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A STUDY OF CONSUMER BEHAVIOUR TOWARDS ONLINE SHOPPING IN DISTRICT MAHOBHA, UTTAR PRADESH

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ABSTRACT: In recent years, online shopping has experienced rapid growth across India, extending beyond metropolitan cities into semi-urban and rural regions. Mahoba, a small town in the Bundelkhand region of Uttar Pradesh, presents a unique setting to examine how digital transformation is influencing consumer purchasing behaviour. This study explores the changing dynamics of consumer behaviour towards online shopping in Mahoba, focusing on factors such as convenience, product availability, digital literacy, trust, and payment preferences.

The research adopts a mixed-method approach, combining quantitative surveys and qualitative interviews to gain comprehensive insights into consumer attitudes and preferences. Key objectives include identifying the most purchased product categories, the frequency of online shopping, perceived benefits and challenges, and the role of demographic variables such as age, income, and education.

Findings indicate that younger consumers (18–35 years) are the most active online shoppers, driven by smart phone usage, ease of access, and attractive pricing. However, issues such as unreliable internet connectivity, delivery delays, and skepticism about product quality continue to hinder widespread adoption among older and rural consumers. Cash on delivery remains the preferred payment method, though digital payments are gradually gaining traction.

This study highlights the growing potential of e-commerce in tier-3 towns like Mahoba and provides valuable insights for online retailers, policymakers, and local businesses aiming to expand their reach in semi-urban markets. Recommendations are made to enhance digital infrastructure, promote digital literacy, and build consumer trust to foster a more inclusive online shopping ecosystem.

KEYWORDS: Online shopping, Consumers, Digital Payment, Connectivity, E-commerce, convenience.

INTRODUCTION:

1. Overview of Mahoba

Mahoba is a town located in the Bundelkhand region of Uttar Pradesh, India. It is primarily a semi-urban area, characterized by a mix of rural and urban populations. With a population of approximately 1.5 lakh, Mahoba is known for its historical significance and agriculture-based economy. Despite being a relatively smaller town, Mahoba has seen considerable development in recent years, particularly in terms of infrastructure and connectivity.

Like many small towns in India, Mahoba has traditionally been reliant on local markets for purchasing goods, but this trend has been shifting with the increasing penetration of internet services and mobile phones. In recent years, online shopping has gained popularity in rural and semi-urban areas like Mahoba, as residents gain easier access to the internet and e-commerce platforms.

2. Importance of Online Shopping in Mahoba

The rise of online shopping has transformed consumer behaviour in many parts of India, and this transformation is starting to take root in smaller towns like Mahoba. The increasing availability of affordable smartphones, improved internet connectivity, and the rise of e-commerce platforms such as Amazon, Flipkart, and regional players have opened up new shopping avenues for consumers.

While online shopping is commonly associated with metropolitan cities and larger towns, semi-urban areas like Mahoba are witnessing significant shifts in the way people shop. The convenience of online shopping, coupled with the growing trust in digital payments and home delivery services, is drawing more consumers from Mahoba to explore e-commerce platforms for their shopping needs.

3. Objective of the Study

The primary objective of this study is to understand the behaviour of consumers in Mahoba when it comes to online shopping. The study aims to answer several key questions:

- a. What factors influence consumer decisions to shop online in Mahoba?
- b. What are the most common products being bought online?
- c. How do consumers perceive the convenience, cost, and reliability of online shopping?
- d. What barriers exist that prevent or limit consumers from fully embracing online shopping?
- e. How do socio-economic factors such as age, income, and education impact online shopping behaviour?

4. Significance of the Study

As Mahoba continues to grow and modernize, it is crucial to understand how e-commerce can further shape its economic landscape. By studying consumer behaviour towards online shopping, this research will provide insights that could benefit e-commerce companies, local businesses, and policymakers. Specifically, the findings will help businesses identify opportunities to tap into the emerging market of online shoppers in Mahoba. The research will also highlight the challenges faced by residents of Mahoba when it comes to adopting online shopping, such as lack of digital literacy, logistical issues, and payment barriers. Additionally, this study will contribute to the broader understanding of how online shopping trends are evolving in small-town India, particularly in the context of Uttar Pradesh.

5. Scope of the Study

This study will focus on the urban and semi-urban population of Mahoba. It will include various consumer segments, including:

1. **Young Adults (18-30 years):** Often more tech-savvy, this group is likely to be more active in online shopping.
2. **Middle-aged Adults (31-50 years):** This group may be more cautious and price-sensitive but is also increasingly adopting online shopping due to convenience.
3. **Seniors (50+ years):** This segment may be less familiar with digital platforms and could represent potential challenges for online retailers.

