



A Study on Online Shopping Behaviour, Safety Perceptions and Consumer Satisfaction

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ABSTRACT

The present study aims to examine online shopping behaviour by profiling consumers' demographic characteristics, identifying preferred product categories and platforms, and analysing the roles of safety perceptions, price-comparison behaviour, and product-selection factors in shaping consumer satisfaction. The study is based on primary data collected from 220 respondents using a structured questionnaire. Descriptive statistics, correlation analysis, chi-square tests, one-way ANOVA, and multiple linear regression were employed to achieve the research objectives. The demographic analysis revealed that online shoppers were almost equally distributed by gender, predominantly young (under 30 years old), well educated, and represented across different income groups, indicating broad adoption of online shopping across socio-economic segments.

The study showed that clothing and accessories were the most frequently purchased categories online, with the most commonly used websites being Myntra, Amazon, and Flipkart. Also, payment safety and transaction safety were major concerns of online customers. The study also shows that monthly income influenced shopping preferences.

Keywords: Online Shopping Behaviour, Consumer Satisfaction, Safety Perception, Price Comparison, E-commerce Platforms.

1. INTRODUCTION

The growth of the internet and digital technology has significantly transformed consumer purchasing behaviour worldwide. Online shopping, also known as e-commerce, has become an important part of modern retail systems. Consumers now prefer online platforms for

purchasing goods and services due to convenience, time efficiency, wider product availability, and ease of access to information (Kotler & Keller, 2016).

In India, the expansion of smartphone usage, affordable internet services, and digital payment systems has accelerated the adoption of online shopping. E-commerce platforms such as Amazon, Flipkart, Myntra, and others have changed the way consumers search for products, compare prices, and make purchase decisions. Online shopping enables consumers to shop anytime and anywhere, eliminating geographical and time constraints (Laudon & Traver, 2020).

Consumer behaviour in online shopping is influenced by multiple factors, including demographic characteristics, product preferences, platform usability, perceived safety, and trust. Previous studies suggest that younger consumers and educated individuals are more likely to adopt online shopping due to their familiarity with technology (Li & Zhang, 2002). However, concerns about payment, transaction, and data privacy continue to erode consumers' confidence in online platforms.

2. NEED OF THE STUDY

Despite the rapid growth of online shopping, consumer perceptions and satisfaction levels vary widely. While some consumers prefer online shopping for convenience and price benefits, others still rely on offline shopping due to trust and security concerns. This creates a need to understand the key factors that influence online shopping behaviour and consumer satisfaction.

Safety-related issues such as secure websites, payment protection, and transaction reliability play a crucial role in shaping consumers' trust in online shopping platforms (Pavlou, 2003). In addition, product selection factors such as price comparisons, reviews, and ratings significantly affect purchase decisions and the overall shopping experience (Cheung et al., 2008).

Demographic variables such as age, gender, education, income, and marital status also influence shopping preferences and platform usage. Understanding these factors is essential for marketers, e-commerce platforms, and policymakers to design better consumer-oriented strategies. Therefore, this study is needed to examine how demographic characteristics, safety perceptions, and product selection factors

collectively influence consumer online shopping behaviour and satisfaction.

3. REVIEW OF EXISTING STUDIES

Several studies have examined different aspects of online shopping behaviour. Davis (1989) highlighted, through the Technology Acceptance Model (TAM), that perceived usefulness and ease of use significantly influence users' acceptance of technology, including online shopping platforms. This model has been widely applied in e-commerce research.

Li and Zhang (2002) found that demographic variables such as age, education, and income play an important role in shaping online shopping behaviour. Younger, more educated consumers were found to be more inclined to online purchasing. Similarly, Monsuwé, Dellaert, and de Ruyter (2004) emphasised the roles of consumer attitudes, trust, and perceived risk in the adoption of online shopping.

Security and trust have been identified as critical factors in online shopping. Pavlou (2003) observed that perceived risk related to payment and transaction safety negatively affects consumers' willingness to shop online. Consumers are more likely to shop online when they feel confident about the security of payment systems.

Product-related information also plays a significant role in consumer decision-making. Cheung et al. (2008) highlighted that online reviews and ratings strongly influence consumer trust and purchase intentions. Price comparisons across different websites further enhance consumers' perceptions of the benefits of online shopping (Kotler & Keller, 2016).

