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# A Study on Consumer Behaviour Towards Online Shopping in Etawah

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**ABSTRACT**

This study examines consumer behaviour towards online shopping in Etawah, a tier-2 city in Uttar Pradesh, India, where empirical evidence on e-commerce adoption remains limited. Using a descriptive research design, primary data were collected from 501 respondents through structured questionnaires administered both online and offline. The study analyses awareness levels, shopping frequency, platform and product preferences, payment behaviour, satisfaction dimensions, and problem experiences using descriptive statistics, Likert mean scoring, and Chi-square tests of independence.

The findings indicate high awareness of online shopping (91.6%), with social media emerging as the primary information source. Indian platforms such as Flipkart and Meesho demonstrate stronger consumer preference compared to Amazon, reflecting localisation advantages in emerging markets. Cash on Delivery remains the dominant payment mode, highlighting persistent trust concerns regarding digital transactions. Satisfaction levels are highest for timely delivery and product quality, whereas return and refund processes require improvement. Despite a considerable proportion of respondents reporting purchase-related problems, future purchase intention remains strong, suggesting sustained growth potential in tier-2 markets. Chi-square results confirm significant associations between demographic factors and online shopping behaviour.

The study contributes recent empirical insights into e-commerce adoption in emerging Indian cities and offers strategic implications for platform providers, marketers, and policymakers.

**Keywords:** Consumer Behaviour, Online Shopping, E-Commerce, Tier-2 Cities, Etawah, Uttar Pradesh, India, TAM, Digital Payments, Customer Satisfaction

## 1. INTRODUCTION

The advent of digital technologies and widespread internet access has fundamentally transformed the global retail landscape. Electronic commerce (e-commerce) has emerged as one of the most significant paradigm shifts in business history, enabling consumers to purchase goods and services from the convenience of their homes, workplaces, or mobile devices. India, with its burgeoning population of internet users — exceeding 800 million as of 2025 — represents one of the world's fastest-growing e-commerce markets. Industry projections indicate that the Indian e-commerce sector is expected to grow at a compound annual growth rate (CAGR) exceeding 25%, driven by improved digital infrastructure, rising smartphone penetration, affordable data plans, and the transformative impact of the government's Digital India initiative.

Consumer behaviour in the context of online shopping encompasses the complete decision-making journey — from problem recognition and information search through evaluation of alternatives, purchase

decision, and post-purchase engagement. Understanding the psychological, demographic, and contextual factors that shape these decisions is critical for businesses seeking to design effective marketing strategies, enhance customer experience, and build sustainable e-commerce operations. While considerable research has examined online consumer behaviour in metropolitan centres such as Delhi, Mumbai, Bengaluru, and Hyderabad, tier-2 and tier-3 cities remain significantly underrepresented in the academic literature despite constituting an increasingly important and rapidly growing segment of India's e-commerce market.

Etawah, located in the southwestern region of Uttar Pradesh, offers an ideal context for examining this research gap. As a representative tier-2 city, Etawah presents a demographically diverse population comprising students, government employees, private sector workers, and rural residents, creating an opportunity to study online shopping behaviour across varied socioeconomic backgrounds. The city's blend of traditional commercial culture and modern digital aspirations mirrors the transitional state of numerous similar cities across India's vast hinterland.

This study addresses the paucity of empirical evidence regarding online consumer behaviour in tier-2 Indian cities. Through systematic primary data collection from 501 respondents, this research examines awareness levels, usage patterns, platform preferences, product choices, payment behaviour, satisfaction dimensions, problem experiences, and future purchase intentions. The findings are expected to provide valuable insights for e-commerce companies, digital marketers, policymakers, and future researchers.

## 2. LITERATURE REVIEW

Several established theoretical frameworks provide the conceptual foundation for studying online shopping behaviour. The Technology Acceptance Model (TAM), developed by **Davis (1989)**, posits that perceived usefulness and perceived ease of use are the primary determinants of technology adoption. In the e-commerce context, perceived usefulness encompasses time savings, price advantages, product variety, and convenience, while perceived ease of use relates to website navigation, payment processing, and overall platform usability. **Venkatesh and Davis (2000)** subsequently extended TAM (TAM2) to incorporate social influence and facilitating conditions as additional adoption drivers.

