



A Study on Consumer Behavior Towards Online Shopping: The Study Done in Palghar City

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Abstract: The growth of internet technology and online payment systems has dramatically changed the consumer behavior pattern in purchasing products. Online shopping has become a popular and efficient alternative to traditional shopping. The purpose of this study is to analyze the consumer behavior pattern of online shopping and determine the factors that influence online purchase decisions, such as convenience, price, trust, product quality, and delivery services. The research is based on a descriptive study using primary data collected from a structured questionnaire survey. The results show that convenience, attractive discounts, product variety, and saving time are the most important factors that encourage consumers to shop online. But product quality issues, security of online payments, and delivery delays are still concerns that affect consumer trust. The study concludes that improving service quality, secure transactions, and efficient return policies can increase customer satisfaction and loyalty.

Keywords - Online shopping gives a variety of products and huge discounts to customers and satisfies their needs.

I. INTRODUCTION

The development of e-commerce has brought a significant change in the retail sector as it has altered the manner in which people buy products and services. Online shopping enables customers to view various products and make purchases at their convenient time.

In India, the rise of e-commerce has been fueled by the increasing adoption of smartphones, affordable internet access, and the availability of digital payment systems such as UPI, mobile payments, and online banking. Such technological advancements have made online shopping more accessible to both urban and rural consumers. Consequently, online shopping is growing in leaps and bounds and is becoming an integral part of the new retail industry.

The research design employed in this study is descriptive, and the data is collected using a structured questionnaire. The findings indicate that convenience, discounts, product variety, and saving time are the primary factors that attract customers to online shopping. But factors such as concerns regarding product quality, security of payment, and delivery time affect customer confidence. The findings of this study can help e-commerce businesses in formulating customer-centric strategies by improving service quality, ensuring secure payment methods, and implementing effective return policies.

II. Literature Review.

After going through many review articles, some reviews of articles presented below;

- Ramesh (2022) found that convenience and trust significantly influence online purchase decisions. The study revealed that consumers prefer online shopping because it saves time and effort. Features such as 24/7 availability, easy product search, home delivery, and simple return options make online platforms more attractive than traditional stores.
- Shukla (2023): The study found that increased access to mobile internet has significantly boosted online shopping. Smartphones have made e-commerce platforms easily accessible, allowing consumers to browse and purchase anytime, leading to higher adoption rates.
- Bharathi (2024): This research highlighted the rapid growth of online shopping in semi-urban and rural areas due to improved internet connectivity, digital payment awareness, and the expansion of delivery networks.
- Siddhapura and Vora (2023): The study emphasized that discounts, cashback offers, festive sales, and promotional deals strongly influence consumers' purchase decisions and increase online buying frequency.
- Jain (2024): The research identified demographic factors such as age, income, education, and occupation as key determinants of online shopping behaviour, with younger and higher-income groups showing greater online purchase activity.
- Devi (2024): This study focused on perceived risk, revealing that concerns about payment security, product authenticity, privacy, and fraud negatively affect consumers' willingness to shop online.

- Purwar (2023): The findings showed that easy return and refund policies increase customer satisfaction, reduce purchase hesitation, and build trust in e-commerce platforms.
- Lakshmi (2016): The study explained that social and cultural factors such as family influence, peer recommendations, lifestyle changes, and social status play an important role in shaping online buying behavior.
- Parihar (2025): This research identified convenience and price sensitivity as major drivers, with consumers preferring online shopping for lower prices, time savings, and easy product comparison.
- Nagy and Hajdu (2022): The study applied the Technology Acceptance Model (TAM) and found that perceived usefulness, ease of use, and trust in technology significantly influence consumers' acceptance of online shopping platforms.
- Xiao and Myers (2025): The research demonstrated that product ratings, reviews, and user feedback strongly affect purchase intentions by reducing uncertainty and increasing confidence in product quality.
- Wang (2024): The study highlighted the role of social influence, showing that social media, influencers, and peer opinions impact consumer attitudes and online buying decisions.
- Kooti, et al. (2015): This study found demographic differences in online spending patterns, indicating that factors such as age, gender, and income level influence the amount and frequency of online purchases.
- Deloitte (2024): The report revealed that personalized shopping experiences—such as product recommendations, targeted offers, and customized content—enhance customer satisfaction and increase loyalty toward e-commerce platforms.

