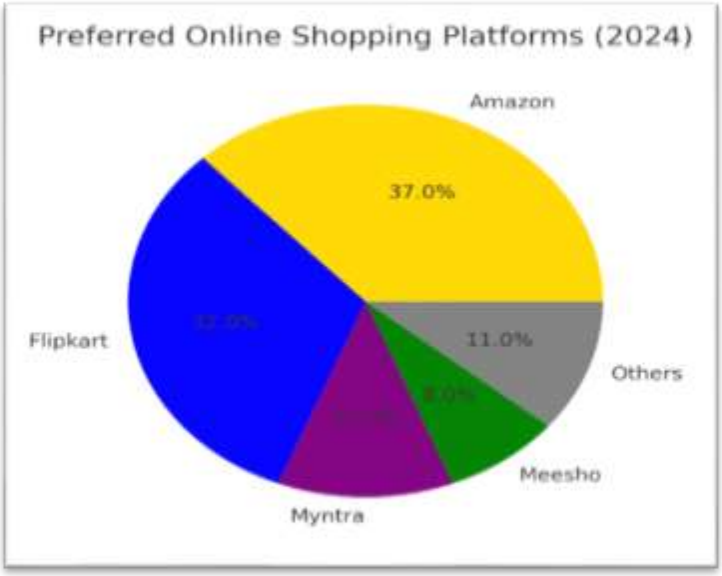


Source: *Attitudes towards online shopping in India in 2024*. Retrieved from https://www.statista.com/forecasts/823352/attitudes-towards-online-shopping-in-india

Preferred Online Shopping Platforms in India

- The Indian e-commerce market is primarily dominated by Amazon and Flipkart, with Amazon commanding 37% market share, followed closely by Flipkart at 32% (Invest India, 2024).

Figure 3 : Preferred Online Shopping platforms in India



Source: *E-commerce boom in India: Current trends and prospects*. Retrieved from https://www.investindia.gov.in/blogs/e-commerce-boom-india-current-trends-and-prospects

- The quick-commerce sector, which focuses on rapid delivery of essential items, has gained traction. However, industry experts express concerns regarding its long-term sustainability, citing an over-reliance on venture capital funding without solid economic viability (Reuters, 2025).

Future Outlook

- India's e-commerce market is poised for continued expansion, with projected annual growth rates of 18% through 2025, reflecting sustained consumer adoption and digital transformation (Statista, 2024).
- By 2030, India is anticipated to become the third-largest consumer market globally, highlighting the vast potential of its e-commerce industry (Invest India, 2024).
- Major corporations are heavily investing in digital infrastructure to support this growth. Notably, Amazon Web Services (AWS) has announced a $8.2 billion investment in Maharashtra, focusing on strengthening cloud data storage facilities (Reuters, 2025).

These findings underscore the increasing importance of digital convenience while also emphasizing key challenges related to security and trust in online transactions. As the Indian e-commerce sector advances, businesses must adopt innovative strategies, enhance consumer trust, and invest in cutting-edge technology to ensure sustained growth and competitiveness.

II. Objectives of the study

Given these evolving trends, this study aims to examine the psychological motivations and barriers influencing online consumer behavior, with a particular focus on demographic variations, digital marketing impact, and post-purchase satisfaction. Utilizing survey data from 100 respondents, the research explores consumer preferences, decision-making factors, preferred shopping platforms, and the long-term impact of the pandemic on online shopping habits. By identifying key patterns and behavioral shifts, this study seeks to provide valuable insights for e-commerce businesses, marketers, and policymakers, contributing to a deeper understanding of the emerging dynamics of digital consumerism. The main objectives of the study are as following:

1. To examine the relationship between consumer demographics (age, gender, income, occupation) and online shopping frequency.
2. To analyze the influence of price discounts, customer reviews, and brand reputation on consumers' purchasing decisions.
3. To identify the primary reasons consumers, prefer online shopping over traditional retail, based on survey responses.
4. To assess consumer satisfaction levels with online shopping platforms and identify key factors contributing to a positive or negative experience.
5. To investigate the role of trust and security concerns in shaping online purchase decisions.

