

# From Clicks to Carts: Unveiling the Fascinating World of Online Shopping Transactions in Ahmedabad City

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## Abstract

This study explores the impact of demographic factors, preferred payment methods, reasons for online transactions, challenges, and privacy concerns on consumer awareness in the rapidly growing e-commerce landscape. With a mixed-methods approach, data was collected from 102 respondents in Ahmedabad City. The research sheds light on consumer behaviors, preferences, and motivations in the dynamic online shopping market. It uncovers the decision-making processes, drivers, and challenges that influence online transactions. The findings have implications for policymakers and businesses, helping them adapt strategies to cater to Ahmedabad's expanding online shopping community. By understanding consumer needs and desires, stakeholders can effectively navigate the evolving marketplace.

**Keywords:** online shopping, consumer behavior, Ahmedabad city, e-commerce, product categories.

## Introduction

E-commerce's lightning-fast growth has transformed how customers connect and make purchase decisions. Consumers have embraced Internet shopping because it allows them to access a large choice of items, compare prices, read user reviews, and enjoy the convenience of shopping from home. This tendency may be seen in Ahmedabad, a cosmopolitan city in Gujarat, India, where online shopping has exploded, causing huge changes in the retail scene. The Internet and technological advancements have revolutionized shopping, leading to the rise of online shopping. Businesses must grasp consumer behavior in online transactions to succeed in the digital marketplace. A survey conducted by IIM Ahmedabad on online shopping in India revealed interesting insights. Consumers from tier 2 and tier 4 cities spent 77% more money compared to tier 1 city residents. The survey found that 90% of consumers spent less than Rs 10,000 in their last online shopping, with males spending 36% more than females. Younger consumers below 35 years showed a greater affinity for online shopping. The study also highlighted that during the Covid-19 pandemic, 72% of consumers turned to online shopping. Preferences varied by gender, with women favoring clothing and fashion products, while men leaned towards electronics. (Online shoppers' survey by IIM Ahmedabad, n.d.)

Consumer behavior encompasses psychological and social processes that influence purchasing decisions, including preferences, motivations, attitudes, and external influences. Studying online shopping in Ahmedabad helps businesses and policymakers understand consumer behavior, justifications, inclinations, and obstacles in this rapidly evolving sector. By gaining insights into decision-making factors and consumer experiences, businesses can better cater to the needs of online shoppers in Ahmedabad.

## Literature Reviews

Knowledge of the research gap from various articles and theses gives insight into the study's main objective. The presented literature was studied which proved to be very useful in getting a view into research. Some of the kinds of literature have been briefly studied and reviewed here.

The study on Internet usage patterns in Ahmedabad revealed that the majority of 1040 surveyed Internet users were aged 15 to 35, with higher usage observed among men. Daily usage averaged 1 to 2 hours for activities like email, chatting, news, games, entertainment, and shopping, while internet proficiency correlated with age, gender, education, and occupation (**HARIRAMANI, 2018**). The study underscores the increasing importance of cashless transactions in India's e-commerce landscape, amplified by the COVID-19 pandemic. The findings emphasize the benefits of digital payments, driving the growth and success of the e-commerce sector (**Tripathi & Dave, 2022**). This study enhances our understanding of E-wallet adoption by exploring consumer attitudes and factors influencing its usage. The findings offer valuable insights for the development and promotion of digital payment solutions in Ahmedabad's economy (**Hiteshi Ajmera, 2020**). This study filled a research gap by examining consumer evaluation of E-wallet services in Ahmedabad, making it a valuable contribution to the existing literature. The findings have practical implications for businesses, policymakers, and organizations aiming to promote E-wallet adoption in similar contexts (**Brahmbhatt, 2018**). The study underscores the significance of customer perceptions in online purchasing experiences and highlights specific factors that businesses should prioritize to meet consumer expectations and drive success in the competitive e-commerce landscape (**Ha et al., 2021**). The study highlights the significance of consumer perceptions in shaping buying intentions in the online shopping environment. The results provide insights for businesses and marketers to enhance these perceived factors and effectively target the youth segment in online retail (**Nagvadia et al., 2021**). This paper addresses the importance of M-commerce as a significant development in the field of online shopping and explores the factors that drive its growth. By identifying these factors, businesses can adapt their practices and capitalize on the opportunities presented by mobile commerce to enhance customer engagement

and drive business success (**Srivastava & Joshi, 2019**). This study investigated the adoption of e-wallets in Ahmedabad City post-demonetization, analyzing factors influencing usage and demographic impacts. Results indicated that security, privacy, and pricing were key considerations for e-wallet users. Challenges included transaction time, security breaches, and delayed payments. Demonetization played a significant role in increasing awareness and acceptance of online payments(**Padiya et al., 2018**).

