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Consumer Behaviour in the Digital Era: Assessing the Determinants of E-Commerce Adoption and Online Spending Patterns

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Abstract:
This study examines the multifaceted nature of consumer behaviour in the digital era, focusing on the determinants of e-commerce adoption, online spending patterns, and impulse buying. Grounded in foundational frameworks such as the Technology Acceptance Model (TAM) and the Theory of Planned Behaviour (TPB), the literature demonstrates that technology acceptance, website quality, perceived usefulness, and ease of use significantly drive online shopping intentions. Additionally, trust, security, privacy concerns, convenience, pricing, and social influence act as critical determinants.
The review highlights a structural shift in retail, where digital platforms reduce search and transaction costs, fundamentally altering spending habits and consumer decision-making. In the Indian context, factors such as localized payment systems, promotional strategies, and brand reputation strongly affect adoption dynamics. Furthermore, the study explores impulse buying through environmental and psychological lenses. Targeted promotions, immersive website designs, flow experiences, and social media engagement serve as major triggers for spontaneous purchasing. While these stimuli boost immediate sales and hedonic value, they can also lead to post-purchase cognitive dissonance, returns, or compulsive buying disorders. Overall, understanding these combined technological, social, and psychological drivers offers essential insights for optimizing e-commerce strategies.

1.0 Introduction:

The global retail landscape has undergone a profound structural paradigm shift driven by the digital revolution. The proliferation of high-speed internet connectivity, ubiquitous smartphone penetration, and the evolution of robust digital payment ecosystems have collectively mitigated transactional friction, thereby transforming traditional consumer purchase workflows. Consequently, e-commerce platforms have transitioned from peripheral retail channels into primary commercial interfaces. This structural shift has accelerated the academic necessity to investigate the multidimensional nature of online consumer behaviour systematically, its macroeconomic implications on household expenditure distributions, and the psychological mechanisms governing impulse buying behaviour.
Extant literature indicates that a complex interplay of technological, situational, and behavioural variables governs consumer dynamics within digital marketplaces. To establish a rigorous conceptual framework for this study, the existing body of empirical research can be systematically classified into five core thematic domains, beginning with the foundational behavioural theories governing digital technology adoption and the multi-faceted determinants influencing e-shopping intentions. Furthermore,

it encompasses the macroeconomic growth trajectories and patterns of online retail, the structural impact of digital adoption on consumer spending paradigms, and the environmental and psychological triggers driving online impulse buying behaviour. The subsequent sections provide a critical evaluation of the contributions and contemporary empirical findings within these established domains.

2.0 Theoretical Foundations of Online Shopping Adoption:

Technology acceptance and behavioural theories are the major theories used to explain the process of online shopping adoption. Davis (1989) created the Technology Acceptance Model (TAM), which suggests that perceived usefulness and perceived ease of use are the most significant factors in technology adoption. The model predicts that consumers will be more likely to adopt a technology when they think it is useful and easy to use. TAM has emerged as one of the most popular frameworks for research on e-commerce and online shopping.

The Theory of Planned Behaviour (TPB) was proposed by Ajzen (1991), which states that attitude, subjective norm and perceived behavioural control affect behavioural intention. The theory proposes that the intentions of consumers to make online purchases are determined by the assessment of online shopping, social pressures and perceived ability to perform the behaviour.

To apply TAM to the e-shopping context, Ha and Stoel (2009) found that website quality, trust, and shopping enjoyment greatly impact consumer attitudes and intentions regarding e-shopping. They found that website design and service quality are significant factors that positively influence the perception of usefulness, trust and fun, leading to the adoption of online shopping. For instance, Reyes-Mercado et al. (2017) have found that trust, perceived usefulness, social influence, and internet accessibility strongly influence the adoption of online shopping, with digital literacy being less influential.

These theories and empirical results serve as the conceptual basis for understanding the adoption of online shopping and can be used to analyse the determinants of online shopping behaviour.