More recent studies have emphasised consumer satisfaction as a key outcome of online shopping behaviour. According to Laudon and Traver (2020), factors such as website quality, secure payment systems, and efficient delivery services contribute significantly to overall consumer satisfaction and repeat purchase behaviour.

4. RESEARCH GAP

Although many studies have examined online shopping behaviour, several research gaps remain. First, many studies focus on either demographic factors or technological factors independently, without

examining their combined effect on consumer satisfaction and shopping behaviour.

Second, limited studies have simultaneously analysed safety measures (website safety, payment safety, and transaction safety) alongside product selection factors, such as price comparison and reviews, within a single empirical framework. Understanding their relative impact on consumer satisfaction remains underexplored.

Third, there is a lack of studies examining whether income and marital status significantly influence consumers' preference for online versus offline shopping, especially in the Indian context. Additionally, the relationship between security perceptions and online shopping frequency requires further investigation.

Therefore, the present study attempts to fill these gaps by providing a comprehensive analysis of demographic characteristics, safety perceptions, product selection factors, and their impact on consumer satisfaction and shopping behaviour. The findings of this study are expected to contribute to existing literature and provide practical insights for e-commerce platforms and marketers.

5. OBJECTIVES OF THE STUDY

The present study aims to examine consumer online shopping behaviour by focusing on demographic characteristics, shopping preferences, safety perceptions, and overall consumer satisfaction. The specific objectives of the study are as follows:

- To profile the demographic characteristics of online shoppers, including gender, age, education, income, and marital status.
- To identify the most preferred product categories and online shopping platforms used by consumers.
- To examine the relationship between safety measures (website, payment and transaction safety) and overall consumer satisfaction in online shopping.
- To analyse whether consumers who prioritise online security measures, such as security locks and antivirus updates, engage more frequently in online shopping.
- To examine whether the age group is significantly associated with prioritising Security Locks and Antivirus Updates while shopping online.

- To assess whether monthly income influences consumers' preference for online shopping versus offline shopping.
- To analyse the relationship between comparing prices across different online platforms and the perception that online prices are cheaper.
- To assess the impact of product selection factors, including price comparison and reviews/ratings, on overall consumer satisfaction.
- To evaluate the level of consumer satisfaction derived from online shopping convenience and efficiency.
- To examine the association between marital status and mode of shopping (online, offline, or both).

6. MATERIALS AND METHODOLOGY

The present study is based on primary data collected from consumers using a structured questionnaire. The questionnaire was designed to capture information related to demographic characteristics, online shopping behaviour, product preferences, platform usage, safety perceptions, and overall consumer satisfaction.

Data were collected using Google Forms, which served as the primary data collection tool. Google Forms was selected for its ease of use, cost-effectiveness, and ability to reach a wide range of respondents quickly. The questionnaire was created in an online format and shared with respondents via email and social media.

The questionnaire consisted of multiple sections. The first section included demographic details such as gender, age, education level, income, and marital status. Subsequent sections focused on online shopping behaviour, preferred product categories, platform usage, safety-related perceptions (website safety, payment safety, and transaction safety), price comparison behaviour, reviews and ratings, and overall consumer satisfaction. Most opinion-based questions were measured on a five-point Likert scale, ranging from strongly disagree to strongly agree.

The study adopted a descriptive-analytical research design to examine consumer online shopping behaviour and satisfaction. A structured questionnaire was used to collect data from respondents with online shopping experience.

A convenience sampling method was employed to select respondents, and the questionnaire was distributed online via Google Forms. A total

of 220 valid responses were collected and analysed. All the collected responses were complete, and no missing values were observed in the dataset.

The collected data were coded and analysed using appropriate statistical tools. Descriptive statistics, including frequencies, percentages, means, and standard deviations, were used to summarize demographic characteristics, product preferences, platform usage, and satisfaction levels. Inferential statistical techniques were applied to test relationships and differences among variables.

Correlation analysis (Pearson’s correlation coefficient) was used to examine the relationships among website usage, safety measures, price-comparison behaviour, and consumer satisfaction. One-way ANOVA (Welch’s ANOVA) was applied to examine whether monthly income influences preference for online and offline shopping. The Chi-square test of independence was used to assess the association between marital status and shopping mode.