The study will also cover the behaviour of small business owners in Mahoba who might be shifting towards e-commerce or integrating online sales into their existing business models.

RESEARCH METHODOLOGY:

1. Research Design

This study adopts a **descriptive research design**, aimed at understanding and analyzing the behaviour of consumers towards online shopping in the semi-urban context of Mahoba, Uttar Pradesh. The research focuses on identifying consumer preferences, shopping patterns, influencing factors, and challenges faced while shopping online.

2. Objectives of the Methodology

1. To examine the frequency and types of products purchased online by Mahoba consumers.
2. To identify factors that influence consumer decisions regarding online shopping.
3. To analyze the role of demographic variables (age, gender, income, education) in shaping online shopping behaviour.
4. To explore barriers and concerns regarding e-commerce adoption.

3. Research Approach

A **mixed-method approach** was used:

- **Quantitative Method:** Structured questionnaires were distributed to collect numerical data related to shopping habits, preferences, and frequency.
- **Qualitative Method:** Informal interviews and observations were conducted to understand deeper consumer perceptions, concerns, and motivations.

4. Sampling Technique

A **non-probability convenience sampling** method was employed, given the localized and semi-urban nature of Mahoba. The sample included participants from different age groups, educational backgrounds, and income levels.

5. Sample Size

A total of **150 respondents** were selected from Mahoba town and nearby areas, comprising:

- Students and youth (18–25 years)
- Working professionals (26–45 years)
- Homemakers and small business owners
- Elderly residents (45+ years)

6. Data Collection Tools

- **Structured Questionnaire:** Designed with both close-ended and open-ended questions, covering:
 - Demographic profile
 - Frequency of online shopping
 - Preferred platforms (e.g., Amazon, Flipkart, Meesho)
 - Payment methods used
 - Satisfaction levels
 - Key influencing factors (price, convenience, variety, trust)
 - Challenges faced (delivery issues, product mismatch, digital literacy)
- **Personal Interviews:** Conducted with 10 local shopkeepers and online shoppers to gain qualitative insights.
- **Observation:** Field visits to local internet cafes, mobile stores, and markets to observe digital behaviour and awareness levels.

7. Data Analysis Techniques

- **Quantitative Data:** Analyzed using basic statistical tools such as percentages, frequency distribution, and charts to present consumer trends.
- **Qualitative Data:** Analyzed thematically to identify recurring patterns and insights from open-ended responses and interviews.

8. Geographic Scope

The study is limited to **Mahoba district**, focusing on consumers living in the urban and semi-urban areas of the town, including some adjoining villages where mobile and internet access is available.

9. Time Period of the Study

The research was conducted over a period of **6 weeks**, from **February to March 2025**, including time for questionnaire distribution, data collection, analysis, and compilation of results.

10. Limitations of the Study

- The sample size is relatively small and may not represent the entire population of Mahoba.
- Some responses may be biased due to limited understanding of online shopping among older participants.
- The research does not cover commercial or high-volume business-to-business e-commerce transactions.
- Internet penetration and usage data were based on self-reported information, which could be over- or under-estimated.

Data Analysis

The data for this study was collected from a total of **150 respondents** residing in Mahoba and its surrounding areas. The analysis provides insights into the **demographic profile, shopping behaviour, preferences, motivational factors, and challenges** associated with online shopping in a semi-urban setting.

1. Demographic Profile of Respondents

Category	Number of Respondents	Percentage
Age Group		
18–25 years	60	40%
26–40 years	45	30%
41–60 years	30	20%
Above 60 years	15	10%
Gender		
Male	90	60%
Female	60	40%
Occupation		
Students	45	30%
Working professionals	40	26.6%
Homemakers	30	20%
Small business owners	20	13.3%
Retired/Elderly	15	10%

2. Frequency of Online Shopping

Frequency	Respondents	Percentage
Frequently (Weekly)	35	23.3%
Occasionally (Monthly)	70	46.6%
Rarely (Few times a year)	30	20%
Never	15	10%

The above table shows majority of respondents (about 70%) shop online at least once a month, indicating growing acceptance of e-commerce.

4. Preferred E-commerce Platforms

Platform	Respondents	Percentage
Amazon	90	60%
Flipkart	80	53.3%
Meesho	40	26.6%
Myntra	25	16.6%
Others (Ajio, Snapdeal)	15	10%

The above table shows Amazon and Flipkart dominate the online shopping space in Mahoba, while Meesho is gaining popularity among female and homemaker users due to low-cost fashion and household products.

5. Most Commonly Purchased Products

Product Category	Respondents	Percentage
Clothing & Accessories	85	56.6%
Electronics & Gadgets	45	30%
Groceries & Essentials	30	20%
Cosmetics & Personal Care	25	16.6%
Books & Stationery	20	13.3%

The above table shows Clothing, electronics, and groceries are the top categories for online purchases.