Trust-based models occupy a central position in e-commerce research. **Mayer et al. (1995)** define trust as the willingness to be vulnerable to another party based on positive expectations of their behaviour.

Global studies have consistently identified convenience, price advantage, product variety, and home delivery as primary motivators for online shopping **(Jarvenpaa and Todd, 1997; Wolfinbarger and Gilly, 2003; Szymanski and Hise, 2000).** Barriers to adoption include inability to physically examine products, security and privacy concerns, complex return processes, and limited digital literacy, particularly among older consumers and rural populations **(Vijay et al., 2017).**

In the Indian context, **Kumar et al. (2019)** identified convenience, price advantages, product variety, and home delivery as primary motivators, while trust concerns — especially regarding payment security and product authenticity — emerged as significant barriers. **Sharma and Singh (2020)** confirmed that trust in online platforms significantly influences purchase intentions, with website security, privacy policies, and brand reputation serving as key trust-building factors.

A systematic review of existing literature reveals a pronounced geographical gap: the overwhelming majority of empirical studies on Indian online consumer behaviour focus on metropolitan areas, leaving tier-2 and tier-3 cities critically underexplored. Furthermore, few studies provide a holistic, multi-dimensional analysis covering the full spectrum of consumer behaviour from awareness and adoption through satisfaction and future intentions within a single study framework.

The present study addresses these gaps by providing a comprehensive empirical investigation grounded in primary data from 501 respondents in Etawah, collected in February 2026, thereby also addressing the recency gap in this rapidly evolving domain.

## 3. RESEARCH OBJECTIVES AND HYPOTHESES

### 3.1 Primary Objective

To examine and analyse consumer behaviour towards online shopping among residents of Etawah, including awareness levels, usage patterns, platform and product preferences, payment behaviour, satisfaction levels, problems encountered, and future purchase intentions.

### 3.2 Secondary Objectives

- To profile the demographic characteristics of online shoppers in Etawah.
- To assess awareness levels and information sources regarding online shopping platforms.
- To identify preferred platforms, product categories, and payment modes.
- To measure consumer satisfaction across multiple dimensions of online shopping.
- To analyse the types of problems faced by consumers and their response behaviour.
- To examine associations between demographic variables and online shopping behaviour.
- To provide evidence-based recommendations for e-commerce companies and policymakers.

### 3.3 Research Hypotheses

The following null hypotheses were formulated for testing:

- H01: There is no significant association between gender and frequency of online shopping.
- H02: There is no significant association between area of residence and frequency of online shopping.
- H03: There is no significant association between age group and awareness of online shopping platforms.

## 4. RESEARCH METHODOLOGY

- Design: Descriptive
- Sample: 501
- Sampling: Convenience
- Tools: Likert + Chi-square
- Area: Etawah

## 5. RESULTS AND ANALYSIS

### 5.1 Demographic Profile of Respondents

Table 1 presents the demographic characteristics of the 501 respondents.

**Table 1: Demographic Profile of Respondents (N = 501)**

| Demographic Variable | Category | Frequency | Percentage (%) |
|---|---|---|---|
| Age Group | Below 20 years | 132 | 26.3 |
| | 21–30 years | 153 | 30.5 |
| | 31–45 years | 48 | 9.6 |

| Demographic Variable | Category | Frequency | Percentage (%) |
|---|---|---|---|
| | Above 45 years | 168 | 33.5 |
| Gender | Male | 362 | 72.3 |
| | Female | 139 | 27.7 |
| Education | School Level | 5 | 1.0 |
| | Undergraduate (UG) | 227 | 45.3 |
| | Post-Graduate (PG) | 187 | 37.3 |
| | Ph.D. | 82 | 16.4 |
| Occupation | Student | 239 | 47.7 |
| | Government Employee | 213 | 42.5 |
| | Private Employee | 45 | 9.0 |
| | Others | 4 | 0.8 |
| Area of Residence | Rural | 321 | 64.1 |
| | Urban | 180 | 35.9 |
| Monthly Income | Below Rs. 10,000 | 195 | 38.9 |
| | Rs. 10,001–20,000 | 91 | 18.2 |
| | Rs. 20,001–40,000 | 6 | 1.2 |
| | Above Rs. 40,000 | 209 | 41.7 |

