

Mapping Gen Z's Online Shopping and E-Commerce Expectations: Regional Insights from Kamrup Metro of Assam

Anushmita Baruah¹, Dr. Abhinav Sarma²

¹Research Scholar, Department of Business Administration, Girijananda Chowdhury University, Azara, Guwahati, Assam, PIN- 781017

²Assistant Professor, Department of Business Administration, Girijananda Chowdhury University, Azara, Guwahati, Assam, PIN- 781017

Abstract

The rapid advancement of e-commerce has significantly reshaped global consumer behaviour, with Generation Z (Gen Z) emerging as a digitally empowered and influential demographic in the online shopping dynamics. Characterised by their technological fluency and demand for personalised, value-driven experiences, Gen Z shoppers are redefining the expectations placed upon e-commerce platforms (McKinsey & Company, 2021; Deloitte, 2022). This study explores the evolving expectations through a regional lens by focusing on the Gen Z population within the Kamrup Metropolitan District of Assam- an emerging urban centre in Northeast India.

Utilising a mixed-methods approach and drawing on primary data collected from 55 survey respondents, this research investigates Gen Z's priorities regarding data security, technological innovations, visual interface design, and ethical commerce practices. The analysis reveals that key trust-building features, such as encrypted payment gateways, trust badges, and transparent privacy policies, are crucial for fostering confidence in online transactions (Statista, 2023). Additionally, respondents emphasised the need for fast, mobile-optimised interfaces, virtual try-on options, and AR/AI-enabled personalisation to enhance the overall shopping experience (Vogue Business, 2024; Singh & Srivastava, 2021).

The study also highlights Gen Z's inclination for socially responsible and inclusive branding. Many participants advocated for platforms to integrate sustainability initiatives, promote user-generated content, and encourage community-driven engagement strategies. These preferences reflect a broader shift towards intention-driven consumption. The findings suggest that a strategic blend of technological sophistication, user-centric design, and ethical branding is essential for e-commerce platforms seeking to effectively engage Gen Z consumers in regional contexts like Kamrup Metro. The study concludes with practical recommendations that are provided to support platform developers, marketers, and retail strategists in aligning with Gen Z's expectations and cultivating long-term consumer loyalty.

Keywords: Gen Z, Online Shopping, E-commerce, Assam, Consumer Expectations, Digital Security, Personalisation, Sustainability

1. Introduction

The digital revolution has profoundly influenced consumer behaviour worldwide, with e-commerce emer

ging as a dominant mode of transaction and interaction, particularly among Generation Z, who were born between 1997 and 2012, and represent the first truly digital-native generation. Gen Z have grown up in an era characterised by smartphones, social media, and real-time connectivity. They demonstrate unique patterns of engagement, decision-making, and brand loyalty in the online marketplace (McKinsey & Company, 2021; Priporas et al., 2017). As the first fully digital native cohort, Gen Z represents a critical customer segment for e-commerce businesses. Unlike previous generations, Gen Z exhibits a multifaceted approach to online shopping, combining a demand for speed, personalisation, and seamless experiences with a strong emphasis on ethical values, inclusivity, and authenticity. Their expectations are shaped not only by convenience and functionality but also by the ethical and aesthetic dimensions of digital platforms (Deloitte, 2022; Kapoor & Dwivedi, 2020). Their shopping behaviours are solely shaped by a brand's commitment to sustainability, transparency, and digital innovation. Gen Z expects e-commerce platforms to not only provide secure and efficient transactions but also reflect their social and cultural values, making them a powerful and influential consumer group for online retailers to engage with (Fromm & Read, 2018; Gentina & Parry, 2016).

While considerable research has examined Gen Z behaviour globally, regional studies in emerging economies like India remain underdeveloped. This paper focuses on the Kamrup Metropolitan District of Assam, a rapidly urbanising region, to explore how local Gen Z consumers interact with e-commerce platforms and what they expect from them in terms of security, features, design, and ethics.

2. Objectives of the Study

The primary objectives of this research are as follows:

1. To evaluate Gen Z's satisfaction with return and refund policies across platforms.
2. To assess Gen Z's perception of trust and security in leading e-commerce platforms.
3. To recommend strategies for aligning e-commerce offerings with Gen Z's regional expectations.

3. Literature Review

Generation Z is distinct from previous cohorts in their heightened digital literacy and ethical consumerism. Studies show that 66% of Gen Z shoppers prefer online shopping to in-store experiences, citing convenience, broader product selection, and better price comparisons (Franchise India, 2023). Globally, Gen Z values interactive and immersive experiences, often engaging more with brands that prioritise sustainability, inclusivity, and personalisation (PwC, 2022; Singh & Srivastava, 2021).