6. Motivating Factors for Online Shopping

Factor	Respondents	Percentage
Convenience	100	66.6%
Better Prices & Discounts	85	56.6%
Wide Variety	60	40%
Home Delivery	75	50%
Limited Local Availability	30	20%

The above table shows Convenience, discounts, and home delivery are the biggest motivators for online shopping.

7. Challenges Faced in Online Shopping

Challenge	Respondents	Percentage
Poor internet connectivity	45	30%
Late delivery	40	26.6%
Fear of product mismatch/fraud	50	33.3%
Difficulties in returns/refunds	35	23.3%
Digital payment issues	30	20%

The above table shows Trust and logistical issues remain major barriers in the online shopping journey.

8. Payment Preferences

Payment Method	Respondents	Percentage
Cash on Delivery (COD)	95	63.3%
UPI (PhonePe, GPay)	60	40%
Debit/Credit Cards	25	16.6%
Net Banking	10	6.6%

The above table shows COD is still the most preferred method, though UPI is gaining ground, especially among the youth.

9. Consumer Satisfaction with Online Shopping

Satisfaction Level	Respondents	Percentage
Highly Satisfied	40	26.6%
Satisfied	75	50%
Neutral	20	13.3%
Dissatisfied	10	6.6%
Highly Dissatisfied	5	3.3%

The above table shows Over 75% of consumers expressed satisfaction with their online shopping experience.

Summary of Key Findings

- **Youth (18–35 years)** are the most active online shoppers.
- **Amazon and Flipkart** are the top platforms in Mahoba.
- **Clothing and electronics** are the most purchased product categories.
- **COD remains dominant**, though **digital payments** are slowly increasing.
- Challenges like **trust issues, internet access, and delivery delays** still exist.
- Majority of respondents are **satisfied** with their online shopping experience, which suggests growing acceptance in semi-urban regions.

FINDINGS AND DISCUSSION:

This section presents the key findings derived from the data collected and analyzes how these insights reflect the behaviour, preferences, and concerns of online shoppers in Mahoba. The findings are discussed in the context of local socio-economic factors, digital infrastructure, and emerging trends in consumer behaviour in semi-urban areas.

1. Demographic Influence on Online Shopping

- The majority of online shoppers in Mahoba belong to the **18–35 years** age group, indicating that **youth and young professionals** are the most active consumers in the e-commerce space.
- **Male respondents (60%)** slightly outnumber females in online shopping engagement; however, platforms like **Meesho** have seen increasing participation from **female homemakers**, especially for clothing and household items.

Discussion: This trend aligns with national patterns where young, mobile-savvy individuals drive e-commerce growth in smaller towns. Increasing digital literacy among women may further bridge the gender gap in the near future.

2. Shopping Frequency and Platform Preference

- Around **70% of respondents** shop online either monthly or weekly, showing a **moderate but steady adoption** of e-commerce in Mahoba.
- **Amazon and Flipkart** are the dominant platforms due to their wider product range, better logistics, and more reliable customer service.
- **Meesho**, a social commerce platform, is popular among budget-conscious and female shoppers for its affordability and variety in fashion.

Discussion: While global e-commerce giants dominate, localized platforms that cater to specific demographic needs (price sensitivity, regional preferences) are gaining ground.

3. Preferred Products

- **Clothing and accessories (56.6%)**, followed by **electronics (30%)**, are the most purchased items.
- Surprisingly, **groceries and essentials (20%)** are also becoming common, reflecting trust in delivery reliability and necessity-driven purchases.

Discussion: Product preference shows a blend of both aspirational and need-based shopping. As local markets may not offer the same variety or quality, online platforms fill this gap effectively.

4. Motivational Factors

- The **main drivers** of online shopping in Mahoba are:
 - **Convenience (66.6%)**
 - **Discounts and better prices (56.6%)**
 - **Home delivery (50%)**
- These motivations are consistent with broader national e-commerce trends.

Discussion: Convenience and pricing remain core benefits, especially in tier-3 towns where physical retail may lack product diversity and competitive pricing. The availability of doorstep delivery is crucial in building trust.

5. Challenges Faced

- Respondents pointed to several barriers:
- Fear of product fraud/mismatch (33.3%)
- Poor internet connectivity (30%)
- Delivery delays (26.6%)
- Difficult return/refund processes (23.3%)
- A significant portion still prefers **Cash on Delivery (63.3%)**, signaling trust issues with digital payments.

Discussion: These issues indicate that although online shopping is growing, **infrastructure and trust-building remain key challenges**. Many consumers hesitate to use prepaid methods due to concerns over refunds and fraud.