III. Literature Review

The landscape of consumer behaviour has undergone significant transformations with the rise of e-commerce and the impact of global events such as the COVID-19 pandemic. Due to a number of technological, psychological, economic, and demographic variables, online buying has become a dominating retail channel (Gopalakrishnan & Sathish, 2023; Sheth, 2020). This study of the literature looks at the main factors influencing online buying habits, how the pandemic has accelerated digital trade, and how consumer acceptance has been affected by digital payment systems.

Factors Influencing Online Shopping Behavior

Understanding the causes of online shopping behavior is vital for e-commerce platforms trying to better user experience and customer happiness. Key elements discovered in the research include:

Perceived Usefulness and Ease of Use

The Technology Acceptance Model (TAM) suggests that individuals are more likely to participate in online shopping when they view platforms as easy to use and advantageous (Davis, 1989; Lim et al., 2016). A smooth interface, straightforward navigation, and tailored suggestions enhance the likelihood of acceptance among consumers (Sheth, 2020).

Trust and Security Concerns

Concerns regarding privacy and security continue to pose major obstacles to the acceptance of e-commerce. Studies indicate that the level of consumer confidence in online shopping platforms is shaped by the perceived effectiveness of security protocols, the reliability of the website, and the clarity of payment processes (Gefen et al., 2003; Gopalakrishnan & Sathish, 2023). Research suggests that platforms that adopt improved cybersecurity practices, offer adaptable return policies, and provide clear terms of service encourage higher levels of trust among consumers (Kim et al., 2008).

Convenience and Time-Saving

The convenience of shopping at any time and from any location without geographic limitations makes online shopping very attractive (Lim et al., 2016). Shoppers are increasingly valuing efficiency, fast delivery choices, and minimal hassle when deciding on purchases (Gayathri Lakshmi, 2021). The implementation of one-click checkouts, AI-based product suggestions, and highly tailored shopping experiences has further simplified the consumer journey (Chaffey & Smith, 2017).

Price Sensitivity and Promotions

Consumer preferences for online purchasing are significantly influenced by price competitiveness and promotional incentives (Lim et al., 2016). Customers are empowered to make well-informed purchasing selections due to the simplicity of price comparison across several platforms (Sheth, 2020). Furthermore, loyalty programs, flash sales, and discount tactics greatly increase brand preference and customer retention (Gopalakrishnan & Sathish, 2023).

Impact of COVID-19 on Online Shopping Behavior

The COVID-19 pandemic has significantly transformed online shopping habits, serving as a trigger for faster digital adoption (Sheth, 2020). Notable insights from the research include:

Shift in Consumer Behavior

The implementation of lockdowns and social distancing protocols triggered a significant rise in online shopping, pushing even those consumers who were once reluctant to embrace digital commerce due to necessity (Sheth, 2020). This change has led to a permanent alteration in consumer buying behaviors, prompting businesses to broaden their digital services to cater to the heightened demand (Gopalakrishnan & Sathish, 2023).

Changes in Product Preferences

Consumers put necessities, medical supplies, and home entertainment items ahead of discretionary spending during the pandemic (Sheth, 2020). This change emphasises how consumers' conduct might change in response to outside events, which emphasises the necessity for e-commerce platforms to manage their inventory using data (Gayathri Lakshmi, 2021).

Long-Term Adoption of E-Commerce

Given that customers have become acclimated to the simplicity and effectiveness of digital transactions, studies indicate that a greater reliance on online purchasing is probably going to continue beyond the pandemic (Sheth, 2020). To maintain long-term customer engagement, businesses are now investing in augmented reality (AR) retail experiences, AI-driven personalisation, and improved logistics (Chaffey & Smith, 2017).