3.0 Determinants of Online Shopping Adoption

3.1 Technology-Related Determinants

Technological factors have continuously been recognised as vital factors in determining the adoption of online shopping. Davis (1989) proposed that perceived usefulness and perceived ease of use are core factors in the acceptance of technology. Consistent with this, Khare et al. (2012) concluded that perceived usefulness and ease of use have a positive effect on online shopping behaviour of Indian consumers. A similar finding was reported by Ofori and Appiah-Nimo (2019), who found that the perceived ease of use improves the perceived usefulness, which in turn affects online shopping behaviour.

Dewi, et al (2020) found that performance expectancy, effort expectancy, and personal innovativeness have a significant impact on online purchase intentions. The results of this study are aligned with the results of Adam and Alhassan (2021), who concluded that access to ICTs and ICT skills positively affect the adoption of e-commerce and that social media use strengthens the relationship between access to ICTs and ICT skills and e-commerce adoption. According to Al-Hattami (2021), task-technology fit, perceived usefulness, satisfaction, and trust are significant factors that affect consumers' continuance intention in online shopping.

The results of these studies have been confirmed by recent research. Ease of use and perceived usefulness were identified as two main factors that influence the adoption of online shopping by Singh et al. (2024), and by Giang et al. (2025), relative advantage, cost acceptability, ease of use, and technological readiness were among the main factors that influence the willingness to adopt e-commerce.

3.2 Trust, Security and Perceived Risk

Trust has become one of the key factors in the adoption of online shopping. Gefen et al. (2003) revealed that one reason why consumers are more likely to make online transactions is their trust in the online vendors and electronic payment systems. Perea Y Monsuwé et al. (2004) also noted that trust is a key factor in influencing online buying intentions.

The concept of perceived risk has been cited by several studies as one of the significant challenges for online shopping adoption. Gupta et al. (2004) discovered that consumers' perceived risk is a significant factor in their choice to shop at an electronic channel versus the traditional channel. Khare et al. (2012) found that perceived risk has a negative impact on the attitudes of consumers towards online shopping. Perceived risk also negatively affects the adoption of online shopping, as discussed by Tandon et al. (2016), in spite of the positive effects of performance expectancy, effort expectancy, and social influence.

Panda and Narayan Swar (2016) pointed out that privacy concerns, security concerns and cultural barriers are important factors affecting online shopping intentions. Changchit et al. (2019) found that perceived uncertainty is a major obstacle for the adoption of online shopping among consumers. Waqas et al. (2025) found that privacy concerns, financial scams, poor product quality and fake promotions are significant issues that impact the online shopping experience.

The findings of Rabecca et al. (2024) and Islam et al. (2026) also indicate that security of payment, privacy protection, trust and digital confidence remain important factors impacting online shopping behaviour.

3.3 Convenience and Economic Factors

Ease and economic advantages are among the most apparent reasons why people adopt the Internet for shopping. Perea Y Monsuwé et al. (2004) discovered that convenience and perceived usefulness have a positive effect on the intentions to buy online. According to Rishi (2010), the parameters of convenience, accessibility, reliability, discount, and variety of products are known to strongly influence the Indian consumers' shopping behaviour online.

According to Khare and Rakesh (2011), the utility function, such as convenience, price and time, is a significant factor that influences the online shopping behaviour of Indian students. Baubonienė and Gulevičiūtė (2015) found that convenience, competitive prices and the ability to compare prices are elements that motivate people to buy online.

According to Aldousari et al. (2016), the broader the product options, the more convenient they are, and the lower the prices, the more positive consumers' attitudes are. According to Bucko et al. (2018), Price is still the top reason for online buying. In a similar way, Rathod and Raju (2020) demonstrated that the quality of the products, price, online services and prompt delivery have a significant influence on the attitudes and buying habits of customers. Waqas et al. (2025) also noted a few other significant push factors for online shopper adoption, such as convenience, accessibility, time-saving, trust and cost-saving.