*Source: Primary Data*

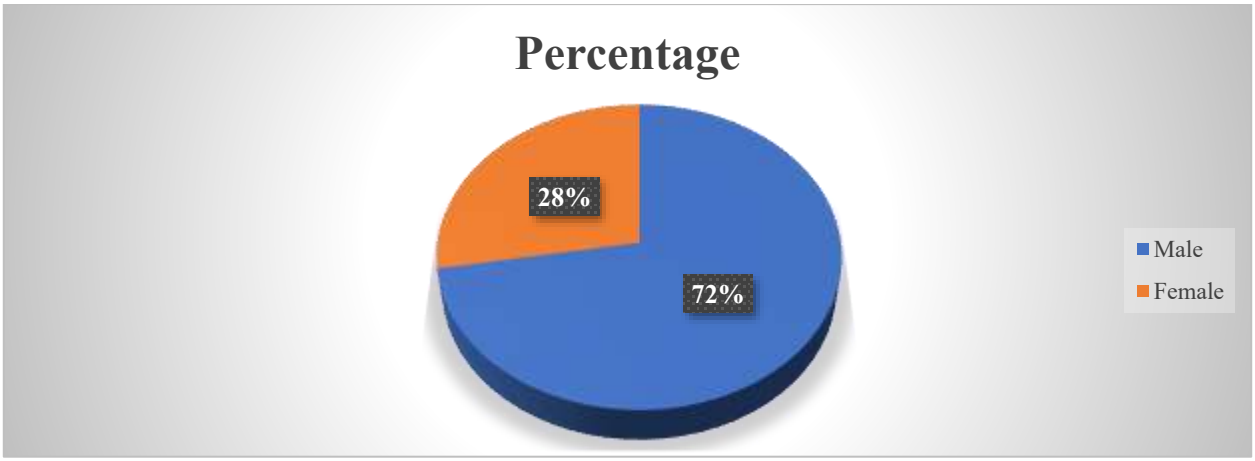



**Figure 1: Gender Distribution of Respondents (Source: Primary Data)**

**Interpretation:** The sample is predominantly male (72.3%), with females constituting 27.7%. The largest age cohort is above 45 years (33.5%), followed by 21–30 years (30.5%), below 20 years (26.3%), and 31–45 years (9.6%). In terms of educational attainment, 98.9% hold at least an undergraduate qualification, underscoring the educated profile of online shoppers in the district. Students (47.7%) and government employees (42.5%) constitute over 90% of the sample. A noteworthy finding is the predominance of rural respondents (64.1%) over urban respondents (35.9%), reflecting Etawah's predominantly rural character. Income distribution reveals a bipolar pattern, with 38.9% earning below Rs. 10,000 and 41.7% earning above Rs. 40,000 per month.

### 5.2 Online Shopping Awareness

Table 2 presents awareness levels about online shopping.

**Table 2: Awareness of Online Shopping Platforms**

| Awareness Status | Frequency | Percentage (%) |
|---|---|---|
| **Aware** | **459** | **91.6** |
| **Not Aware** | **42** | **8.4** |
| **Total** | **501** | **100.0** |