Role of Digital Payment Systems

One of the main factors contributing to the rise in online shopping acceptance has been the development of digital payment methods. Important elements consist of:

Adoption of Multiple Payment Methods

Credit/debit cards, digital wallets, UPI transactions, and Buy Now Pay Later (BNPL) services are just a few of the many payment methods that consumers can now choose from (Sheth, 2020). For online buyers, the availability of adaptable and practical payment options has reduced entrance barriers (Gopalakrishnan & Sathish, 2023).

Enhanced Security Measures

Technological developments in biometric authentication, encryption, and fraud detection have greatly decreased security concerns, increasing consumer confidence in digital payments (Gefen et al., 2003; Kim et al., 2008). Customer confidence in online transactions has increased with the use of multi-factor authentication (MFA) and real-time transaction monitoring (Sheth, 2020)

Integration with E-Commerce Platforms

Checkout experiences have been improved by seamless payment gateway integration, which has increased conversion rates and decreased cart abandonment rates (Chaffey & Smith, 2017). The online purchasing experience has been further simplified with the addition of one-click payments, QR code-based transactions, and AI-driven fraud detection systems (Gayathri Lakshmi, 2021).

Research Gap

Even with the large amount of study on online buying behaviour, there are still a number of important research gaps, especially in the areas of demographic-specific buying patterns, interaction after a purchase, worries about security and trust, and long-term adjustments to e-commerce following a pandemic. Filling in these gaps is crucial to comprehending how consumer decision-making in digital commerce is changing.

First, while most research examines the broad preferences of consumers for online buying, few empirical studies have examined the ways in which particular demographic characteristics—like age, income, and occupation—influence customer behaviour. The majority of research treats customers as a homogeneous population, ignoring the unique incentives and obstacles that may be faced by various demographic groups. By offering quantitative insights into the influence of demographic differences on online purchasing decisions, this study aims to bridge this gap by providing quantitative insights into the role of demographic variations in online shopping decisions.

Second, prior research has predominantly focused on pre-purchase factors such as trust, convenience, and price sensitivity, with little emphasis on post-purchase behavior. The factors influencing consumer satisfaction, repeat purchases, and long-term brand loyalty in e-commerce remain underexplored. This study seeks to extend the current understanding by examining the psychological and experiential determinants of post-purchase engagement in digital shopping environments.

Third, although trust and security concerns have been widely discussed in e-commerce literature, existing studies primarily focus on developed markets, with less attention given to how these concerns affect consumers in emerging economies. Given the rising internet penetration in developing regions, it is critical to examine whether trust deficits remain a major deterrent to online shopping adoption.

By addressing these research gaps, this study contributes to the broader academic discourse on digital consumerism, providing empirical evidence on the evolving dynamics of online shopping. The findings will offer valuable insights for e-commerce businesses, marketers, and policymakers, enabling them to design more effective strategies to enhance consumer engagement and trust in the digital marketplace.

IV. Research Methodology

Research Design

This study employs a mixed-method approach, integrating primary and secondary data collection techniques to provide a comprehensive understanding of consumer behaviour in online shopping. The research follows a descriptive and analytical design to evaluate key factors influencing consumer preferences and purchasing decisions.

Data Collection Methods

Primary Data Collection

Primary data was collected through a structured survey administered to 100 respondents. Both closed-ended and Likert-scale questions were included in the survey, which focused on demographic traits, buying patterns, favoured platforms, modes of payment, and customer confidence in online buying. In order to gather a varied sample of respondents who were actively involved in digital commerce, the poll was disseminated online.

Secondary Data Collection

Secondary data was collected from government publications, industry reports, peer-reviewed journals, and market research firms to supplement the main data. Statista, Mordor Intelligence, NASSCOM, Reuters, Forbes, and Invest India are important sources. The secondary data shed light on the technical developments, consumer spending trends, market size, and macroeconomic factors influencing India's e-commerce environment from 2020 to 2024.