The return and refund policy of an e-commerce platform plays a crucial role in shaping consumer satisfaction, especially for the digital-native and convenience-driven Generation Z. Studies reveal that Gen Z customers expect seamless, hassle-free return processes, often viewing them as a precondition for making purchase decisions. Szymanski and Hise (2000) argue that satisfaction in online shopping is deeply linked to post-purchase service experiences, with ease of return being a critical dimension. In the Indian context, Basak, Swazan, and Das (2023) emphasise that Gen Z perceives flexible return policies not only as a sign of customer-centric service but also as an indicator of a trustworthy brand. Their study among Indian youth demonstrated that platforms offering easy return logistics, faster refunds, and transparent processes saw higher repeat purchase intentions.

The expectations are shaped by both global and regional awareness. For instance, platforms like Amazon and Flipkart are widely appreciated among Indian Gen Z for their relatively flexible return windows, while smaller regional platforms often fall short. According to a report by Statista (2024), a large percentage of

Gen Z globally is even willing to pay for seamless return experiences if it ensures a smoother process. However, in regions like Kamrup Metro, infrastructural and logistical challenges can impact the execution of such return policies, often leading to customer dissatisfaction regarding return services. Sciative Solutions (2025) further highlights that Gen Z in semi-urban areas values smooth services and quick solutions over mere discounts, suggesting that satisfaction is closely tied to service integrity and reliability. Trust and data security are cornerstones of Gen Z's online behaviour. Unlike previous generations, Gen Z is more privacy-conscious and anticipates clear accountability in the management of their personal information. Thaw, Mahmood, and Dominic (2009) highlight that perceived security extensively controls trust in e-commerce adoption. As digital natives, Gen Z is well-informed about cybersecurity risks and expects platforms to establish comprehensive data security measures such as two-factor authentication, encryption, and secure payment gateways. Choudhary et al. (2025) found that young Indian users, mainly students and working professionals, generally prefer platforms that communicate their data privacy policies and offer reliable customer support when security issues arise.

Doubts can quickly damage a brand's reputation. Complaints related to fraudulent sellers, delivery of duplicate products, and delayed or denied refunds often circulate widely on social media platforms and review forums. In regional areas like Kamrup Metro, where word-of-mouth still holds strong influence, even minor breaches of trust can deter long-term usage. McKnight, Choudhury, and Kacmar (2002) proposed an integrative typology where competence, benevolence, and integrity are the pillars of online trust, all of which are highly relevant to Gen Z's evaluation of e-commerce platforms. Therefore, for Gen Z, trust is not a given; it must be continuously earned through transparent practices, reliable operations, and consistent customer care.

Gen Z is a dynamic cohort with global exposure but regional sensibilities. Gen Z's online shopping habits reflect global digital shifts, and their e-commerce expectations remain closely tied to their local environment. For example, SheerID's (2024) survey on Gen Z Indian consumers indicates that nearly 90% respond positively to exclusive discounts and personalised offers. However, in a district like Kamrup Metro, where digital infrastructure and last-mile delivery may pose operational hurdles, Gen Z expects platforms to address hyperlocal challenges with contextual strategies. Dey and Sarmah (2022) stress that vernacular support, region-specific offers, and locally adaptive logistics are vital in aligning with this demographic.

Another emerging expectation is sustainability. As WeSupply Labs (2024) reports, a growing number of Gen Z customers value eco-friendly packaging and carbon-neutral delivery options, even in tier-2 cities. Incorporating green practices and visibly contributing to social causes enhances brand appeal among Assamese youth, who are increasingly conscious of environmental and ethical issues. Moreover, integration of local vendors and Assamese SMEs into e-commerce ecosystems would not only boost regional employment but also align with Gen Z's preference for community-based commerce. Platforms that can bridge the gap between global service quality and regional personalisation are more likely to gain long-term loyalty from this segment.

Security remains a significant role in influencing Gen Z's concern, with studies emphasising the importance of encrypted transactions, privacy policies, and trust badges (Statista, 2023). Simultaneously, e-commerce platforms like Myntra are incorporating AR-based shopping, virtual try-ons, and AI-generated recommendations to cater to these evolving preferences (Vogue Business, 2024).

4. Methodology

A survey was conducted with 55 respondents from Kamrup Metro, of the age group 17 years – 27 years, focusing on Gen Z's Online shopping behaviour and the expectations of Gen Z with regards to security expectations from various online shopping platforms, of the age group 12 years – 16 years, are not included in the demography as they are considered to be minors. As per the ethical guidelines of the American Psychological Association (2020), conducting surveys with minors requires parental consent, which can be challenging and time-consuming. The questionnaire covered Demographic information, security expectations related questions based on the trustworthiness and return and refund process and open-ended questions based on their suggestions or recommendations to make the online shopping platforms more appealing to Gen Z.

Table 1: Showing the rate of return and refund process of different e-commerce platforms.

