

# Survey of Online Behaviour and Trust Issues Among Senior Citizens

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## Abstract

In the era of digital transformation, online shopping has revolutionized consumer behaviour, providing ease, accessibility, and independence. However, for senior citizens, this transition poses unique challenges associated with digital literacy and trust. This study examines the online shopping behaviour of individuals aged sixty and above, emphasizing their perceptions, experiences, and concerns regarding e-commerce platforms. A descriptive research design was adopted, supported by primary data collected through structured questionnaires and discussions. The findings reveal that while senior citizens appreciate the convenience of online services, they remain apprehensive about online fraud, data privacy, and refund delays. Cash-on-delivery continues to be the preferred mode of payment, reflecting limited trust in digital transactions.

**Keywords:** Senior citizens, online shopping, digital literacy, trust issues, e-commerce, payment security, digital inclusion.

## Chapter No.1: Introduction

In today's fast-paced digital era, technology has become deeply integrated into everyday life, and one of the most significant changes it has brought is in the way people shop. Online shopping has emerged as a convenient, time-saving, and efficient alternative to traditional shopping methods. With the growing presence of e-commerce platforms and mobile applications, products and services are now available at the fingertips of consumers. Groceries, medicines, household goods, and even personal care items can be purchased with just a few clicks, making the process simple and accessible for many. This ease has transformed consumer behaviour worldwide, gradually replacing the need to visit physical stores for most daily requirements.

While the younger generation has adapted effortlessly to the digital marketplace, senior citizens are also beginning to explore and benefit from online shopping, though their journey is more gradual and often filled with unique challenges. For individuals above the age of 60, online shopping represents both an opportunity and a struggle. On the positive side, it provides independence, reduces the need for physical travel, and offers access to a wide range of products without the limitations of distance or mobility. For those with health issues, joint pains, or limited stamina, this digital mode of shopping becomes especially valuable, as it saves effort and ensures essential products reach their doorstep.

However, the situation is not without difficulties. Senior citizens often face barriers such as limited digital literacy, difficulties in understanding complex user interfaces, fear of making payment mistakes, and

concerns about online fraud. Many also feel insecure about sharing their personal or financial details online, which leads to a preference for cash-on-delivery options. Moreover, negative experiences like receiving incorrect or damaged products, delays in delivery, or lack of clear return policies can further reduce their trust in online platforms. These issues highlight a gap between the potential benefits of online shopping and the actual experiences of older adults, making it necessary to study their behaviours and concerns in detail.

It is also important to recognize that for many senior citizens, shopping is not merely a functional activity but also a social experience. Visiting markets or shops allows them to interact with people, seek advice from shopkeepers, and enjoy the cultural familiarity of traditional shopping. Online shopping, while convenient, sometimes feels impersonal and isolating to them. Bridging this emotional gap requires platforms to design experiences that feel safe, user-friendly, and reassuring.

The importance of such a study lies in its wider social and economic implications. As the senior citizen population continues to grow worldwide, their inclusion in digital platforms becomes essential. If their needs and fears are addressed effectively, online shopping can become a tool of empowerment for them, offering convenience, independence, and improved quality of life. At the same time, businesses can tap into a new segment of loyal customers by creating trustworthy, simple, and senior-friendly services.

## **Chapter No.2: Need for Seniors' Online Behaviour & Trust**

In recent years, senior citizens have become more active users of digital platforms. They use the internet not only for shopping but also for healthcare consultations, online banking, social connections, and entertainment. Unlike younger generations who are “digital natives,” seniors are often first-generation digital learners, approaching technology with curiosity but also caution. Surveying their behaviour helps us understand how they adapt to this digital world, what motivates them to use online services, and what challenges slow down their adoption.

One of the biggest barriers for seniors in the digital space is trust. Many fear being cheated, sharing sensitive data, or becoming victims of fraud and scams. Even small errors, such as entering wrong payment details, can discourage them from future online use. Surveys are therefore important to capture where these insecurities lie—whether in making online payments, shopping on e-commerce sites, or believing information from digital sources. Such insights allow researchers and policymakers to design safer, more transparent systems that build trust.