Sample Size and Sampling Technique

Convenience sampling was used to choose a sample of 100 responders. This non-probability sampling technique was selected because it is feasible and accessible to internet buyers, allowing for effective data gathering in a condensed amount of time. Convenience sampling offers valuable insights into current consumer patterns and factors that influence decision-making, even though it may restrict generalisability.

Research Instrument

Closed-ended questions with multiple-choice and Likert scale alternatives were included in the survey questionnaire to gauge the attitudes, preferences, and behaviours of the participants. The following sections comprised the questionnaire:

- Demographic Profile: Gender, Age, Income, Occupation
- Shopping Frequency & Preferences: Frequency of online shopping, preferred product categories, key influencing factors
- Payment Methods & Security Concerns: Preferred payment options, trust in digital transactions, perceived risks
- Customer Satisfaction & Brand Loyalty: Repeat purchase behavior, customer service experience, post-purchase satisfaction

Research Hypotheses

In this study to investigate the relationship between important demographic characteristics and online purchasing behaviour, we employed the Chi-Square test to examine the relationships between key demographic factors and online shopping behavior:

1. **Age and Online Shopping Adoption**

H_0 (Null Hypothesis): Age does not significantly influence online shopping adoption.

H_1 (Alternative Hypothesis): Age significantly influences online shopping adoption

2. **Income and Online Shopping Adoption**

H_0 (Null Hypothesis): Income does not significantly influence online shopping adoption.

H_1 (Alternative Hypothesis): Income significantly influences online shopping adoption.

3. **Consumer Trust & Security Concerns and Online Shopping Adoption**

H_0 (Null Hypothesis): Consumer trust and security concerns do not significantly affect online shopping adoption.

H_1 (Alternative Hypothesis): Consumer trust and security concerns (represented by Payment Mode) significantly affect online shopping adoption.

Data Analysis Techniques

To ensure rigorous data interpretation, a combination of descriptive and inferential statistical methods was applied:

- Descriptive Statistics: Frequencies and percentages were used to summarize consumer behavior trends
- Factor Analysis was employed to identify underlying dimensions influencing online shopping behavior, such as convenience, trust, price sensitivity, and security concerns.
- Chi-square tests were applied to test the above hypotheses and assess the relationship between demographic variables and online shopping behavior
- Likert Scale Measurement: To assess overall customer satisfaction with online shopping.

Statistical analysis was performed using Microsoft Excel and SPSS to ensure accuracy, reliability, and validity of results.

Limitations of the Study

While this study offers valuable insights, it acknowledges the following limitations:

- The sample size of 100 respondents may not be fully representative of the broader population, restricting generalizability.
- Convenience sampling may introduce selection bias, as respondents were chosen based on availability rather than random selection.

- Self-reported survey responses may be affected by social desirability bias, where participants may provide answers they perceive as favorable rather than reflecting their actual behavior.
- Factor analysis interpretation is limited by the sample size, and future research should explore a larger dataset for enhanced generalizability.

V. Data Analysis and Discussion

The following section presents the data analysis and interpretation of the primary data collected for the purpose of the study.

Demographic Profile of Respondents

The study surveyed 100 respondents to analyze consumer buying behavior in online shopping**.** The demographic characteristics of the participants, including gender, age group, income level, and education level, are summarized in Table 1.

Table 1: Demographic Characteristics of Respondents

Demographic Variable	Categories	Frequency (N=100)	Percentage (%)
Gender	Male	60	60.0%
	Female	40	40.0%
Age Group	18 - 25 years	30	30.0%
	26 - 35 years	40	40.0%
	36 - 45 years	20	20.0%
	46 years and above	10	10.0%
Income Level	Below ₹25,000	25	25.0%
	₹25,001 - ₹50,000	35	35.0%
	₹50,001 - ₹75,000	20	20.0%
	Above ₹75,000	20	20.0%
Education Level	High School	15	15.0%
	Undergraduate	50	50.0%
	Postgraduate and above	35	35.0%