3.4 Social Influence and Social Media Factors

Social influence is one of the most important factors impacting consumers' online shopping behaviour. Ajzen (1991) stressed the role of subjective norms in the prediction of behaviour intentions. According to Sharma et al. (2025), the factors that have the greatest impact on the adoption of e-commerce are trust, social cohesion, and social networks. Adam et Alhassan (2021) found that social media use is an important mediator between access to ICT and e-commerce use.

Tandon and Kiran (2019) noted that positive interactions with social media boost customers' satisfaction and trust in online purchasing. Social media engagement is also a significant factor in customer satisfaction and online shopping behaviour, in line with the findings of Tandon (2020).

In recent years, the importance of social presence and social networks has been emphasised. Zhang and Shi (2022) concluded that the interaction and visual richness of online learning environments have a positive impact on social presence and online purchasing behaviour. Consumers with positive attitudes towards targeted advertising are more likely to make spontaneous online purchases, and so are those who are more susceptible to social media influence, reported by Nyrhinen et al. (2023).

3.5 Demographic and Personal Factors

Several studies suggest that demographic characteristics significantly influence online shopping adoption. Bhatnagar (2007) concluded that income, family characteristics and internet experience affect online shopping behaviour. Bosnjak et al. (2007) found that openness and emotional involvement have a positive relationship with intentions to purchase online, while neuroticism and agreeableness have a negative relationship with intention to shop online.

The study conducted by Khare et al. (2010) found a positive relationship between innovativeness and novelty seeking behaviour with the adoption of online shopping behaviour among youth in India. Thakur and Kaur (2019) reported that technology readiness, innovativeness and preference for branded products are significant factors influencing the attitude toward online shopping.

According to Devi et al. (2019), younger, more educated, and wealthier consumers are more likely to shop online. The age, income, occupation and education factors also affect consumers' preference to shop online, as stated by Maryam and Fatima (2025). Islam et al. (2026) found gender differences in terms of trust, risk perception, ease of use and digital self-efficacy.

3.6 Website and Service Quality

Website quality and service performance have been recognised as important factors affecting the adoption of online shopping. Ha and Stoel (2009) reported that website quality is a positive predictor of trust, perceived usefulness and shopping enjoyment. According to Bhattacharya et al. (2018), the use of telepresence, the credibility of the retailer and electronic word-of-mouth have a positive effect on the customer experience and satisfaction in the online environment.

According to Jaiswal and Singh (2020), website usability, customisation, customer service, post purchase experience and economic value are significant factors that affect customer satisfaction. Tandon and Kiran (2019) pointed out that the quality of navigation, customisation, and security will be crucial to creating customer trust. In corresponding research, Rathod and Raju (2020) found that information quality of websites and online services significantly affect the attitudes and buying behaviour of customers.

4.0 Pattern and Growth of Online Shopping.

With the internet and digital technology rapidly expanding, shopping habits have changed hugely across the globe. E-commerce has made it possible for people to buy all kinds of products and services without having to either travel to a store or have to take a look at them in person, leading to a gradual shift from traditional retail channels to online platforms.

Patel (2015) highlighted the beginning of e-commerce in India from the mid-1990s to the present times, when it has become a fast-expanding retail market. The study pointed out the significant contribution of online ticket booking facilities launched by Indian Railway Catering and Tourism Corporation (IRCTC) and the rise of e-commerce giants like Flipkart in educating consumers about online transactions. Likewise, Gupta et al. (2013) have also reported that internet usage and online shopping interest have been growing very quickly in India. The research found that online shopping-related search queries have increased significantly and highlighted that India's e-commerce market had grown tremendously due to the growth of internet access. The results indicated that access to the internet has been an important factor in stimulating consumers to use the Internet.

Gehrt et al. (2012) studied online retailing in India and found that there are three groups of consumers: Value Singularity, Quality at Any Price and Reputation-oriented consumers. The study found that the quality of the product and the reputation of the brand were more significant than price in the eyes of Indian consumers, as they started to rely more on the quality of the product and brand reputation than price. The results further indicated that the awareness about online shopping among Indian consumers is still a developmental process compared to more advanced e-variety markets.