As the world rapidly moves towards digitalisation, seniors risk being left behind if their needs are ignored. Complex applications, lack of digital literacy, and limited support systems often widen the gap between older and younger users. Surveys help in identifying these obstacles clearly and provide evidence to push for simpler, senior-friendly platforms, training programs, and awareness campaigns. This not only reduces exclusion but also ensures that seniors can participate equally in the digital society.

Safe and confident use of digital platforms can be empowering for seniors. By being able to shop independently, pay bills online, or consult doctors virtually, they reduce their dependence on others. This independence enhances their sense of dignity and improves their daily lives. Surveys are crucial in understanding how much digital access contributes to seniors' confidence and independence, and what improvements are needed to strengthen this empowerment.

The insights gained from surveys also play a vital role in shaping digital policies and innovations. Governments, NGOs, and private companies can use the findings to develop safer platforms, senior-focused apps, and fraud-prevention campaigns. For example, banks can create simplified applications for

elderly users, while e-commerce platforms can add voice-assisted or easy-return features. Without such evidence-based research, digital solutions often remain generic and fail to address the specific needs of older adults.

In summary, surveying the online behaviour and trust issues of senior citizens is essential for creating a more inclusive digital society. It sheds light on their challenges, highlights their strengths, and provides a roadmap for building safer, simpler, and more supportive digital systems. By understanding their concerns and addressing them effectively, we can ensure that senior citizens gain the confidence to use technology independently.

### **Chapter No.3: Objectives**

1. To understand the online shopping habits of senior citizens (60+ age group). (Explore how frequently they shop online, what products they usually buy, and their main purposes)
2. To identify the main challenges faced by senior citizens while shopping online. (Look into difficulties such as payment barriers, delivery concerns, or lack of guidance of usings.)
3. To examine the trust issues senior citizens have with online shopping. (Understand fears related to online fraud, product quality, hidden charges, data privacy)
4. To explore the impact of digital literacy on their online shopping behaviour. (Analyze how the level of comfort with smartphones, internet usage, and payment methods affects their willingness and confidence to shop online.)
5. To suggest ways to improve trust and ease of use for senior citizens in online shopping. (Recommend user-friendly app designs, customer support, and simplified payment options to make online shopping safer and more convenient for them.)

### **Chapter No.4: Research Design**

Research methodology forms the backbone of any academic study, as it outlines the tools, techniques, and approaches used to collect and interpret information. In this study, the focus is on examining the online shopping behaviour and trust issues of senior citizens aged 60 and above. As digital commerce becomes increasingly common, it is important to understand how this growing age group engages with online platforms, what benefits they experience, and what barriers they face. To achieve this, a structured and systematic methodology was followed, ensuring that the insights gathered are reliable and meaningful.

#### **Research Design**

The study adopted a descriptive research design, which is appropriate when the aim is to describe behaviours, patterns, and opinions without establishing cause-and-effect relationships. This design was chosen because the goal was not to test a hypothesis but to document and analyze the shopping habits of senior citizens and the trust-related challenges they encounter. Descriptive research also allows a clear presentation of current trends, making it possible to capture both the opportunities and difficulties seniors face while shopping online.

#### **Target Group**

The primary target group of this study was senior citizens aged 60 years and above, including both men and women. To ensure diversity, participants were drawn from different socio-economic and educational backgrounds. This approach was important, as online shopping behaviour may vary depending on exposure to technology, level of education, financial independence, and family support systems. Including

a variety of participants added depth and richness to the data, making the findings more reflective of real-life experiences.

## Data Collection

The study relied on primary data collection through a structured questionnaire created using Google Forms. Since some senior citizens were less familiar with digital tools, questions were carefully explained to them in simple language, and assistance was provided where necessary. This ensured that responses were authentic and not limited by technical difficulties.

## Secondary Data Support

In addition to primary data, secondary sources such as government reports, e-commerce industry publications, academic research articles, and newspaper reports were reviewed. These sources provided context to the findings, especially regarding the growth of online shopping in India and its impact on older populations. Comparing survey responses with published reports also helped validate the accuracy of the study and place it within the broader framework of India's digital transformation.