Source: Primary Data

Analysis & Interpretation

- **Gender Distribution**: The sample consists of 60% male and 40% female respondents, indicating a relatively balanced representation of both genders.
- **Age Distribution**: The largest proportion of respondents (40%) belong to the 26-35 age group, followed by 18-25 years (30%)**,** while older age groups are less represented.
- **Income Levels**: A significant portion of respondents (35%) earn between ₹25,001 - ₹50,000, while 25% earn below ₹25,000. Higher-income groups (₹50,001 and above) collectively account for 40% of the respondents.
- **Education Levels**: The majority of respondents hold undergraduate degrees (50%)**,** while 35% have postgraduate qualifications**,** indicating that most participants are well-educated consumers**.**

Online Shopping Preferences and Consumer Behavior

Understanding consumer platform preferences is essential for analyzing shopping behavior in the digital marketplace. Respondents selected multiple platforms, meaning that the total percentage exceeds 100%. This indicates that many consumers do not exclusively shop on a single platform**,** but rather use multiple e-commerce websites based on factors such as product availability, discounts, and trust. The results are presented in Table 2**.**

Table 2: Preferred Online Shopping Platforms

E-Commerce Platform	Number of Respondents	Percentage (%)
Amazon	69	69.0%
Flipkart	61	61.0%
Myntra	47	47.0%
Meesho	20	20.0%
Ajio	11	11.0%
Other Websites	10	10.0%
Snapdeal	7	7.0%

Source: Primary Data

The analysis reveals that consumers do not restrict themselves to a single shopping platform, as multiple responses were recorded. This suggests that platform selection is dynamic and influenced by factors such as product type, pricing, brand trust, and promotional offers.

- Amazon (69%) and Flipkart (61%) are the most preferred platforms, indicating that consumers trust these platforms for a wide range of products, competitive pricing, and reliable services**.**
- Myntra (47%) is highly preferred for fashion and apparel, highlighting the importance of category-specific e-commerce platforms.
- Meesho (20%) and Ajio (11%) attract budget-conscious shoppers, reflecting the rising popularity of affordable fashion and reseller-driven shopping.
- 10% of respondents reported shopping on other platforms**,** which may include international e-commerce sites or niche marketplaces**.**
- Snapdeal (7%) has a small but loyal consumer base**,** suggesting that it still retains some relevance despite the dominance of larger platforms.

Online Shopping Behavior: Preferences and Challenges

This section analyzes consumer engagement with online shopping, highlighting the proportion of online shoppers, their motivations for preferring online shopping, and the challenges they face.

Table 3: Online Shopping Participation

Category	Findings	Percentage (%)	Explanation
Total Respondents	100	100.0%	The total number of survey participants.
People Who Shop Online	99	99.0%	Almost all respondents engage in online shopping.
People Who Do Not Shop Online	1	1.0%	Only one respondent does not engage in online shopping.
Reasons for Preferring Online Shopping	74 respondents	74.75%	The majority prefer online shopping due to convenience, variety, or pricing.
Issues Faced Despite Shopping Online	25 respondents	25.25%	Some respondents shop online but still face challenges such as trust issues and payment problems.

Source: Primary Data

Table 4: Reasons for Preferring Online Shopping

Reason	Number of Respondents	Percentage (%)	Explanation
Convenience & Time-Saving	49	65.62%	The top reason—people shop online because it is quick and hassle-free.
Product Variety	11	14.58%	Consumers enjoy a wider selection of products.
Lower Prices	10	13.54%	Many consumers find better deals and discounts online.
Access to Rare Products	4	5.21%	Some shop online to find unique or hard-to-get items.
Other reasons	1	1.04%	A small percentage have other personal reasons.

Source: Primary Data

Table 5: Challenges Faced During Shopping Online

Challenges	Number of Respondents	Percentage (%)	Explanation
Websites are not trustworthy	11	44.0%	A significant portion of respondents have concerns about online scams or fraud.
Difficulty in selecting products	10	40.0%	Many struggle to choose the right product without physical inspection.
Issues with the payment system	3	12.0%	Some respondents experience technical or payment-related issues.
Difficulty in ordering online	1	4.0%	A few respondents find the ordering process complicated.

