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A Study on Consumer Buying Behaviour in the Era of E-Commerce

Dr. Jignesh S. Bhuriya

Assistant Professor, Department Of Commerce And Management, Sggu, Godhra

Abstract

The rapid growth of e-commerce has changed how consumers recognise needs, search for information, evaluate alternatives, purchase products and evaluate their experience afterwards. This paper examines consumer buying behaviour in the era of e-commerce by synthesising established theories of consumer decision-making with contemporary research on online retail. It reviews the classical five-stage decision process, the Technology Acceptance Model, the Theory of Planned Behaviour and trust-based models, and then analyses the main factors that shape online buying behaviour: perceived usefulness and ease of use, trust and perceived risk, price and promotions, online reviews, personalisation, payment convenience, delivery and returns, and social influence. The paper proposes an integrated conceptual framework and six testable hypotheses, and outlines a mixed-method research design that can be used to validate the framework empirically. The analysis suggests that, while convenience and price remain the dominant drivers, trust, social proof and post-purchase service increasingly determine whether a first-time buyer becomes a loyal customer. The paper concludes with managerial implications for e-retailers, policy implications for regulators, and directions for future research.

Keywords: consumer behaviour, e-commerce, online shopping, trust, perceived risk, online reviews, customer experience, omni-channel retailing

1. Introduction

Shopping has always been a social and economic activity shaped by the technology of its time. Weekly markets gave way to department stores, department stores to supermarkets and shopping malls, and now physical retail increasingly coexists with, or is displaced by, digital platforms. E-commerce, defined broadly as the buying and selling of goods and services over electronic networks, has moved from a niche channel used by early adopters to a mainstream way of shopping across age groups, income levels and geographies.

Three developments have driven this shift. First, the spread of low-cost smartphones and mobile internet has put a shop in the pocket of hundreds of millions of people. Second, digital payment systems, including cards, wallets and, in India, the Unified Payments Interface (UPI), have reduced the friction of paying online. Third, logistics networks have improved to the point where next-day or even same-day delivery is an expectation in many cities. The COVID-19 pandemic accelerated all three trends by forcing many consumers, including those who had been sceptical, to try online shopping for groceries, medicines, electronics and clothing. Many of them kept the habit after restrictions ended.

For marketers, this change is not just about a new sales channel. It changes the nature of the consumer's decision process. In a physical store, information is limited to what the shopper can see, touch and ask

the salesperson. Online, the consumer has near-unlimited choice, instant price comparison, thousands of peer reviews and constant personalised advertising. At the same time, the consumer cannot inspect the product, cannot meet the seller, and must trust the platform with money and personal data. These features create a decision environment that is richer in information but also richer in uncertainty and manipulation, and it deserves study in its own right.

1.1 Statement of the Problem

Traditional models of consumer behaviour were developed largely for physical retail. Although many of their concepts still apply, they do not fully explain behaviour such as cart abandonment, review-driven purchasing, impulse buying triggered by flash sales, or the preference for cash on delivery among consumers who distrust online payment. Retailers who rely on outdated assumptions risk misreading what motivates and deters their customers.

1.2 Objectives of the Study

The objectives of this paper are:

To review the theoretical foundations of consumer buying behaviour and their relevance to online retail.

To identify and analyse the key factors that influence consumers' online buying decisions.

To examine how the stages of the buying process differ in e-commerce compared with traditional retail.

To propose an integrated conceptual framework and testable hypotheses.

To draw managerial and policy implications and suggest directions for future research.

1.3 Scope and Limitations

The paper is conceptual and based on secondary sources: peer-reviewed literature and established theory. It does not report new primary survey data. The hypotheses proposed in Section 6 are therefore presented for future empirical testing and should not be read as confirmed findings. Examples are drawn from both global and Indian contexts, but the framework is intended to be general.

2. Review of Literature

The Classical Consumer Decision Process

The most widely taught description of consumer behaviour is the five-stage decision process associated with Engel, Kollat and Blackwell and popularised in marketing textbooks such as Kotler and Keller's *Marketing Management*. The stages are need recognition, information search, evaluation of alternatives, purchase decision and post-purchase behaviour. The model assumes that consumers move through these stages sequentially, although in low-involvement purchases some stages may be skipped. It also recognises that individual factors (motivation, perception, learning, attitudes, personality) and external factors (culture, social class, reference groups, family, marketing stimuli) shape each stage.