III. Objectives of study:

- To analyse consumer behaviour toward online shopping.
- To identify factors influencing online purchase decisions.
- To study the frequency and preference of online shopping.
- To evaluate customer satisfaction.
- To identify problems faced by online consumers.

4. Research Methodology:

4.1. Research Design:

The research study is carried out by using a descriptive research design to examine the buying behavior of consumers towards online shopping. The research design helps in describing the characteristics, preferences, attitudes, and influencing factors of consumers without altering any of the variables.

4.2. Nature and Source of Data:

Primary Data: Obtained directly from the respondents by using a structured questionnaire.

Secondary Data: Obtained from research articles, journals, websites, and existing research studies on e-commerce and consumer behavior.

4.3. Data Collection Method

Data was collected using the Online Survey.

The questionnaire included:

- Demographic questions (age, gender, income, etc.)
- Online shopping habits
- Factors influencing purchase (price, convenience, security, etc.)
- Satisfaction level and perception

4.4. Sampling Design

Sampling Technique: Convenience sampling

Sample Size: 50 Respondents

Target Population: Individuals who use online shopping platforms.

4.5. Data Analysis Tools

The collected data was analyzed using:

- Percentage analysis
- Bar charts and pie charts
- Frequency distribution

These tools helped in identifying consumer preferences, behavior patterns, and major influencing factors.

Gender
55 responses

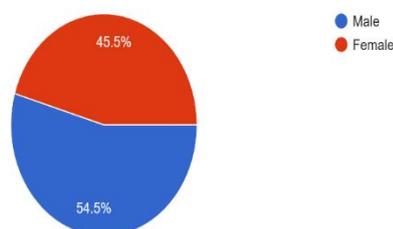


Fig 4.5.1 Distributed by Gender: The online shopping percentage of male is 54.5% more than female 45.5%

Age Group
55 responses

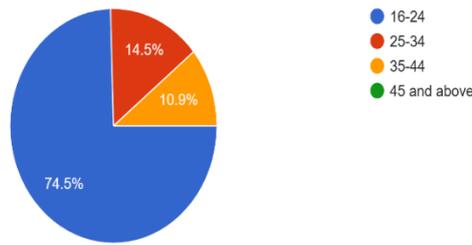


Fig. 4 .5.2 Age Group: The young generation of age 16-24 purchase a maximum 74.5%, others are 10.9% to 14.5%.

1. Convenience of Online Shopping
55 responses

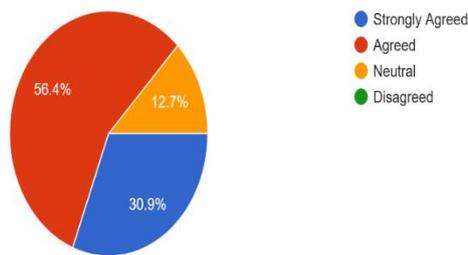


Fig: 4.5.3. Convenience for Online Shopping.

2. Online Shopping Saves Time
55 responses

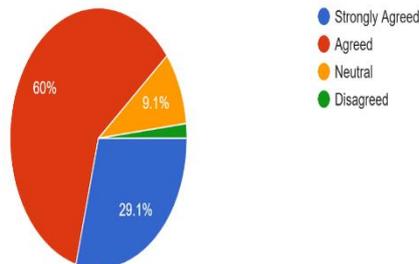


Fig 4.5.4 Data gives information about Time Saving.

3. Online Shopping influence bys heavy discount.
55 responses

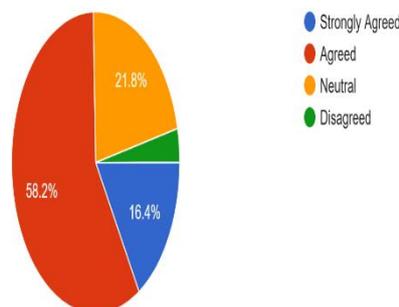


Fig.4.5.5. Data about discount & Influence .