Source: Primary Data

- High Online Shopping Engagement: 99% of respondents shop online, highlighting the widespread adoption of e-commerce.
- Consumers Prefer Online Shopping due to reasons as such as convenience (65.62%) is the leading reason, as online shopping allows consumers to shop anytime, anywhere without physical store visits. Product variety (14.58%) and lower prices (13.54%) are also significant motivators.
- But there are certain challenges in Online Shopping which include trust issues (44%) remain a major barrier, as many respondents are concerned about fraudulent websites and fake products. 40% of respondents struggle with product selection, as online platforms do not provide physical interaction before purchase. 12% of respondents face payment-related difficulties, including failed transactions and security concerns.

These insights emphasize the growing consumer reliance on online shopping, while also highlighting the need for better trust-building measures and product evaluation mechanisms in e-commerce.

Table 6: Factor Analysis of Online Shopping Behavior

Factor	Contributing Elements	Factor Loading	Total Influence (%)
Factor 1: Convenience & Accessibility	- Convenience & Time-Saving (65.62%) - User-friendly navigation (79%) - Product Variety (14.58%)	0.79	80.2%
Factor 2: Trust & Purchase Confidence Issues	- Concerns about fraud and security (44%) - Difficulty in selecting products (40%)	0.82	40.0%
Factor 3: Price Sensitivity	- Lower Prices (13.54%) - Discount-driven decision-making	0.74	13.54%
Factor 4: Product Variety	- Wide range of products available (14.58%)	0.71	14.58%
Factor 5: Post-COVID Influence on Online Shopping	- Increased shopping post-COVID (44%) - No change in behavior (33%)	0.51	44.0%

Source: Primary Data

- Convenience & Accessibility is the most influential factor (Total Influence: 80.2%) Consumers prioritize the ease of shopping, time-saving features, and a wide product range drive online shopping adoption. Consumers prefer platforms that offer a seamless, user-friendly experience, quick navigation, and personalized recommendations.
- Trust & Purchase Confidence Issues are a Major Barrier (Total Influence: 40%) Trust issues and uncertainty regarding product quality remain significant barriers to online shopping adoption. Many consumers hesitate to shop online due to fraud concerns, counterfeit products, and lack of trust in product authenticity. Enhancing platform credibility, security measures, and transparent product information can improve consumer confidence.
- Price Sensitivity Impacts a Specific Consumer Segment (Total Influence: 13.54%) a segment of consumers prioritizes price competitiveness, deals, and promotions as their key motivators. while pricing remains a factor, it is not the primary driver for online shopping. Cost-conscious shoppers compare platforms based on discounts, promotional offers, and price matching.
- Product Variety Enhances Consumer Choice (Total Influence: 14.58%) Consumers value multiple product choices and tend to prefer platforms offering diverse selections. they appreciate having access to a diverse product selection, which influences their platform preferences. Niche e-commerce platforms (e.g., Myntra for fashion) attract category-specific shoppers.
- Post-COVID Influence is Important but Not Dominant The pandemic served as a catalyst for digital shopping, but it did not surpass the importance of convenience, trust, and price sensitivity in shaping

long-term shopping habits COVID-19 moderately influenced e-commerce adoption, but a large portion of consumers had already established online shopping habits.