The classical model remains useful as an organising structure, but research on digital shopping shows that the stages are often compressed, repeated or reordered. A consumer may recognise a need only after seeing an advertisement on social media, search and compare on three apps within minutes, and complete the purchase with a single click.

Technology Acceptance Model

Davis (1989) proposed the Technology Acceptance Model (TAM) to explain why users adopt information technologies. TAM argues that two beliefs, perceived usefulness and perceived ease of use, determine attitude towards a technology and, through attitude and intention, actual use. TAM has been extended extensively to online shopping. In that setting, perceived usefulness captures whether the consumer believes the website or app improves shopping performance (saves time, saves money, offers

better choice), while ease of use captures how effortless it is to search, compare and check out. Venkatesh, Morris, Davis and Davis (2003) later integrated several adoption models into the Unified Theory of Acceptance and Use of Technology (UTAUT), adding social influence and facilitating conditions as determinants.

Theory of Planned Behaviour

Ajzen's (1991) Theory of Planned Behaviour (TPB) holds that behavioural intention is shaped by three factors: attitude towards the behaviour, subjective norms (perceived social pressure) and perceived behavioural control (the perceived ease or difficulty of performing the behaviour). In e-commerce, attitude reflects the consumer's overall evaluation of buying online; subjective norms reflect the influence of family, friends and online communities; and perceived control reflects confidence in one's ability to complete an online transaction, including handling payment and resolving problems.

Trust and Perceived Risk

Online transactions involve spatial and temporal separation between buyer and seller, so consumers must rely on trust. Gefen, Karahanna and Straub (2003) integrated trust with TAM and showed that trust in the online vendor, alongside usefulness and ease of use, influences purchase intention. Perceived risk, a concept introduced into consumer research decades earlier, takes several forms online: financial risk (fraud, overpayment), product performance risk (the item differs from its description), privacy risk (misuse of personal data), delivery risk (late or lost parcels) and psychological risk (regret). Trust and perceived risk are inversely related, and their balance often decides whether a browser becomes a buyer.

Online Reviews and Electronic Word of Mouth

Online reviews have become a substitute for the salesperson and the neighbour's advice. Chevalier and Mayzlin (2006), studying online book sales, found that review ratings affect sales and that negative reviews tend to have a stronger effect than positive ones. Hennig-Thurau, Gwinner, Walsh and Gremler (2004) identified motives for electronic word-of-mouth communication, including concern for other consumers, self-enhancement and the desire for social benefits. Later research stresses that the volume, valence, recency and perceived authenticity of reviews all matter, and that consumers have become aware of fake or incentivised reviews.

Shopping Motivation, Browsing and Impulse Buying

Moe (2003) showed that online visitors are not homogeneous: some are directed buyers, some are searching for information, some are browsing for fun, and some are simply exploring. Each group requires a different design and communication strategy. Impulse buying, an unplanned purchase made on the spur of the moment, is facilitated online by one-click ordering, saved payment credentials, limited-time offers and countdown timers. Behavioural economics provides the underlying logic: Kahneman and Tversky's (1979) prospect theory explains why framing a discount as a loss avoided ("offer ends tonight") can be more motivating than the same discount presented neutrally, and Cialdini's principles of influence, especially scarcity and social proof, are widely applied in online merchandising.

Customer Experience and Omni-Channel Behaviour

Lemon and Verhoef (2016) conceptualise the customer journey as a dynamic process across pre-purchase, purchase and post-purchase stages and multiple touchpoints, in which the overall customer experience is shaped by brand-owned, partner-owned, customer-owned and social or external touchpoints. Verhoef, Kannan and Inman (2015) describe the movement from multi-channel to omni-channel retailing, in which consumers move seamlessly between online and offline channels and expect consistent service. Behaviours such as "webrooming" (researching online and buying in-store) and

"showrooming" (inspecting in-store and buying online) illustrate that the boundary between channels is blurred.