4. What will you give reviews of online shopping products

58 responses

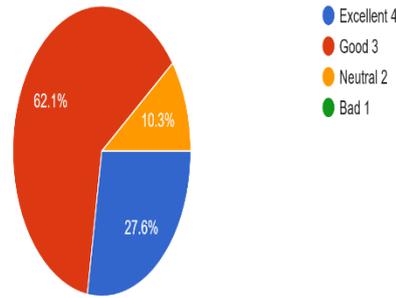


Fig. 4.5.6. Data represents reviews of online shopping excellent 27.6% to Good 62.1%

5. Is it online shopping trustfully.

58 responses

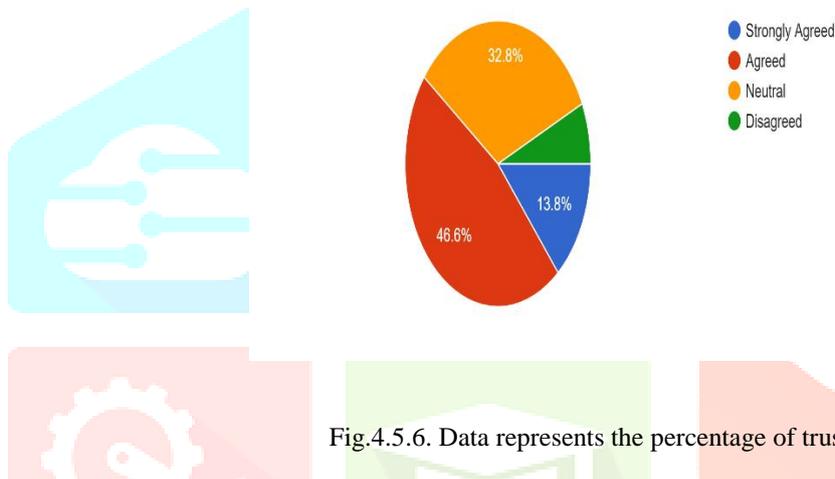
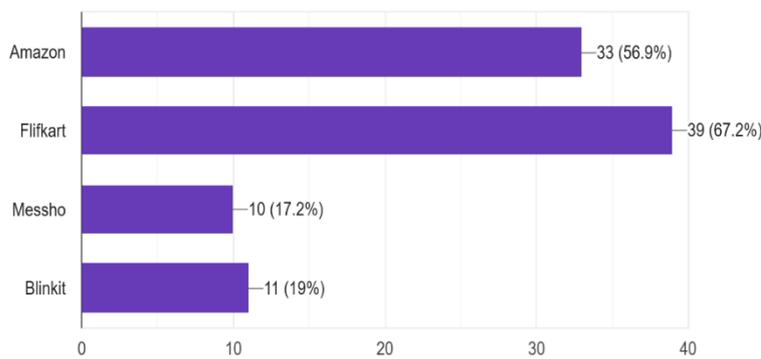


Fig.4.5.6. Data represents the percentage of trust 59.4%

6. Which online platforms you use mostly during online shopping

58 responses



1. Amazon: 56.9%
2. Flipkart: 67.2%
3. Messho: 17.2%
4. Blinkit: 19%

Fig.4.5.7. The data represent the most used platforms for online shopping.

7. Security of online payments.

58 responses

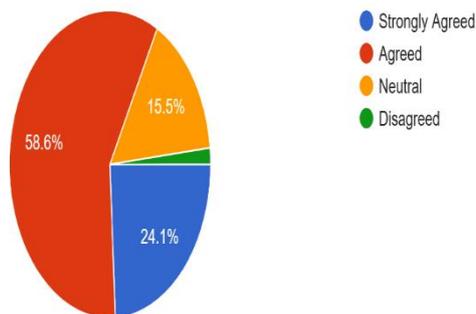


Fig.4.5.8. The data represent trust & security of online payment, overall, 72.70%

8.Provides Fastest delivery with full security.

58 responses

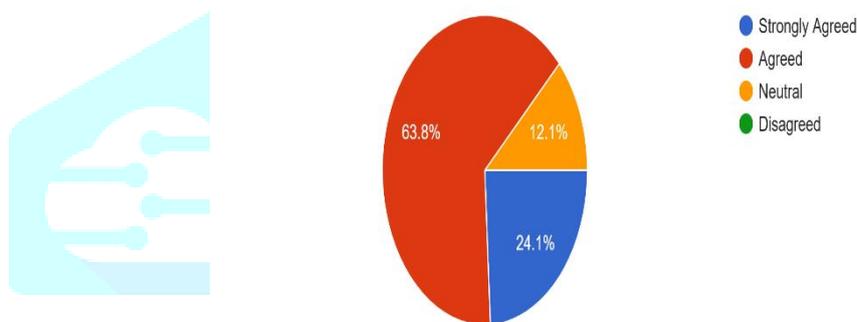


Fig.4.5.9. The Data represents the speed of delivery.