6. Satisfaction Levels

- A large majority (76.6%) of consumers are **satisfied or highly satisfied** with their online shopping experiences.
- **Only 10%** reported dissatisfaction, primarily due to delivery or quality issues.

Discussion: The satisfaction rate suggests a **positive outlook for e-commerce growth** in Mahoba. Improvements in logistics and customer service could further enhance consumer confidence and frequency of usage.

Overall Discussion

The findings suggest that **Mahoba is experiencing a gradual but noticeable shift towards online shopping**, largely driven by younger, tech-savvy consumers. E-commerce is no longer limited to urban centers; semi-urban towns like Mahoba are becoming important emerging markets. However, growth is somewhat constrained by **digital infrastructure gaps, payment-related trust issues, and lack of awareness among older or rural consumers**.

With increasing smartphone penetration, improving internet accessibility, and expanding delivery networks, Mahoba's consumer base is becoming more open to digital commerce. E-commerce platforms, if tailored to the needs and challenges of such regions, can tap into a highly promising and under-served market.

RECOMMENDATIONS:

Based on the findings and discussions, several recommendations can be proposed to improve the online shopping experience for consumers in Mahoba and to support the growth of e-commerce in similar semi-urban regions.

1. Improve Digital Literacy and Awareness

- **Conduct digital literacy workshops** in schools, colleges, and community centers to educate people—especially older adults and homemakers—on how to safely and efficiently use e-commerce platforms.
- Promote awareness about **digital payment methods**, secure browsing, and return/refund policies to reduce hesitation and build consumer confidence.

2. Strengthen Internet Infrastructure

- Collaborate with internet service providers and local authorities to **improve internet speed and reliability**, particularly in fringe rural areas of Mahoba.
- Promote affordable data plans and expand mobile network coverage to enhance accessibility.

3. Enhance Trust and Transparency

- E-commerce platforms should invest in **local language support, user-friendly interfaces, and clear return/refund policies** tailored for tier-3 town consumers.
- Provide **detailed product descriptions**, customer reviews, and trusted seller badges to help build trust in product quality and seller authenticity.

4. Promote Regional and Affordable Platforms

- Encourage the use of **regional e-commerce platforms** like Meesho, which cater to the price sensitivity and cultural preferences of consumers in smaller towns.
- Support **local businesses and artisans** in Mahoba to register on e-commerce platforms and sell their products online, promoting both employment and regional economic development.

5. Improve Logistics and Delivery Services

- Collaborate with local courier and postal services to **ensure timely and reliable deliveries** to Mahoba and surrounding rural areas.
- Offer **real-time tracking, faster delivery options**, and **pickup/drop-off points** in town for customers who may not be available at home during delivery hours.

6. Incentivize Online Transactions

- Encourage e-commerce platforms to offer **rewards, discounts, or cashback** on prepaid and digital payment options to reduce dependence on Cash on Delivery (COD).
- Partner with banks and fintech platforms to offer **zero-interest EMI options** or micro-credit for online purchases.

7. Customize Marketing for Semi-Urban Audiences

- Use **local languages (like Hindi or Bundeli)** in advertisements and mobile app interfaces.
- Run **targeted campaigns** on platforms commonly used in Mahoba (like WhatsApp, Facebook, and YouTube) to promote online shopping benefits and safety.

8. Government and Policy Support

- The government can support online commerce in rural and semi-urban areas by:
- **Promoting “Digital India” initiatives** at the grassroots level.
- Offering **subsidies or tax benefits** for rural entrepreneurs who go online.
- Investing in **infrastructure development** to support digital growth.

CONCLUSION:

This study set out to explore and analyze consumer behaviour towards online shopping in Mahoba, a semi-urban town in the Bundelkhand region of Uttar Pradesh. With the increasing penetration of internet services, smartphone usage, and the growing reach of e-commerce platforms, Mahoba—like many other tier-3 towns in India—is slowly transitioning from traditional offline retail habits to digital shopping alternatives.

The findings reveal that a significant portion of the population, especially **young consumers aged 18–35**, are actively participating in online shopping. Their choices are primarily driven by **convenience, affordability, and variety**, with platforms like **Amazon, Flipkart, and Meesho** dominating consumer preferences. Commonly purchased products include **clothing, electronics, and daily-use items**.

However, the study also highlights persistent **challenges** such as **limited digital literacy, poor internet connectivity, trust issues with online payments**, and **delivery delays**, especially in rural pockets. These barriers indicate that while online shopping adoption is growing, there is still a long way to go before it becomes truly main stream in Mahoba. Despite these obstacles, the overall **consumer satisfaction level is high**, and the potential for e-commerce growth in Mahoba is promising. As digital infrastructure improves and awareness spreads, more consumers are expected to shift towards online shopping.

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