Rajaretnam and Sheth (2017) claimed that the adoption of online buying should not be interpreted as just a shift from the use of the internet to online purchasing but as multiple stages of the process. The study revealed four significant stages: using the basic internet, searching for information, making an online purchase and sharing information. The results underscored the need for trust and uncertainty reduction in the movement between the stages.

Online retailing took a significant leap during the COVID-19 pandemic. Showrav et al. (2021) reported that during the pandemic period, the frequency of online shopping has increased significantly, and there is a significant change in purchasing essential goods online. The study found that the perceived benefits, technological support and convenience were important factors that facilitate the continued use of online shopping. Waqas et al. (2025) found that convenience, availability, time-saving features and cost savings facilitated online shopping for consumers both before and after the pandemic.

All of these studies show that online shopping has become a common practice among consumers thanks to technological progress, the ability to access the Internet, convenience, trust and consumer lifestyle changes.

5.0 Online Shopping Adoption and Consumer Spending Behaviour

The use of online shopping has had a great impact on individual decisions, spending habits and buying behaviour. Consumers' use of online platforms gives them more information, comparison tools, product reviews, and promotional information, and thus influences where they spend money. Kohli et al. (2004) discovered that online shopping channels enable consumers' decision-making process by lowering the information search cost, transaction cost, and time demand. The study concluded that online decision-support systems with good performance lead to increased consumer satisfaction and promote re-purchasing online.

The study by Gupta et al. (2004) investigated consumers switching away from the traditional shopping environment to the online environment and concluded that consumers are more likely to prefer the online environment when they feel that the benefits of doing so are greater than the risks. The study indicated that the move from offline to online shopping changed consumers' buying habits and spending distribution. It was found that customer experience is very important in affecting the consumer's behaviour by Bhattacharya et al. (2018). The research revealed that telepresence, retailer credibility, and eWOM positively impact customer experience, thus improving customer satisfaction and customer repurchase intention. The results indicate that a positive shopping experience online makes people more likely to make additional online purchases.

Husain (2017) noted that trust is one of the essential elements in building customer loyalty along with customer satisfaction. This study revealed that loyal customers are more likely to be involved in repeat online shopping transactions, which results in a continuous online spending behaviour. Some of the factors reported by Jaiswal and Singh (2020) which are found to have a significant impact on customer satisfaction are website usability, economic value, customisation, customer service, and post-purchase experience. Customers who are happy with their experience are more likely to return to a website and to buy more via e-commerce.

According to Rathod and Raju (2020), the information quality, product quality, price, delivery and online support of a website have a significant impact on customer attitudes and buying behaviour. The study also showed that the relationship between the determinants of online shopping and consumer buying behaviour is mediated by customer attitude. Al-Hattami (2021) concluded that satisfaction, trust, perceived usefulness and task-technology fit had a significant impact on consumers' continuance intention with regard to online shopping. Likewise, Ahalawat et al. (2024) found that intention to adopt positively affects consumer buying behaviour and mediates between the technological factors and buying behaviours. Few studies have been conducted on e-commerce adoption to investigate its impact in enhancing customer engagement, marketing effectiveness, and purchasing activity, as revealed by recent research by Giang et al. (2025).

Together, these studies suggest that the use of online shopping can have a significant impact on consumer spending behaviour in terms of frequency, types of expenditure, satisfaction, consumer loyalty, and re-purchasing intention.

6.0 Online Shopping in the Indian Context

India is now among the fastest-growing e-commerce markets in the world. Several studies have been conducted on the factors affecting the online shopping pattern of people in India. According to Khare and Rakesh (2011), convenience, lower prices, and ease of saving time are the key reasons that motivate Indian students to buy online. The study also emphasised the role of attitude in influencing the online purchase intention. The perceived usefulness and perceived ease of use were found to have a positive impact on the online shopping behaviour, while the perceived risk was found to have a negative impact on the adoption of online shopping (Khare et al., 2012). The study also found that age, gender, and normative beliefs have a significant influence on the attitudes of customers towards online shopping.