## Limitations of Methodology

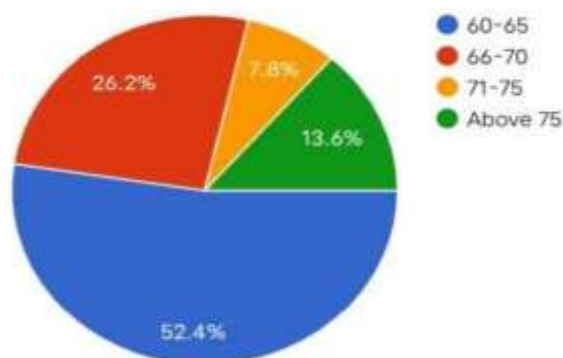
Like all research, this study has certain limitations. Since convenience sampling was used, the findings cannot be generalized to the entire senior population of India. The reliance on online surveys may have excluded less digitally active seniors, especially those without internet access or smartphones. Despite these constraints, the methodology effectively highlights the experiences of a diverse group of senior citizens, providing a focused understanding of how they shop online and what trust issues they face.

## Chapter No.5: Analysis Of Data

This chapter presents the analysis of data collected through our survey on senior citizens(60+ age group) online shopping behaviour and trust issues. The responses included both numerical information, such as how often they shop online and what platforms they prefer, and personal insights that revealed challenges like payment difficulties, fear of fraud, and lack of digital comfort. Background details such as age, gender, and digital literacy were also considered to identify meaningful trends.

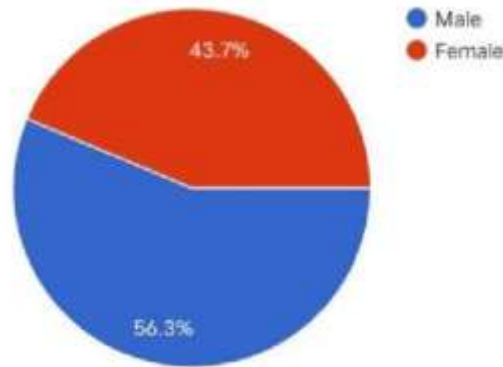
By combining structured responses with open-ended views, the analysis highlights how trust, ease of use, and digital awareness shape the shopping experiences of senior citizens, while also pointing towards areas where improvements can make online shopping safer and more accessible for them.

### Q.1 AGE OF THE RESPONDENCE



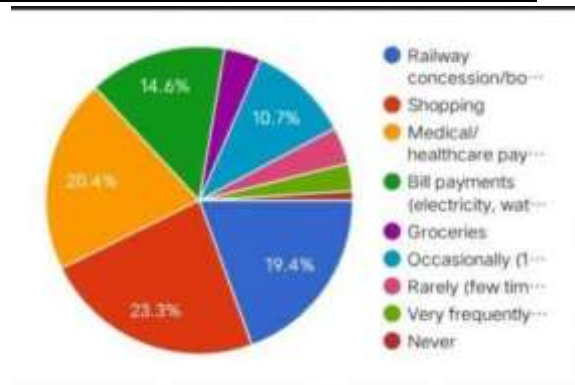
Analysis: The survey of Indian citizens aged 60 to above 75. shows that they prefer security and stability, with trust, health, and adaptability being the main factors influencing their decisions.

**Q.2 GENDER OF THE RESPONDENCE**



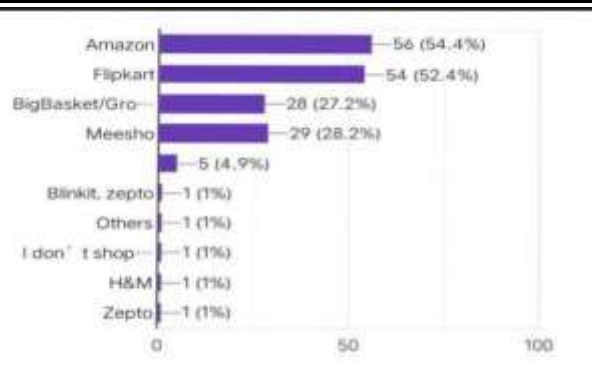
Analysis: The survey data reveals a higher participation of females (56.3%) compared to males (43.7%).