*Source: Primary Data*

**Interpretation:**

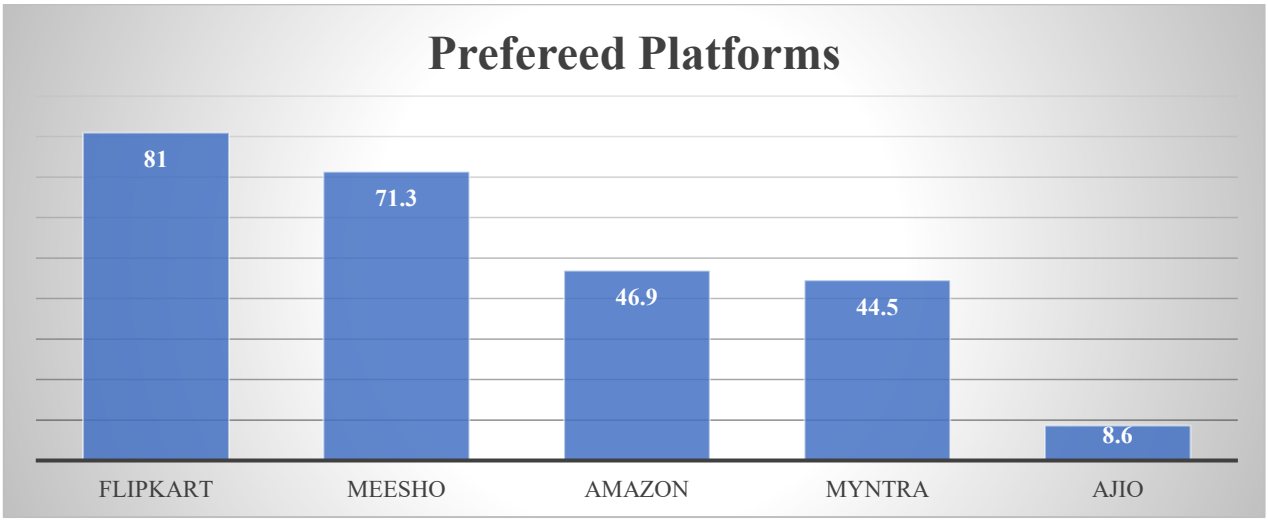
A high proportion of respondents (91.6%) are aware of online shopping platforms, indicating significant e-commerce penetration in the Etawah district.5.3 Shopping Frequency and Spending Patterns.

### 5.4 Platform Preferences

**Table 5: Preferred Online Shopping Platforms (Multiple Responses)** (Source: Primary Data)

| Platform | Frequency | Percentage (%) |
|---|---|---|
| Flipkart | 406 | 81.0 |
| Meesho | 357 | 71.3 |
| Amazon | 235 | 46.9 |
| Myntra | 223 | 44.5 |
| Ajio | 43 | 8.6 |

**Figure 1: Preferred Online Shopping Platforms (Source: Primary Data)**




**Interpretation:** Flipkart's dominance indicates a localisation advantage in tier-2 markets.

***Table 8: Preferred Payment Modes (Multiple Responses)***

| Payment Mode | Frequency | Percentage (%) |
|---|---|---|
| Cash on Delivery (COD) | 413 | 82.4 |
| UPI | 191 | 38.1 |
| Net Banking | 45 | 9.0 |
| Debit Card | 43 | 8.6 |
| Credit Card | 3 | 0.6 |