Pandey & Chawla (2014) created an e-lifestyle scale with six factors: e-enjoyment, e-distrust, e-offers, e-self-inefficacy, e-logistic concerns, and e-negative beliefs. Their study showed that factors like entertainment, promotional offers, trust and logistics-related issues are the ones that significantly affect online purchasing behaviour of the Indian consumers. According to Khare (2016), the Indian online shopping market could be grouped into five broad categories of consumers such as quality conscious, fashion conscious, brand conscious, impulsive and uninterested consumers. The study revealed that three factors: affordability, convenience and availability of information, are important motivators for adoption of online shopping.

Tandon et al. (2016) extended the UTAUT2 framework and identified performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit to have positive effects on online shopping adoption. The study also revealed Cash on Delivery and website design as important determinants in the context of India. Shopping orientation, trust, convenience, previous purchase experience and ease of use have been found as significant factors affecting online shopping intention by Panda and Swar (2016). The study also revealed that privacy concerns and perceived risk had a negative effect.

Based on the study conducted by Thamizhvanan and Xavier (2013), online trust, prior purchase experience and impulse purchase orientation have a positive impact on the online purchase intention of Indian consumers. Similarly, Husain (2017) noted that trust and customer satisfaction play an important role in building customer loyalty.

The results of the above researchers were consistent that quality of the website, trust, social influence, payment facilities, customer service and perceived value have a significant influence on Indian online shopping behaviour and customer satisfaction. From the Indian literature, it is seen that the motivation factors for online shopping are related to both technological, economic, psychological, social and demographic factors.

7.0 Online Shopping Adoption and Impulsive Buying Behaviour

As e-commerce is growing, there has been a growing concern about understanding impulsive buying behaviour in online shopping situations. Impulse buying online is defined as any purchase made while surfing the web that wasn't intended beforehand. Online shopping platforms offer consumers more accessibility options, personalised recommendations, appealing website designs, promotional offers, and social media influences, each of which can be a trigger for impulsive buying behaviour as compared to traditional retail outlets.

The study by Zhang et al. (2007) was one of the earliest studies in the field of impulse buying that took into account the role of the Internet in shopping. According to this study, impulsivity and subjective norms significantly influence consumers' impulse buying behaviour during online shopping transactions. The study found that male consumers were more impulsive and purchased more often than female consumers. The results also demonstrated that social expectations have a positive effect on impulsive buying from the internet, and the use of an extended model of TAM is a good explanation of online impulse buying behaviour. Consumer engagement and trust have also been found to be significant factors in online impulse purchase.

In a study conducted by Wu et al. (2015), it was revealed that trust belief and flow experience had significant effects on impulsive purchasing behaviour. This study proved that flow experience is a factor between technology use and impulse buying, and website design improves consumers' enjoyment and engagement and thus stimulates impulse buying. Likewise, on the functional side of the online purchase experience, it was found that both the functional experience and the psychological experience of the purchase experience had a positive impact on impulsive buying behaviour (Gulfraz et al., 2022). The study also revealed that positive shopping experiences boost attitudinal loyalty and that attitudinal loyalty, in turn, boosts consumers' impulsiveness to make purchases.

The importance of the website design and online shopping environments as stimulators of impulsive buying behaviour has been highlighted in several studies. Verhagen et al. (2011) revealed that merchandise appeal, shopping enjoyment and website communication style elicit emotional reactions leading to browsing behaviour and impulse buying. Similarly, Loa et al. (2016) found that online store design minimises uncertainty and that promotional designs like discounts, buy one get one free and limited time offers greatly influence impulse buying behaviour. Moreover, Zhang and Shi (2022) discovered that interactivity, vividness, and media richness improve social presence in online shopping settings, impacting the shoppers' impulsive buying behaviour significantly.

The influence of promotional activities and marketing incentives has been consistently found to influence impulsive buying behaviour. Among the most significant reasons for impulsive online purchases mentioned by Rani and Catherine (2023) were discounts and promotional offers. The study also found that income level, mood enhancement, product categories, and instant gratification are significant factors affecting consumers' impulsive buying tendencies. Similarly, Loa et al. (2016) discovered that sales promotions and time-limited offers effectively help to motivate spontaneous purchasing decisions.