Post-Purchase Satisfaction and Loyalty

Bhattacherjee's (2001) expectation-confirmation model of continuance explains repeat use of online services: satisfaction depends on whether the experience confirms prior expectations, and satisfaction together with perceived usefulness drives continued use. For e-commerce, this means that delivery speed, product accuracy, ease of returns and quality of customer support after the sale are central to retention, not supplementary.

3. Research Gap

The literature offers many studies of single determinants, such as trust or reviews, but fewer integrated views that connect the pre-purchase, purchase and post-purchase stages and explain why consumers who adopt online shopping may continue to use cash on delivery, switch platforms frequently, or abandon carts at the final step. This paper attempts to address that gap by combining the classical decision process with adoption, trust and experience perspectives in a single framework.

4. The Consumer Buying Process in E-Commerce

The five stages of the classical model can be retained, but each takes a distinct form online.

4.1 Need Recognition

In traditional retail, need recognition is typically triggered by internal stimuli (hunger, a broken appliance) or by external cues in the store. Online, a large share of needs are created or activated by digital stimuli: personalised advertisements, recommendations on a home screen, social media content, influencer posts, email and push notifications, and festive-season sale announcements. The consumer may not have been "in the market" at all until the stimulus appeared. Retargeting, which shows a viewed product again on other sites, sustains a need that might otherwise fade.

4.2 Information Search

Online search is faster, cheaper and broader. Consumers use search engines, marketplace search, price-comparison tools, video reviews, social media and peer ratings. Search costs fall, so consumers search more and compare more, and the marketplace becomes more price-transparent. However, information overload can lead to choice paralysis, and consumers often rely on heuristics such as star ratings, "best seller" badges and the number of reviews to simplify decisions.

4.3 Evaluation of Alternatives

Because the product cannot be touched, evaluation relies on proxies: images, specifications, videos, questions and answers, and reviews, along with seller reputation, return policy and delivery estimates. Attributes that are hard to judge online, such as fabric feel, fit or fragrance, raise uncertainty. Retailers respond with size guides, augmented-reality try-on tools, generous return policies and detailed photographs. Search goods (whose quality can be verified from specifications, such as electronics) migrate online more easily than experience goods (whose quality is known only after use, such as apparel or food).

4.4 Purchase Decision

The purchase decision in e-commerce is influenced by checkout design, available payment methods, shipping charges, delivery time and the presence of coupons or cashback. Cart abandonment is a well-known problem: consumers add items to carts as a way of saving or comparing and then leave when they

encounter unexpected delivery fees, a forced account creation, a slow page or a lack of preferred payment options. In markets such as India, availability of cash on delivery, UPI and no-cost EMI can change the decision outcome materially.

4.5 Post-Purchase Behaviour

Post-purchase behaviour includes tracking the order, unboxing, using the product, writing a review, returning the item and deciding whether to buy again from the same seller. Reviews written by buyers become inputs to the next consumer's search, creating a feedback loop in which each consumer is both a user and a source of information. Returns are a significant cost to retailers but also a trust signal to consumers.

4.6 Summary of Differences

Stage	Traditional retail	E-commerce
Need recognition	Internal needs, in-store cues, advertising	Personalised ads, recommendations, social media, notifications
Information search	Limited, costly, from salespeople and friends	Abundant, low-cost, comparison tools, reviews, videos
Evaluation	Physical inspection, trial	Images, specifications, ratings, return policy
Purchase	Immediate possession, cash or card at counter	Checkout design, payment options, delivery wait
Post-purchase	Limited feedback; return in person	Public reviews, tracking, doorstep returns, repeat targeting

5. Factors Influencing Online Buying Behaviour

This section groups the main determinants into individual, technological, commercial, social and service-related categories.

5.1 Individual Factors

Demographics: Age, education, income and gender affect adoption and category preferences. Younger consumers generally adopt mobile commerce sooner and are more responsive to social media influence, while older consumers may value human support and be more cautious about payment security. Rising incomes and smartphone penetration have broadened participation across smaller towns.

Psychographics and personality: Innovativeness, price consciousness, need for touch, risk aversion and variety seeking all shape behaviour. Consumers with a high need for touch tend to avoid categories such as fashion unless returns are easy.