Ratings	5	4	3	2	1	Grand Total	Total weighted Score	Total Weighted Average
Amazon	17	18	9	4	7	55	199	3.6
Flipkart	16	15	14	5	5	55	197	3.6
Myntra	16	15	14	4	6	55	196	3.6
Nykaa	14	14	20	2	5	55	195	3.5
Meesho	7	14	18	10	6	55	171	3.1
Tata CLiQ	4	15	21	11	4	55	169	3.1
India Mart	2	16	21	10	6	55	163	3.0
Shopclues	2	15	23	9	6	55	163	3.0
Snapdeal	3	15	21	10	6	55	164	3.0
Firstery	4	16	22	8	5	55	171	3.1

Interpretation: Amazon, Flipkart and Myntra are the top performers, with a weighted average of 3.6, indicating reliable services. Nykaa follows with a 3.5 rating. Meesho, Snapdeal, Tata Cliq, Indiamart, and ShopClues scored lower, averaging around 3.0 to 3.1, suggesting issues in their return and refund processes. Overall, while major platforms offer satisfactory experiences, others need to improve their customer service and refund management.

Table 2: Showing trustworthiness and security of different e-commerce platforms.

Ratings	5	4	3	2	1	Grand Total	Total weighted Score	Total Weighted Average
Amazon	19	17	8	6	5	55	204	3.7
Flipkart	18	14	11	7	5	55	198	3.6
Myntra	18	18	9	6	4	55	205	3.7
Nykaa	18	14	13	4	6	55	199	3.6
Meesho	5	10	27	6	7	55	165	3.0
Tata CLiQ	8	11	22	9	5	55	173	3.1

India Mart	3	13	27	6	6	55	166	3.0
Shopclues	2	12	26	7	8	55	158	2.9
Snapdeal	2	13	21	10	9	55	154	2.8
Firstcry	5	13	19	12	6	55	164	3.0

Interpretation: Amazon and Myntra are the most trusted platforms, both scoring an average of 3.7, followed closely by Flipkart and Nykaa with 3.6, indicating strong customer confidence in their security measures. Mid-range platforms like Meesho, IndiaMart, and Firstcry reflect moderate trust with a rating of 3.0, while Tata CLiq performs slightly better with 3.1 and the other scored lower, suggesting user concerns about their trustworthiness and data security.

5. Recommendations and Strategic Implications

The findings of this study, enriched by qualitative insights from 55 Gen Z respondents in Kamrup Metro, Assam, reveal key expectations from e-commerce platforms that go beyond mere transactional efficiency. Respondents emphasised the need for mobile-first, visually engaging interfaces that offer personalised and interactive experiences. There was a strong preference for platforms that are fast, intuitive, and transparent, especially regarding return/refund policies and data security.

Gen Z consumers highlighted the value of AR-based virtual try-ons, size-inclusive models, and authentic user-generated content to enhance trust and realism in the digital shopping journey. Many advocated for eco-friendly practices, such as using sustainable raw materials, and expressed support for platforms that align with social causes and demonstrate inclusive branding.

Participants also suggested integrating features such as scan search, personalised product recommendations, gamified shopping elements, and short-form video content (e.g. reels) to get a better reflection of the social media-driven habits of this generation. Several responses advocated for same-day delivery, affordability, and avoiding orders via unverified sources like Instagram or Facebook, reflecting a nuanced concern for both convenience and trustworthiness.

Incorporating these insights, e-commerce platforms can better align their strategies to attract and retain Gen Z consumers by:

- Prioritising personalisation through AI/ML algorithms.
- Promoting social responsibility and authenticity.
- Ensuring robust cybersecurity and transparent data handling.
- Enabling AR/VR integration for virtual shopping experiences.
- Blending commerce with community through discussion boards and UGC.
- Implementing efficient return/refund mechanisms visible at the product level.

These strategic upgrades will not only address Gen Z's psychological and emotional needs but also foster brand loyalty in a rapidly digitising retail ecosystem.

6. Results and Discussion

The study analysed responses from 55 Gen Z individuals residing in Kamrup Metro, Assam, to explore their expectations and perceptions regarding various attributes from e-commerce platforms. A mixed-method approach was employed, combining quantitative ratings and open-ended suggestions to understand their perceptions regarding platform trustworthiness, return and refund processes, and overall appeal, providing a holistic view of the demographic's preferences and concerns.