*Source: Primary Data (Multiple responses permitted)*

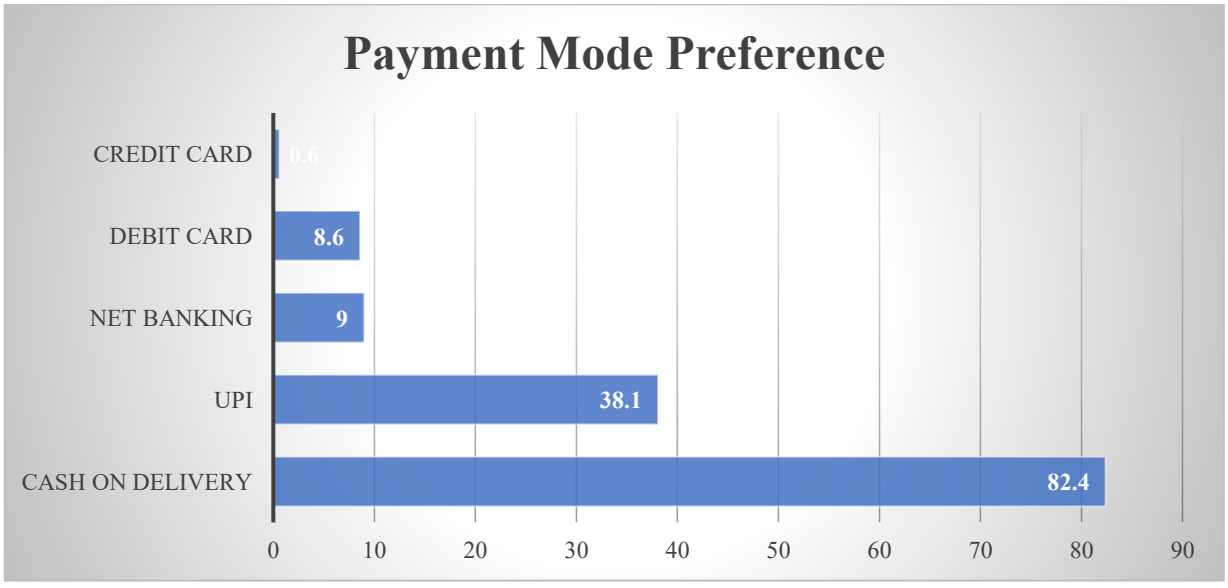



**Figure 2: Preferred Payment Mode (Source: Primary Data)**

**Interpretation:** Cash on Delivery (COD) is overwhelmingly the preferred payment mode, selected by 82.4% of respondents. UPI payments are adopted by 38.1% of respondents, reflecting the growing but still secondary role of digital payments.

### 5.6 Customer Satisfaction Analysis

**Table 9: Customer Satisfaction Levels — 5-Point Likert Scale (N = 501)**

| Dimension | Strongly Agree | Agree | Neutral | Disagree | Strongly Disagree | Mean Score |
|---|---|---|---|---|---|---|
| Timely Delivery (Q20) | 130 (25.9%) | 315 (62.9%) | 48 (9.6%) | 4 (0.8%) | 4 (0.8%) | 4.12 |
| Product Quality (Q19) | 88 (17.6%) | 364 (72.7%) | 46 (9.2%) | 3 (0.6%) | 0 (0.0%) | 4.07 |
| Product Information (Q18) | 90 (18.0%) | 320 (63.9%) | 88 (17.6%) | 0 (0.0%) | 3 (0.6%) | 3.99 |
| Reasonable Prices (Q21) | 4 (0.8%) | 398 (79.4%) | 51 (10.2%) | 43 (8.6%) | 5 (1.0%) | 3.70 |
| Trust in Platform (Q26) | 46 (9.2%) | 282 (56.3%) | 131 (26.1%) | 42 (8.4%) | 0 (0.0%) | 3.66 |
| Easy Return Process (Q22) | 49 (9.8%) | 273 (54.5%) | 131 (26.1%) | 43 (8.6%) | 5 (1.0%) | 3.63 |


**Figure 3: Mean Satisfaction Scores across Service Dimensions (Source: Primary Data)**

**Interpretation:** The satisfaction analysis indicates a clear performance hierarchy across service dimensions. Timely delivery records the highest mean score (4.12), reflecting improved logistics efficiency even in a tier-2 market context. Product quality also demonstrates high satisfaction (Mean = 4.07), suggesting that major platforms have developed effective quality assurance mechanisms.

Product information receives a satisfactory evaluation (Mean = 3.99), although the relatively higher neutral responses indicate scope for enhancing product description accuracy and transparency. Price satisfaction remains moderate (Mean = 3.70), implying persistent sensitivity toward perceived value and hidden costs.

Trust in online platforms shows only moderate acceptance (Mean = 3.66), highlighting continued psychological and security-related concerns among consumers. The return and refund process records the lowest satisfaction level (Mean = 3.63), identifying service recovery mechanisms as the most critical operational gap requiring strategic attention.