Prior experience: Past positive experiences increase trust and reduce perceived risk, while one bad experience with a fraudulent seller or damaged delivery can deter a consumer for a long time.

5.2 Technological Factors

Usability and design: Clear navigation, fast loading, effective search and filtering, and a simple checkout process contribute to perceived ease of use and reduce abandonment. Mobile-first design is essential because a large proportion of purchases are now made on phones.

Personalisation and recommendation systems: Algorithms that use browsing and purchase history to recommend products can increase relevance and conversion. They can also raise privacy concerns and create a "filter bubble" that narrows what consumers see.

Security and privacy: Visible security indicators, secure payment gateways, transparent data-use policies and two-factor authentication all reduce perceived risk.

5.3 Commercial Factors

Price and promotions: Price transparency makes consumers highly price-sensitive. Discounts, coupons, bank offers, cashback and festival sales are strong triggers. Yet frequent discounting may train consumers to wait for sales and reduce brand loyalty.

Product variety and availability: Online platforms provide an extended assortment, often called the long tail, that no physical shop can match. Out-of-stock messages and inaccurate availability, however, damage trust.

Payment options: Preferred payment modes differ across markets. Where trust in online payments is lower, cash on delivery acts as a risk-reduction device. As digital payments become more familiar, reliance on it tends to decline, though it remains important in some segments.

5.4 Social Factors

Reviews and ratings: As discussed in Section 2.5, reviews are among the most influential cues. Consumers read the distribution of ratings, look for photographs from real buyers and check whether complaints are about the product or about delivery.

Influencers and social commerce: Short videos, live-stream shopping and influencer recommendations integrate entertainment with commerce. Parasocial relationships with creators can create trust, but undisclosed sponsorships raise ethical and regulatory concerns.

Family and peer norms: Subjective norms matter especially for high-value or culturally sensitive purchases, and in many households purchase decisions remain collective.

5.5 Service-Related Factors

Delivery. Speed, reliability: tracking and flexible delivery slots are central to satisfaction. Fast delivery has become a competitive baseline in urban areas.

Returns and refunds: A simple, no-questions-asked return policy functions as insurance that reduces perceived risk, and so can increase conversion even if many customers never use it.

Customer support: Responsive support through chat, phone and messaging apps supports recovery when something goes wrong, and service recovery strongly influences whether a dissatisfied customer stays.

6. Emerging Trends

6.1 Mobile Commerce and Super Apps

Smartphones are now the primary access point to e-commerce for a large share of users. Mobile wallets, one-tap payments and app-based loyalty programmes increase convenience and habit formation. Super apps that combine shopping, payments, travel and food delivery encourage consumers to remain within one ecosystem.

6.2 Social Commerce and Live Shopping

Social platforms are evolving from places of discovery to places of transaction. Live-stream shopping combines demonstration, real-time interaction and time-limited offers, and addresses the lack of product inspection by letting consumers see the product being used and ask questions immediately.

6.3 Quick Commerce

The emergence of ten-to-thirty-minute delivery for groceries and daily essentials has shifted expectations about immediacy. It converts planned bulk shopping into frequent, smaller, often impulsive top-up purchases, with implications for basket composition and retailer economics.

6.4 Artificial Intelligence

AI is used for recommendations, dynamic pricing, chatbots, visual search, virtual try-on and fraud detection. Generative AI assistants are beginning to act as shopping advisers, which may change how consumers search and which sources they trust. These tools raise questions about transparency, bias and accountability when an algorithm shapes what is offered and at what price.

6.5 Sustainability and Ethical Consumption

A growing segment of consumers consider environmental and ethical factors, such as packaging waste, product origin and return-related emissions. The gap between stated values and actual behaviour, often called the attitude-behaviour gap, remains substantial, and price and convenience typically dominate when they conflict with sustainability.

6.6 Dark Patterns and Consumer Protection

Interface designs that nudge consumers toward decisions they might not otherwise make, such as false urgency, hidden charges added at checkout, pre-ticked boxes and difficult cancellation processes, are increasingly scrutinised by regulators in many jurisdictions. These practices may increase short-term conversion but erode long-term trust.