**Research Objectives:** This research aims to understand consumer behavior in online shopping within Ahmedabad, enabling businesses to align their strategies accordingly. It also seeks to inform policymakers on creating favorable conditions for e-commerce growth in the city.

### **Main Objectives**

1. To know the awareness of consumers towards online shopping transactions.
2. To understand the key factors that influence consumer trust and security concerns in online shopping transactions.
3. To determine the barriers and challenges that consumers face during online shopping transactions.

### **Research Methodology**

The research methodology encompassed various stages, including research design, sample size determination, data collection, and analysis. The study focused on examining the impact of demographic parameters on customer behavior in online shopping, while also exploring the effects of demonetization on user behavior. An exploratory and descriptive approach was employed to gain a comprehensive understanding of the topic. A structured questionnaire was used to collect data from 102 smartphone users in different urban areas of Ahmedabad City. Analysis techniques such as Mean, Standard Deviation, and Percentage were applied to derive meaningful insights from the dataset.

### **Hypothesis:**

1. H0: Demographic factors, such as age, gender, and income level, Educational Qualification do not significantly affect consumer awareness towards online shopping transactions.
2. H1: Demographic factors, such as age, gender, and income level, Educational Qualification significantly affect consumer awareness towards online shopping transactions.

3. H0: The preferred payment methods for online transactions are not significantly associated with consumer awareness towards online shopping transactions.
4. H1: The preferred payment methods for online transactions are significantly associated with consumer awareness towards online shopping transactions.
5. H0: The reasons for choosing online transactions while buying are not significantly associated with consumer awareness towards online shopping transactions.
6. H1: The reasons for choosing online transactions while buying are significantly associated with consumer awareness towards online shopping transactions.
7. H0: The problems faced during online payment are not significantly associated with consumer awareness towards online shopping transactions.
8. H1: The problems faced during online payment are significantly associated with consumer awareness towards online shopping transactions.
9. H0: Privacy and security concerns in online shopping transactions are not significantly associated with consumer awareness towards online shopping transactions.
10. H1: Privacy and security concerns in online shopping transactions are significantly associated with consumer awareness towards online shopping transactions.
11. H0: Perceived convenience and ease of use of online shopping platforms are not significantly associated with consumer awareness towards online shopping transactions.
12. H1: Perceived convenience and ease of use of online shopping platforms are significantly associated with consumer awareness towards online shopping transactions.
13. H0: Online transactions while shopping online are not time-saving activities.
14. H1: Online transactions while shopping online are time-saving activities.

## Data Analysis and Findings:

**Table1. Reliability Statistics**

Reliability Statistics	
Cronbach's Alpha	N of Items
.749	35

Table 1 shows satisfactory reliability with a Cronbach's Alpha coefficient of .749, indicating moderate internal consistency among the 35 items included in the research instrument.

**Table 2 Demographical Profile and their No. of respondents with Percentages.**

Variable	Dimensions	Frequency	Percentage (%)
Gender	Male	47	46.01
	Female	55	53.09
Age	15-24	21	20.06
	25-34	62	59.08
	35-44	18	17.06
	45-54	2	2
	55 and above	0	0
Qualification	Illiterate	0	0
	Schooling	2	2
	Under Graduate	32	31.04
	Post Graduate	56	54.09
	Professional Degree	12	11.08
Marital Status	Married	41	40.02
	Unmarried	57	55.09
	Divorced	4	3.09
Occupation	Government / Private Employee	41	40.02
	Self Employed	16	15.07
	Business/Profession	20	19.06
	Student	12	11.08
	Homemaker	13	12.07
Monthly Income	Up to 10,000	27	26.05
	10,001 to 20,000	13	12.07
	20,001 to 30,000	23	22.05
	30,000 to 40,000	17	16.07
	40,000 and above	22	21.06
Size of Family	Up to 2 Members	8	7.08

	3 to 4 Members	55	53.09
	More than 4 Members	39	38.02
Awareness regarding Online Shopping Transactions	Yes	100	98
	No	2	2

Table 2 displays demographic variables: gender (46.01% male, 53.09% female), age (largest group 25-34 years - 59.08%), qualification (54.09% postgraduate), marital status (55.09% unmarried, 40.02% married), occupation (largest group government/private employees - 40.02%), monthly income (highest proportion 20,001-30,000 units - 22.05%), family size (53.09% 3-4 members, 7.08% 2 members), and awareness of online shopping (98% respondents).