### 5.8 Hypothesis Testing — Chi-Square Analysis

**Table 12: Chi-Square Test Results**

| Hypothesis | Variables | Chi-Square ($\chi^2$) | df | p-Value | Decision |
|---|---|---|---|---|---|
| H01 | Gender vs. Shopping Frequency | 141.28 | 3 | < 0.001 | Reject H01 |
| H02 | Area vs. Shopping Frequency | 136.69 | 3 | < 0.001 | Reject H02 |
| H03 | Age vs. Platform Awareness | 128.15 | 3 | < 0.001 | Reject H03 |

*Source: Computed from Primary Data (Significance level α = 0.05)*

**Interpretation:** All three null hypotheses are rejected at the 0.001 significance level, confirming statistically significant associations between the tested demographic variables and online shopping behaviour. Regarding gender (H01, $\chi^2 = 141.28$), males demonstrate significantly higher weekly shopping rates (48.1%) compared to females (33.1%), while 61.9% of female respondents shop only once every six months compared to 12.2% of males — a substantial behavioural divergence warranting targeted gender-specific marketing strategies. Regarding area of residence (H02, $\chi^2 = 136.69$), urban residents exhibit higher monthly shopping rates (23.9%) compared to rural residents (2.2%), though weekly shopping is prevalent in both segments. Notably, all respondents who shop only once every six months are from rural areas, confirming a meaningful urban-rural divide in shopping intensity. Regarding age and awareness (H03, $\chi^2 = 128.15$), all respondents above 20 years are aware of online shopping, while 31.8% of those below 20 years remain unaware — an unexpected inversion of the general assumption that younger consumers are more digitally engaged.

## 6. DISCUSSION

The findings reinforce key propositions of technology adoption theories. High platform usage driven by convenience and delivery efficiency supports the performance expectancy construct of the Unified Theory of Acceptance and Use of Technology. Moderate trust levels and dominant Cash on Delivery preference reflect the continued relevance of trust-based models in explaining behavioural intention in emerging markets.

The stronger preference for domestic platforms suggests that localisation strategies, perceived affordability, and social commerce dynamics significantly influence consumer decision-making in tier-2

cities. Furthermore, the coexistence of high problem incidence and strong future purchase intention indicates that perceived utility outweighs service dissatisfaction, consistent with the Technology Acceptance Model's emphasis on perceived usefulness as a primary adoption driver.

## 7. RECOMMENDATIONS

E-commerce firms should prioritise strengthening service recovery systems, particularly return and refund efficiency, to enhance customer confidence and long-term loyalty. Improving seller verification and product authenticity mechanisms can reduce quality-related complaints and order fulfilment errors. Platforms must also invest in trust-building initiatives such as secure payment awareness campaigns and incentives for digital payment adoption to reduce dependency on Cash on Delivery.

From a policy perspective, expanding digital literacy programmes and strengthening consumer protection frameworks are essential for sustainable e-commerce growth in semi-urban and rural markets. Infrastructure investment in logistics and digital connectivity will further improve accessibility and shopping frequency in tier-2 regions.

## 8. CONCLUSIONS

This study provides a comprehensive empirical analysis of consumer behaviour towards online shopping in Etawah, a tier-2 city in Uttar Pradesh, India, based on primary data from 501 respondents. The findings establish that e-commerce has achieved significant penetration in this emerging market, with 91.6% awareness and established shopping habits among a substantial population segment. The preference for Indian platforms, dominance of COD payment, strength of social media as an information channel, and the paradox of high problem incidence alongside strong future intentions collectively constitute a distinctive behavioural profile that distinguishes tier-2 consumers from their metropolitan counterparts.

The study makes four principal contributions to the literature. First, it provides the most comprehensive single-study empirical analysis of online consumer behaviour in a tier-2 Indian city to date. Second, it establishes statistically significant demographic determinants of online shopping behaviour, confirming significant associations between gender, area of residence, age, and behavioural outcomes. Third, it identifies a critical pattern of silent consumer dissatisfaction that has implications for service quality management and platform governance. Fourth, it provides evidence-based recommendations grounded in primary data from the study population.

The e-commerce market in tier-2 cities like Etawah presents substantial growth opportunities. As e-commerce companies address the identified service gaps — particularly in return processes, product quality assurance, customer support, and digital payment trust — and as policymakers strengthen digital infrastructure and consumer protection frameworks, these emerging markets are positioned to become major contributors to India's digital economy. Future research should employ longitudinal designs, expand to multiple tier-2 cities for comparative analysis, and use multivariate modelling techniques to identify the relative importance of demographic and attitudinal determinants of online purchase behaviour.

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