**Q.3 WHAT DO YOU MOSTLY USE ONLINE PAYMENTS FOR?**



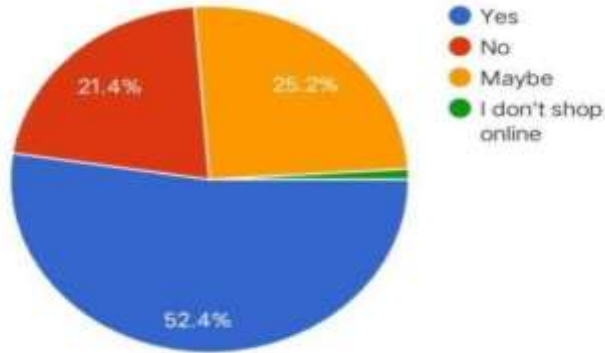
Analysis : The analysis shows that most respondents use online payments mainly for shopping (23.3%) and medical/healthcare payments (20.4%), followed by groceries (19.4%), while fewer use them for bill payments, railway bookings, or other purposes.

**Q.4 WHICH ONLINE PLATFORMS DO YOU USUALLY USE FOR SHOPPING?**



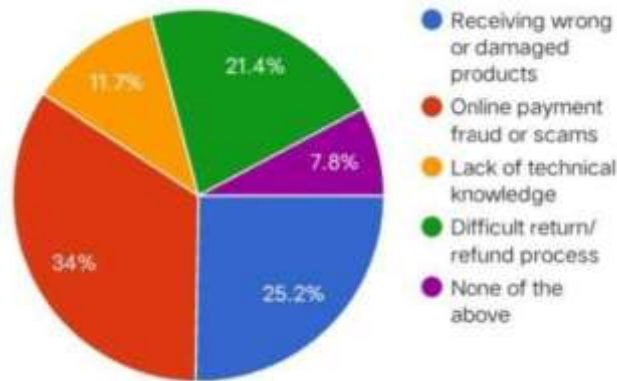
Analysis: The analysis shows that Amazon (54.4%) and Flipkart (52.4%) are the most preferred online shopping platforms, followed by Meesho (28.2%) and BigBasket/Grofers (27.2%), while other platforms are used by very few respondents.

**Q.5 DO YOU FEEL SAFE WHILE SHOPPING ONLINE?**



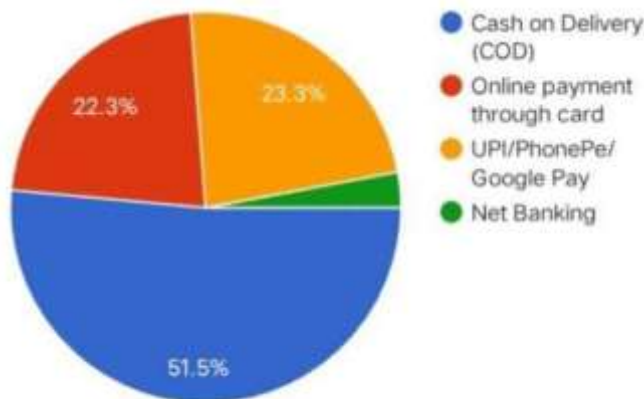
Analysis: more than half of the respondents (52.4%) feel safe while shopping online, while 25.2% are unsure and 21.4% do not feel safe.

**Q.6 WHAT ARE YOUR MAIN CONCERNS WHILE SHOPPING ONLINE?**



Analysis: the main concern while shopping online is online payment fraud or scams (34%), followed by receiving wrong or damaged products (25.2%) and difficult return/refund process (21.4%).

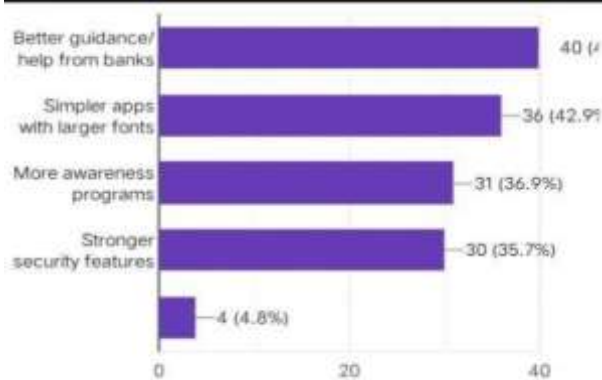
**Q.7 HOW DO YOU USUALLY PAY FOR YOUR ONLINE PURCHASES?**



Analysis: the majority of respondents (51.5%) usually pay for their online purchases through cash on delivery, followed by upi/phonepe/google pay (23.3%) and online payment through card (22.3%).