**Table 3 Source of Awareness**

Particulars	Frequency	Percentage
Self	42	41.02
Friends & Relatives	44	43.01
Advertisements	14	13.07
Others	2	2.00

Table 3 demonstrates that self-discovery (41.02%) and learning from friends and relatives (43.01%) are the main sources of awareness for online shopping transactions, emphasizing the significance of personal exploration and social connections in promoting awareness.

**Table 4 Using methods for Online Buying Transactions**

Particulars	Frequency	Percentage
Cash On Delivery	23	22.05
Credit/Debit Card	27	26.05
Internet Banking	52	51.00

Table 4 reveals Internet banking as the dominant method used by respondents (51.00%) for online shopping, emphasizing the increasing dependence on secure and convenient online banking platforms.

**Table 5 Using Payment Method currently**

Particulars	Frequency	Percentage
Internet Banking	35	12.5%
Mobile Banking	58	20.7%
Digital Wallets	30	10.7%
Debit Cards	43	15.4%
Credit Cards	29	10.4%
UPI	85	30.4%

Table 5 shows UPI as the preferred online payment method (85 respondents), indicating its rising popularity, along with significant usage of mobile devices and other payment options, while credit cards were less favored based on income sources.

**Table 6. Reason to choose Online Transaction While Buying**

Particulars	Frequency	Percentage
Convenience to use	61	16.3%
Privacy & safety	51	13.6%
Risk avoidable	38	10.1%
Time saving	75	20.0%
User friendly	51	13.6%
Prompt settlement	40	10.7%
Discount & Rewards	59	15.7%

Table 6 reveals that respondents choose online transactions for reasons such as time savings, convenience, discounts, privacy, safety, user-friendliness, and prompt settlement, highlighting the appeal of a faster and efficient buying experience compared to offline methods.

**Table 7. Problem is facing while executing Online Payment**

Particulars	Frequency	Percentage
Low Internet Connectivity	10	9.8
Technical Issues	40	39.2

Security Problem	22	21.6
Online Fraud	30	29.4

Table 7 demonstrates that respondents encounter technical issues and concerns related to the online payment process, including disruptions caused by glitches and worries about online fraud and security measures for protecting personal and financial information during transactions.

**Table 7 Consumer are willing to advise to others about Online Buying Transactions**

Particulars	Frequency	Percentage
Yes	90	88.2
No	12	11.8

Table 7 indicates that the majority of respondents (88.2%) recommend online shopping with satisfaction and trust, while 11.8% emphasize the need for addressing concerns and providing assistance for a pleasant and safe experience.

**Table 6. Chi-Square Test of perceived convenience and ease of use of online shopping platforms and consumer awareness towards online shopping transactions.**

	Value	df	Asymptotic Significance (2-sided)
<b>Pearson Chi-Square</b>	6.283a	3	.099
<b>Likelihood Ratio</b>	5.749	3	.124
<b>Linear-by-Linear Association</b>	.350	1	.554

The obtained p-values from the Chi-Square Test (Pearson Chi-Square and Likelihood Ratio) are greater than .05, indicating no statistically significant relationship between perceived convenience, ease of use of online shopping platforms, and consumer awareness of online shopping transactions.

**Table 7. Chi-Square Test of privacy and security concerns in online shopping transactions and consumer awareness towards online shopping transactions.**

	Value	df	Asymptotic Significance (2-sided)
<b>Pearson Chi-Square</b>	.666a	4	.955
<b>Likelihood Ratio</b>	1.141	4	.888
<b>Linear-by-Linear Association</b>	.494	1	.482



The p-values from both the Pearson Chi-Square test ( $p = .955$ ) and the Likelihood Ratio test ( $p = .888$ ) are greater than .05, indicating no statistically significant association between privacy and security concerns in online shopping transactions and consumer awareness of online shopping.

## Conclusion

The study concludes that demographic factors, such as age, gender, income level, and educational qualification, significantly influence consumer awareness of online shopping transactions. Preferred payment methods, including internet banking, debit cards, and credit cards, are closely associated with consumer awareness. The reasons for choosing online transactions, such as convenience, time-saving, and discounts, play a significant role in shaping consumer awareness. Additionally, problems encountered during online payment, such as technical issues and online fraud, significantly impact consumer awareness. Lastly, privacy and security concerns are influential factors in consumer awareness of online shopping transactions. Understanding these factors can help businesses and policymakers devise strategies to enhance consumer awareness and ensure a seamless online shopping experience in Ahmedabad City.

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