9. Full Refund and Exchange during online shopping

58 responses

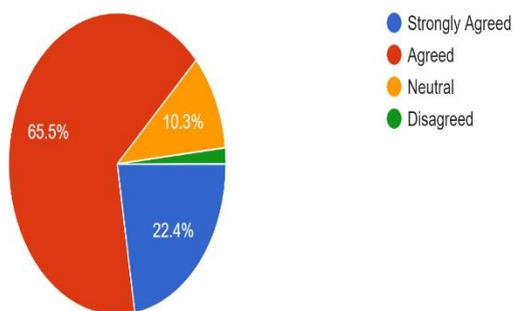


Fig.4.5.10. The data represents the full refund and exchange

5. Hypothesis Analysis

5.1: Convenience

H01: Convenience does not have a significant influence on the online shopping behavior of consumers.

H11: Convenience has a significant positive influence on the online shopping behavior of consumers.

5.2: Price and Discounts

H02: Price benefits and discounts are not significant influences on online purchase decisions.

H12: Price benefits and discounts are significant influences on online purchase decisions.

5.3: Security and Trust

H03: Perceived security and trust have no significant impact on online shopping behaviour.

H13: Perceived security and trust significantly influence online shopping behaviour.

5.4: Product Quality Perception

H04: Perceived product quality does not affect consumers' online purchase decisions.

H14: Perceived product quality significantly affects consumers' online purchase decisions.

5.5: Product Variety

H05: Wide product variety does not influence consumers' preference for online shopping.

H15: Wide product variety positively influences consumers' preference for online shopping.

5.6: Demographic Factors

H06: Demographic factors (age, gender, income, education) do not significantly influence online shopping behavior.

H16: Demographic factors significantly influence online shopping behavior.

5.7: Customer Satisfaction

H07: Customer satisfaction is not related to the frequency of online shopping.

H17: Customer satisfaction is positively related to the frequency of online shopping.

Key Findings of the Research Study

- **High Usage of Online Shopping:** The research revealed that a vast majority of the respondents are regular online shoppers. This shows that online shopping has become an accepted mode of buying among consumers.
- **Young Consumers Dominate Online Shopping:** The majority of the respondents fall under the young age group (18-25 years), which shows that the youth are the major users of the online shopping platforms.
- **Monthly Purchase Pattern:** Most consumers prefer to shop online once a month, indicating that online shopping is used for planned purchases rather than daily purchases.
- **Popular Product Categories:** Online shopping is mostly used for purchasing electronic gadgets, followed by clothing and personal care items. This indicates that consumers trust online shopping platforms more for standardized products.
- **Spending behavior** Most consumers spend between ₹1,000 and ₹5,000 on online shopping, indicating moderate spending and price-conscious behavior.
- **Preference for Cash on Delivery (COD):** COD is the most preferred payment option, indicating that most consumers are still apprehensive about online payment security.
- **Convenience as the Major Motivating Factor:** A very high percentage of consumers feel that online shopping is convenient due to time-saving, easy comparison, home delivery, and 24/7 availability.
- **Price Advantage and Discounts Influence Purchases:** Most consumers feel that online products are cheaper than offline products. Discounts, offers, and festive sales are a major factor in motivating purchases.
- **Overall Customer Satisfaction is High:** Most consumers reported that they were satisfied with their online shopping experience, indicating positive acceptance of online shopping services.
- **Concerns about Product Quality and Security:** Although the overall satisfaction is high, some participants have raised concerns about the quality of the products, their authenticity, and the security of online payments.
- **Long-Term Adoption of Online Shopping:** Most of the participants have been using online shopping services for more than three years, indicating a tremendous adoption rate of online shopping.
- **Overall Insight:** The results have indicated that convenience, price advantages, availability of products, and saving time are the most important factors that drive online shopping.
- **Nevertheless, it is necessary to improve the security of online payments, the quality of products, and delivery services to further increase the level of customer satisfaction.**

Conclusion:

The study concludes that online shopping has become an important and widely accepted mode of purchasing, especially among young and digitally active consumers. Convenience, time-saving, wide product variety, and attractive prices are the major factors encouraging consumers to shop online. Most respondents are satisfied with their online shopping experience, indicating positive acceptance of e-commerce platforms. However, concerns related to product quality, payment security, and delivery reliability still affect consumer confidence. Therefore, e-commerce companies should focus on improving service quality, ensuring secure transactions, and offering easy return policies to enhance customer trust and long-term loyalty.

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