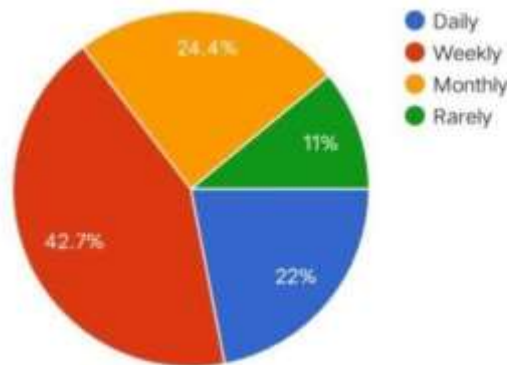


**Q.8 WHAT WOULD MAKE ONLINE PAYMENTS EASIER FOR YOU?**



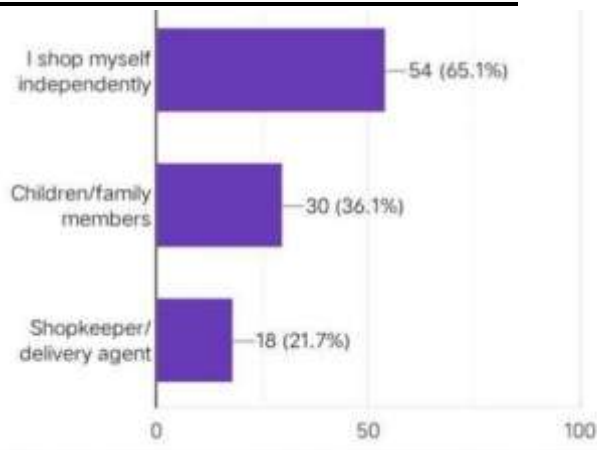
Analysis: most respondents felt that better guidance from banks and simpler apps with larger fonts would make online payments easier, followed by awareness programs and stronger security features.

**Q.9 HOW OFTEN DO YOU USE ONLINE PAYMENTS?**



Analysis: most users use online payments weekly (42.7%), followed by daily (22%), monthly (24.4%), and rarely (11%).

**Q.10 WHO USUALLY HELPS YOU IN ONLINE SHOPPING?**



Analysis: most people shop independently (65.1%), while some get help from children or family members (36.1%) and shopkeepers or delivery agents (21.7%).

### **Chapter No.6 : Observation**

The course of field work, direct interactions were carried out with senior citizens through personal discussions and digital surveys. The study covered residential societies, households, and community spaces, ensuring participation with the help of family members where required. The responses revealed diverse perspectives on online shopping, shaped by trust, digital literacy, and family support.

The fieldwork for this study involved a combination of face-to-face discussions and digital surveys with senior citizens in residential societies, community areas, and individual homes. Many older adults participated with the help of family members, especially those who found digital tools difficult to use. The responses showed varied opinions about online shopping—some seniors appreciated the ease and doorstep delivery it offered, while others hesitated due to concerns about product quality and challenges in navigating apps. A large number still rely on their children or grandchildren for completing online purchases, which highlights the importance of intergenerational support in strengthening their digital confidence. Seniors who live alone generally preferred cash on delivery and reported problems such as receiving incorrect items or delays in refunds, whereas those living with family were more comfortable using digital payment options. Overall, the study suggests that senior citizens are not unwilling to shop online; their choices are influenced mainly by trust, self-confidence, and the level of support they receive from family members.

### **Chapter No .7: Conclusion & Suggestions**

#### **Conclusion :**

The study shows that senior citizens are gradually adopting online shopping, but their participation is shaped by trust issues, limited digital literacy, and dependence on family support. While they value the convenience of home delivery, concerns about fraud, wrong products, and refund difficulties prevent them from fully relying on digital platforms. Cash on delivery remains their most preferred payment mode, reflecting low confidence in online transactions.

#### **Suggestions:**

Create simpler, senior-friendly apps with larger fonts and easy navigation.

Strengthen payment security and provide visible safety measures.

Organize awareness and training programs to build confidence.

Encourage family involvement for smoother adoption.

Develop policy initiatives and grievance systems for senior digital users.

In conclusion, seniors are not resistant to technology but require reassurance, guidance, and safer systems.

Addressing these gaps will empower them to participate confidently in the digital economy.

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