There has also been much written about psychological and behavioural factors. Lim and Kim (2021) discovered that unmindfulness has a positive impact on online impulsive buying behaviour by enhancing purchasing impulsiveness, emotional attention, and shopping enjoyment. The research showed that stimulating websites make shopping more fun, and this fun leads to impulsive buying. Likewise, Nyrhinen et al. (2023) found that low self-control among young consumers has a significant positive effect on their online impulse buying behaviour. The study also found that a positive attitude towards targeted ads and susceptibility to social media influence reinforces impulsive buying habits.

The consumer's personality has also been shown to affect impulsive purchasing behaviour. Ek Styvén et al. (2017) reported that consumers who tend to buy more impulsively are generally younger, shop online more often and are more trusting of Internet-based transactions. But those who do buy are also more likely to abandon their shopping carts because they aren't sure what they're going to buy. Lin et al. (2018) reported that consumers with promotion motives have higher impulsive purchase motives than consumers with prevention motives. The study also found that the higher the impulse buying, the greater the cognitive dissonance, which has a negative impact on customer satisfaction; however, customers who are satisfied are more likely to stay loyal to online shopping platforms.

The downsides of impulsive buying online have also been studied. Impulsive buying can raise the hedonic value and immediate sales of e-commerce companies, but at the same time may cause customers to regret, complain and return products, as found by Lim et al. (2017). It was found that making impulse purchases sometimes leads to negative post-purchase experiences, even though they lead to initial satisfaction. Likewise, Müller et al. (2022) have shown that the accessibility of online shopping platforms can be a great danger in the case of online compulsive buying-shopping disorder (CBSD). The study revealed that younger and less educated consumers are more susceptible to compulsive buying behaviour. The problems involved in compulsive online shopping behaviours were impulsiveness, materialistic attitude, low self-confidence, influence of social media and stress that Covid-19 brings. This social media effect on impulsive purchases also has grown in significance. Aragoncillo and Orus (2018) revealed that social media platforms and social networking activities have a significant influence on impulsive buying behaviour, especially in the fashion industry. While the offline shopping environment still did cause slightly higher impulse buying tendencies, it was determined that the online environment does offer more powerful impulse buying tendencies when it comes to spontaneous purchasing behaviour.

In addition, Nyrhinen et al. (2023) highlighted the importance of targeted advertising and social media influence in the young consumer's impulse buying behaviour in the online environment. Chan et al. (2017) found that after the year 2009, there had been a significant surge in academic research on impulse buying done online. The study identified that most of the research conducted on impulse buying online is on website features, the stimuli used to promote the product, the psychology of the consumer, and the environmental factors. The authors also found that the Stimulus-Organism-Response (S-O-R) model is still one of the most-used models in explaining online impulse buying behaviour.

Technological, psychological, social and marketing factors are all reported to affect online impulse buying behaviour, in general. The quality of the websites, their trustworthiness, flow while shopping on a website, promotional offers, social media influence, shopping enjoyment, self-control and consumer personality traits emerge as constant factors that contribute to impulsive online purchases. The convenience of online shopping and consumer choice comes with a downside of also putting the consumer in front of more stimuli that can lead to impulsive and unplanned buying behaviour.

There are several technological, economic, psychological, social and demographic factors that affect online shopping adoption. Understanding consumers' adoption behaviour is well grounded in the theoretical frameworks: The Technology Acceptance Model and the Theory of Planned Behaviour. The factors contributing to the adoption of online shopping are generally found to be trust, perceived usefulness, ease of use, convenience, website quality, social influence and demographic characteristics in previous studies. The review also indicates that online shopping plays a significant role in changing consumer behaviour, including consumer decision-making, customer satisfaction, and spending habits. There is also some evidence already available that online shoppers can be influenced to buy impulsively on the internet by means of promotional offers, appealing website design, social media presence and psychological triggers.

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