Trust and Security

A significant portion of the respondents emphasised the importance of platform trustworthiness and security. More than half of the respondents rated data privacy and secure payment gateways as highly important factors influencing their platform choice. Respondents expressed concerns about cybersecurity, data misuse, and fraudulent sellers, indicating that platforms perceived as transparent and secure were more likely to attract Gen Z users. Open-ended responses revealed a desire for clear communication about privacy policies, visible security certification, and user reviews that enhance trust. Some respondents suggested the inclusion of real-time customer support, AI-driven fraud detection, and verified seller tags to enhance trustworthiness further. The data revealed that Amazon and Myntra were rated highest in terms of trustworthiness and security, closely followed by Flipkart and Nykaa. In contrast, Shopclues, Snapdeal, and Firstcry received lower ratings, indicating a need for these platforms to improve secure payment gateways, privacy policies, and overall user confidence. Survey participants emphasised the importance of encrypted transactions, privacy protection, and platform transparency as crucial elements that influence their shopping choices.

Return and Refund Process

Return and refund mechanisms emerged as another critical factor in identifying platform satisfaction. Approximately 78% of participants rated the ease and speed of the return/refund process as essential to their online shopping experience. Participants emphasised the need for hassle-free returns, transparent refunds to the original mode, and responsive customer service. Nykaa and Amazon were considered the most reliable in terms of return and refund policies, followed by Myntra and Meesho. Platforms like Snapdeal and Shopclues scored poorly, indicating dissatisfaction with the clarity and efficiency of their return processes. Respondents mentioned that the importance of displayed return policies, fast refunds, and easy product exchanges is to foster trust and loyalty. Qualitative inputs highlighted frustration with platforms that have complex return policies, delayed refunds, or a lack of updates. Suggestions included automated return pickups, clear video-based return instructions, and chat-based issue resolution systems for a smoother post-purchase experience.

Key Expectations and Preferences

Qualitative feedback revealed several recurring themes among Gen Z consumers.

Personalisation and AI-driven recommendations were frequently mentioned as desirable features. Respondents appreciated platforms that offer tailored product suggestions, real-time stock notifications, and personalised shopping journeys. Most of the respondents indicated that customised content based on their browsing or purchase history improved their satisfaction and engagement.

Many participants expressed interest in platforms with AR and virtual try-on features, similar to those used in eyewear and fashion retail, especially in the fashion and home décor categories, highlighting a preference for innovative shopping experiences. These features help shoppers visualise products better and reduce return rates. Some responses noted a growing expectation for platforms to align with sustainability values, such as showcasing eco-friendly brands or offering carbon-neutral delivery options. Visual inclusivity emerged as an important factor. Gen Z expects to see models of diverse body types and skin tones to help them make more confident purchasing decisions and feel represented. Sustainability and ethical practices were highly valued. Participants preferred environmentally responsible brands, use eco-friendly packaging, and reflect social values like inclusivity and mental health support. Interactive and socially engaging features also appealed strongly to respondents. They suggested incorporating user-

generated content, short-form videos, gamified elements, polls, and community interaction boards to make the shopping experience more engaging and authentic.

A fast and seamless user experience was non-negotiable. Gen Z values platforms with intuitive design, lightweight mobile functionality, and efficient checkout and delivery processes.

Consumer Vigilance and Platform Authenticity

The study revealed awareness among Gen Z consumers regarding the risks associated with unverified or dubious e-commerce platforms, particularly those encountered through social media advertisements. Several participants expressed caution against shopping through unverified platforms that lack proper verification, secure payment options, or authentic customer feedback. This caution was shared based on prior negative experiences. They emphasised the importance of checking product reviews, ratings, and platform authenticity before placing orders. This indicates a growing consumer vigilance and preference for transparent and credible platforms that disclose information about seller verification, product origin and user satisfaction. Moreover, this behaviour highlights a broader shift in digital literacy and awareness among Gen Z, who are capable of distinguishing the legitimate and potentially fraudulent sources. Some respondents suggested integrating AI-based alerts for suspicious sellers and QR-code verifications to boost confidence in online shopping experiences.

7. Conclusion

This study highlights a comprehensive understanding of Gen Z's expectations from online shopping platforms in a regional Indian context. Young consumers in Kamrup Metro value platforms that integrate security, personalisation, ethical values, and technological innovation.

The literature suggests that Gen Z's expectations from e-commerce platforms are multidimensional, ranging from efficient return/refund processes and data security to regionally relevant service customisation. These expectations are shaped by global exposure but contextualised by local infrastructural and cultural nuances, especially in a diverse district like Kamrup Metro. The integration of these insights can help platforms not only meet but exceed Gen Z's expectations in this region, contributing to more inclusive and sustainable digital commerce growth. Trust-building mechanisms such as visible badges, transparent return policies, and user-generated content can significantly enhance engagement. The study confirms that Gen Z consumers in Kamrup Metro are digitally literate, value-driven, and highly selective in their e-commerce engagement. Their expectations are grounded in security, convenience, personalisation, and sustainability. E-commerce platforms must address these evolving needs through tech-driven solutions, transparent operations, and authentic branding strategies to build loyalty among this influential consumer segment and maintain high standards of transparency, ethical advertising, and proactive communication with users for trust and user retention.

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