Multiple linear regression was conducted to evaluate the impact of product selection factors, including price comparisons and reviews/ratings, on overall consumer satisfaction. Assumptions related to normality, homogeneity of variances, and multicollinearity were tested to ensure the validity of the statistical results.

Overall, the methodology adopted in this study was appropriate for achieving the stated objectives and for providing meaningful insights into consumer online shopping behaviour and satisfaction.

7. RESULTS AND DISCUSSION

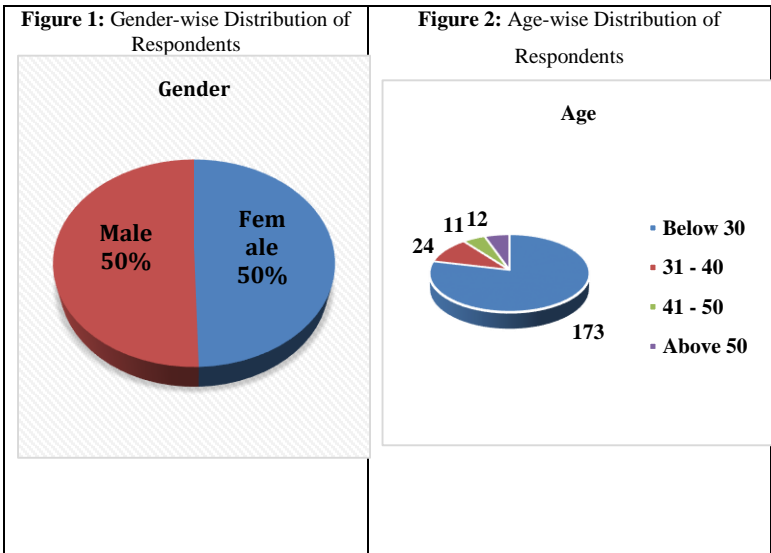
This section presents and interprets the statistical results in line with the study objectives.

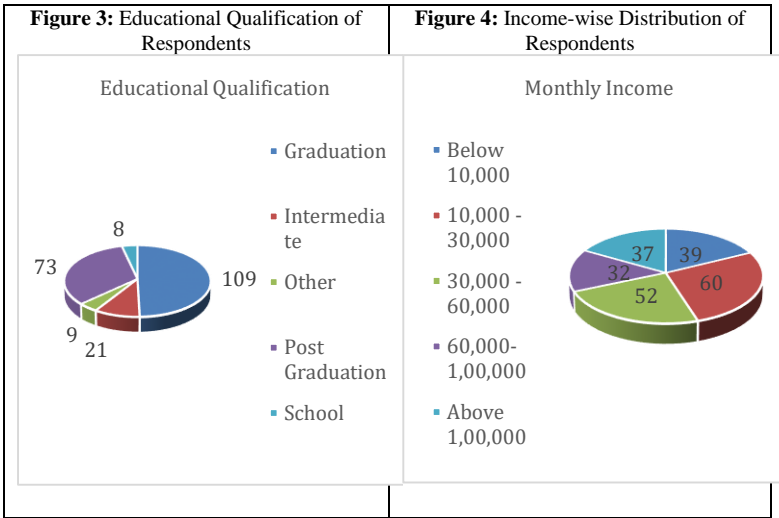
| Demographic Variable | Category | Frequency (N) | Percentage (%) |
|-----------------------------|-----------------|----------------------|-----------------------|
| Gender | Female | 109 | 49.5% |
| | Male | 111 | 50.5% |
| Age | Below 30 | 173 | 78.6% |
| | 31 – 40 | 24 | 10.9% |
| | 41 – 50 | 11 | 5.0% |
| Education Level | Above 50 | 12 | 5.5% |
| | Post Graduation | 73 | 33.2% |
| | Graduation | 109 | 49.5% |
| | Intermediate | 21 | 9.5% |

| | | | |
|-----------------------|-------------------|----|-------|
| | School | 8 | 3.6% |
| | Other | 9 | 4.1% |
| Monthly Income | Below 10,000 | 39 | 17.7% |
| | 10,000 – 30,000 | 60 | 27.3% |
| | 30,000 – 60,000 | 52 | 23.6% |
| | 60,000 – 1,00,000 | 32 | 14.5% |
| | Above 1,00,000 | 37 | 16.8% |