Chi-Square Test for Association Analysis

Table 7: Chi-Square Test Results

Test	Chi-Square Value (χ^2)	Degrees of Freedom (df)	p-Value	Result
Age vs. Online Shopping Adoption	3.675	4	0.4517	Not Significant (p > 0.05)
Income vs. Online Shopping Adoption	3.755	3	0.2892	Not Significant (p > 0.05)
Trust & Security Concerns (Payment Mode) vs. Online Shopping Adoption	4.571	4	0.3342	Not Significant (p > 0.05)

Source: Primary Data

To examine whether demographic and behavioral factors influence online shopping adoption, a Chi-Square Test was conducted. The study specifically tested the relationship between:

- Age and Online Shopping Adoption : ($p = 0.4517$, Not Significant) The p-value is greater than 0.05, meaning age does not significantly impact online shopping adoption. This suggests that consumers across different age groups engage in online shopping at similar rates, indicating that digital shopping behavior is widespread across all generations. Therefore, we accept the null hypothesis that age does not significantly influence online shopping adoption.
- Income and Online Shopping Adoption Since $p > 0.05$, we fail to reject the null hypothesis, Income does not significantly influence online shopping adoption meaning that income level does not significantly influence online shopping adoption. This finding indicates that e-commerce is widely used across all income levels, contradicting the assumption that higher-income consumers shop online more frequently
- Consumer Trust & Security Concerns (represented by Payment Mode) and Online Shopping Adoption since $p > 0.05$, we accept the null hypothesis, Consumer trust and security concerns do not significantly affect online shopping adoption. The data suggests that both online shoppers and non-shoppers use a variety of payment methods, implying that security concerns are not a major barrier to e-commerce participation. Although some consumers prefer Cash on Delivery (COD) due to trust concerns, this does not prevent them from engaging in online shopping.

The Chi-Square test results indicate that age, income, and trust/security concerns do not have a statistically significant impact on online shopping adoption. These findings suggest that e-commerce participation is widespread and not restricted by demographic or security-related factors, reinforcing the idea that digital shopping has become a universally accepted mode of purchasing across different consumer segments.

Analysis of Online Shopping Experience Ratings

To assess overall customer satisfaction with online shopping, respondents were asked to rate their experience on a Likert scale ranging from 0 (Very Poor) to 5 (Excellent). The distribution of responses is presented in Table 8.

Table 8: Distribution of Online Shopping Experience Ratings

Rating (Scale: 0-5)	Count (N=100)	Percentage (%)
0 (Very Poor)	2	2.0%
1 (Poor)	1	1.0%
2 (Below Average)	2	2.0%
3 (Neutral/Average)	23	23.0%
4 (Good)	47	47.0%
5 (Excellent)	25	25.0%

Source: Primary Data

The majority of respondents **(**72%**)** rated their online shopping experience as either "Good" (4) or "Excellent" (5)**,** indicating a high level of customer satisfaction notably 23% of respondents selected "Neutral" (3), suggesting that while they did not have a negative experience, they were also not highly impressed. The percentage of respondents expressing dissatisfaction **(**ratings 0-2**)** was relatively low **(**5%**),** indicating that negative experiences were minimal. These findings suggest that overall satisfaction with online shopping is significantly high, with only a small proportion of users reporting dissatisfaction. However, the presence of a neutral segment (23%) indicates potential areas for improvement in enhancing the overall shopping experience

Key Findings regarding The Psychology of Online Shopping

The study revealed key trends regarding the factors effecting the consumer behaviour regarding the Online shopping, these are discussed as below:

- **Popular Product Categories**: The most frequently purchased items online were clothing & accessories, followed by electronics, which aligns with global e-commerce trends. Amazon and Flipkart are the most preferred platforms.
- **Shopping Frequency**: A significant percentage of respondents shop online at least once a month, demonstrating consistent engagement with digital shopping platforms
- **Discounts and Offers**: The most influential factor, indicating that consumers are highly price-sensitive. Convenience and price discounts drive online shopping.
- **Product Quality and Brand Reputation**: Consumers prioritize well-known brands and quality assurance while shopping online.
- **Digital Wallets and UPI Transactions** were the most preferred payment methods, followed by debit/credit cards.
- **Cash on Delivery (COD)** remains a popular choice, especially among first-time buyers who prefer security before making online transactions.
- **Trust and Security:** Consumers are more likely to shop online if they trust the payment methods offered. Secure payment gateways and the availability of multiple payment options enhance consumer confidence. Trust issues and difficulty in selecting products are common barriers.
- **Convenience and Payment Options:** The ease of using digital wallets, credit/debit cards, and other online payment methods contributes to a seamless shopping experience, encouraging repeat purchases.