7. Proposed Conceptual Framework and Hypotheses

Framework :

Drawing on the reviewed theories, the paper proposes an integrated framework with four groups of constructs:

Antecedents (inputs): perceived usefulness, perceived ease of use, price value, social influence (reviews, peers, influencers), and personalisation.

Risk and trust mediators: trust in the platform or seller and perceived risk (financial, product, privacy, delivery).

Decision outcomes: purchase intention and actual purchase, including impulse purchase.

Post-purchase outcomes: satisfaction, driven by confirmation of expectations on delivery, product accuracy and returns, which in turn leads to repurchase intention and positive word of mouth.

A feedback loop connects post-purchase word of mouth and reviews back to the social influence input, reflecting the circular nature of online information. Moderating variables include age, gender, income, prior online experience, product type (search versus experience goods) and need for touch.

7.1 Hypotheses

No.	Hypothesis
H1	Perceived usefulness and perceived ease of use positively influence purchase intention in online shopping.
H2	Trust in the online seller positively influences purchase intention and negatively influences perceived risk.
H3	Perceived risk negatively influences purchase intention, and the effect is stronger for experience goods than for search goods.
H4	Online reviews and ratings positively influence purchase intention, with perceived authenticity of reviews moderating this effect.
H5	Price value and promotional offers positively influence purchase intention, but frequent discounting weakens repurchase loyalty.
H6	Post-purchase satisfaction, determined by delivery, product accuracy and return

	experience, positively influences repurchase intention and word of mouth.

8. Proposed Research Methodology

Although this paper is conceptual, the framework is designed so that it can be tested. The following design is proposed.

8.1 Research Design

A mixed-method design is recommended. A quantitative cross-sectional survey would test the hypotheses, and a smaller set of semi-structured interviews or focus groups would explore reasons behind behaviours such as cart abandonment and preference for cash on delivery.

8.2 Population and Sampling

The target population would be adults who have made at least one online purchase in the preceding six months. A sample of 300 to 500 respondents, selected through stratified or quota sampling by age, gender and city tier, would provide adequate power for structural analysis. Purely convenience samples of students should be avoided or acknowledged as a limitation.

8.3 Instrument

A structured questionnaire would measure each construct with multi-item scales adapted from validated instruments in the literature, using a five-point Likert format. A pilot test with a small group would check clarity and reliability before full administration.

8.4 Data Analysis

Analysis would include descriptive statistics, reliability testing (Cronbach's alpha), exploratory and confirmatory factor analysis for validity, and structural equation modelling or regression to test the hypotheses. Group differences by age, gender and product type would be examined through t-tests, ANOVA or multi-group analysis. Qualitative data would be analysed thematically.

9. Limitations and Directions for Future Research

The paper has several limitations. First, it is based on secondary sources and a conceptual argument; the proposed framework has not been empirically tested here. Second, e-commerce evolves quickly, and newer phenomena such as generative AI shopping assistants and live commerce have a smaller body of rigorous research behind them. Third, behaviour varies across countries, product categories and cultures, which limits generalisation from any single context.

Future research could (a) test the proposed framework with survey data in different regions and city tiers; (b) use experiments to measure the causal effect of design features such as urgency messages, review displays and return policies; (c) study longitudinal patterns of loyalty and platform switching; (d) examine the effect of AI-generated recommendations and reviews on trust; (e) investigate the attitude-behaviour gap in sustainable online consumption; and (f) compare differences in behaviour between first-generation online shoppers and digital natives.

10. Conclusion

E-commerce has altered the setting in which consumers decide, but not the basic questions they ask: Do I need this? Is it good? Is the price fair? Can I trust the seller? Will I be satisfied? What has changed is the way answers are found. Search is instant, comparisons are effortless, peers are visible through reviews, and persuasion is personalised and continuous. This paper has argued that consumer buying

behaviour in the digital era is best understood through an integrated lens that links the classical decision stages with technology adoption, trust and risk, social influence and customer experience.

For businesses, the main lesson is that sustainable success depends on earning trust and delivering consistent post-purchase experiences, not merely on attracting clicks through discounts. For regulators, the lesson is that the information advantages of platforms call for transparency and fairness. For researchers, the proposed framework and hypotheses provide a basis for empirical work that can refine our understanding of how people shop in an increasingly digital marketplace.

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