Table 1: Demographic Profile of Respondents
Source: Author Compiled

The respondents show a balanced demographic profile in gender, age, education, and income. The gender distribution is almost equal (50.5% male, 49.5% female), indicating similar levels of online shopping participation. Most respondents (78.6%) are under 30, indicating higher engagement among younger consumers. The majority are well educated, with 49.5% graduates and 33.2% postgraduates. Income levels vary, with the largest group (27.3%) earning between ₹10,000 and ₹ 30,000 per month. Overall, online shopping is widely accepted across all groups, but is more prevalent among young, educated consumers.





| Goods | Purchased | Not Purchased | % of Total Purchased | % of Total Not Purchased |
|-----------------------------|-----------|---------------|----------------------|--------------------------|
| Mobile | 62 | 158 | 28.2 | 71.8 |
| Clothing Accessories | 161 | 59 | 73.2 | 26.8 |
| Home-Kitchen | 71 | 149 | 32.3 | 67.7 |
| Books | 53 | 167 | 24.1 | 75.9 |
| Electronics | 69 | 151 | 31.4 | 68.6 |
| Other Goods | 54 | 166 | 24.5 | 75.5 |

Table 2: Frequency Distribution of Preferred Product Categories
Source: Author Compiled



Figure 5: Frequency Distribution of Preferred Product Categories
Source: Author Compiled

The analysis of preferred product categories revealed that Clothing and Accessories were the most frequently purchased items online, with 73.2% of respondents reporting purchases in this category. This was followed by Home-Kitchen products, Electronics, and Mobile phones. Categories such as Books and Other goods showed comparatively lower purchase frequencies. The high preference for clothing and accessories may be attributed to the wider variety, frequent discounts, and easy return policies offered by online platforms. These findings support the view that consumers prefer to purchase experience-based and variety-driven products online.

| Online Shopping Platforms | Used | Not Used | % of Total Used |
|---------------------------|------|----------|-----------------|
| Amazon | 85 | 135 | 38.6 |
| Flipkart | 62 | 158 | 28.2 |
| Myntra | 119 | 101 | 54.1 |
| eBay | 6 | 214 | 2.7 |
| Snapdeal | 8 | 212 | 3.6 |
| Others | 161 | 59 | 73.2 |

Table 3: Frequency Distribution of Amazon Usage Among Online Shoppers
Source: Author Compiled

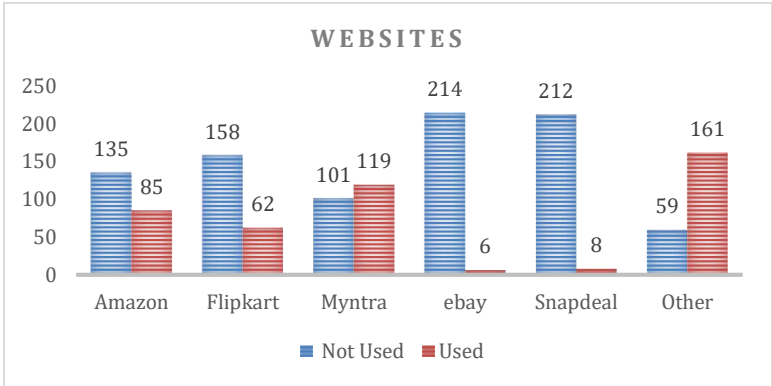


Figure 6: Frequency Distribution of Amazon Usage among Online Shoppers

The table shows differences in online platform usage. Myntra is the most used website (54.1%), followed by Amazon (38.6%) and Flipkart (28.2%). In all three cases, non-users exceed users except for Myntra. eBay (2.7%) and Snapdeal (3.6%) have very low usage. The “Other” category records the highest usage (73.2%), indicating a preference for alternative platforms. Overall, usage ranks as: Myntra, Amazon, Flipkart, Snapdeal, and eBay.

| | Website Safety | Payment Safety | Transaction Safety |
|--------------------------------------|----------------|----------------|--------------------|
| Payment Safety | 0.153* | — | |
| Transaction Safety | 0.160* | 0.662*** | — |
| Consumer Satisfaction Overall | 0.217** | 0.563*** | 0.527*** |