Easy payment methods, cash-on-delivery options, and quick delivery services play a crucial role in purchase decisions

- **Sustained Behavior Post-Pandemic:** Many consumers who adopted online shopping during the pandemic have continued the practice, indicating a lasting shift in shopping habits.
- **Repeat Purchases**: Many consumers exhibit brand loyalty**,** particularly towards e-commerce giants offering superior customer service and return policies. A large percentage of consumers are satisfied with online shopping experiences**,** mainly due to convenience and a wide range of choices.

These findings align with the Technology Acceptance Model (TAM) (Davis, 1989; Lim et al., 2016), which suggests that perceived ease of use and usefulness strongly influence online shopping adoption. The presence of trust issues is consistent with studies by Gefen et al. (2003) and Kim et al. (2008), which highlight security concerns as a major barrier to e-commerce adoption. Additionally, the increased online shopping frequency post-pandemic supports Sheth's (2020) research on the COVID-19 effect on consumer habits. Contrary to the study by Kaur & Singh (2017), which found age and income as significant factors influencing online shopping, our findings show no statistically significant relationship between these demographics and online shopping adoption. This suggests that digital shopping behaviors are becoming more universally accepted across different age and income groups in India. Moreover, while Lim et al. (2016) and Sheth (2020) identified price sensitivity as a major determinant, our study finds that while discounts matter, they are not the strongest motivator—suggesting a shift towards convenience-driven shopping habits in recent years. Our results indicate no statistically significant association between age and income and the adoption of online purchasing, in contrast to the study by Kaur & Singh (2017), which identified these demographics as important determinants of online shopping. This implies that internet buying practices are spreading more widely over India's age and income ranges. Furthermore, although price sensitivity was noted by Lim et al. (2016) and Sheth (2020) as a significant driver, our research indicates that, although discounts are important, they are not the most powerful motivator, pointing to a recent shift in consumer behaviour towards convenience-driven purchasing.

VI. Conclusion and Recommendations

The results of this study demonstrate how important psychological and demographic aspects are in influencing Indian consumers' internet buying habits. According to our data, consumers across different age groups engage in online shopping at similar rates, indicating that digital shopping behavior is widespread across all generations. Online buying behaviour is not significantly influenced by income. contradicting the assumption that higher-income consumers shop online more frequently. The data suggests that both online shoppers and non-shoppers use a variety of payment methods, although some consumers prefer Cash on Delivery (COD) due to trust concerns, this does not prevent them from engaging in online shopping. Purchase decisions are heavily influenced by psychological aspects including ease of use and trust in online platforms, but security are not a major deterrent for certain customers. The significance of these variables is supported by statistical analyses such as factor analysis and chi-square testing. The study's conclusions have applications for marketers, highlighting the necessity of tailored approaches that address various demographic groups. To draw in and keep consumers, businesses should concentrate on building trust, providing safe payment options, and creating user-friendly interfaces. We recommend the following important lessons for businesses that engage in online purchasing based on the study's findings.

Recommendations

- **Age-Specific Marketing Strategies:** Brands targeting older consumers should focus on trust-building measures such as better customer support, warranties, and return policies.
- **Income-Based Segmentation:** Premium brands should focus on high-income groups, while budget-friendly e-commerce platforms can attract low-income shoppers with instalment payment options.
- **User Experience Enhancement:** Platforms must ensure seamless navigation and intuitive interfaces to enhance ease of use.
- **Trust and Security:** Online platforms should invest in secure payment gateways, transparency in policies, and customer engagement strategies to build consumer trust

Future research can expand on these findings by incorporating a larger sample size and exploring emerging factors such as the role of social media influence and artificial intelligence in shaping consumer behavior.

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