Table 4: Correlation among Website Use, Payment Safety, Transaction Safety, and Overall Consumer Satisfaction Scores

Note. * $p < .05$, ** $p < .01$, *** $p < .001$

The correlation matrix examines the association between website safety, payment safety, transaction safety, and overall consumer satisfaction using Pearson’s correlation coefficient. The findings reveal significant positive relationships among the safety-related variables. Website safety is positively correlated with payment safety ($r = 0.153$, $p < 0.05$) and transaction safety ($r = 0.160$, $p < 0.05$), indicating that consumers who

perceive websites as secure also tend to trust payment and transaction processes.

Consumer satisfaction shows a significant positive relationship with website safety ($r = 0.217, p < 0.01$). A strong and highly significant correlation is observed between payment safety and transaction safety ($r = 0.662, p < 0.001$). Moreover, overall satisfaction is strongly associated with payment safety ($r = 0.563, p < 0.001$) and transaction safety ($r = 0.527, p < 0.001$). Overall, the results highlight that secure payment and transaction systems play a crucial role in enhancing consumer satisfaction in online shopping.

| | Security locks | Antivirus Updates | Online Shopping |
|--------------------------|-----------------------|--------------------------|------------------------|
| Antivirus updates | 0.426*** | — | |
| Online Shopping | 0.268*** | 0.168* | — |
| Offline Shopping | 0.082 | -0.039 | 0.098 |

Table 5: Correlation among Security Locks, Antivirus Updates, Online Shop Rating, and Offline Shop Rating

Note. * $p < .05$, ** $p < .01$, *** $p < .001$

The correlation analysis explored the relationship between digital security practices (security locks and antivirus updates) and shopping behaviour (online and offline). Pearson’s correlation coefficient was used to measure the strength and direction of these associations. A moderate and statistically significant positive correlation was found between security locks and antivirus updates ($r = 0.426, p < .001$), indicating that individuals who adopt one security measure are likely to adopt the other as well.

Online shopping showed a significant positive relationship with security locks ($r = 0.268, p < .001$) and a weaker but significant association with antivirus updates ($r = 0.168, p = .013$). This suggests that frequent online shoppers are more conscious of digital security. In contrast, offline shopping had no significant relationship with security practices. Overall, digital security measures are closely linked to online shopping behaviour but not to offline purchasing activities.

| Age | Antivirus Updates | | | | | Total |
|---|-------------------|-------|-------|--------|-----------|-------|
| | Always | Never | Often | Rarely | Sometimes | |
| Below 30 | 40 | 19 | 50 | 19 | 45 | 173 |
| 31 – 40 | 7 | 2 | 9 | 2 | 4 | 24 |
| 41 – 50 | 4 | 2 | 1 | 0 | 4 | 11 |
| Above 50 | 4 | 2 | 2 | 1 | 3 | 12 |
| Total | 55 | 25 | 62 | 22 | 56 | 220 |
| $\chi^2 = 7.67$ for d.f. = 12 (p = 0.811) | | | | | | |

Table 6: Association between Age and Frequency of Antivirus Updates

A Chi-square test of independence was performed to determine whether there is a relationship between age group and the frequency of updating antivirus software during online shopping. The analysis covered five response options—Always, Often, Sometimes, Rarely, and Never—across four age categories. The results showed **no significant association between the variables**, $\chi^2(12, N = 220) = 7.67$, $p = 0.811$. As the p-value exceeds the 0.05 significance level, the null hypothesis is accepted. This indicates that **consumers across different age groups exhibit similar behaviour when updating antivirus software**. Although younger respondents reported slightly higher frequencies, the differences were not statistically significant.

| Age | Security locks | | | | | Total |
|--------------|----------------|-------|-------|--------|-----------|-------|
| | Always | Never | Often | Rarely | Sometimes | |
| Below 30 | 56 | 21 | 36 | 14 | 46 | 173 |
| 31 – 40 | 2 | 4 | 9 | 0 | 9 | 24 |
| 41 – 50 | 3 | 2 | 1 | 3 | 2 | 11 |
| Above 50 | 4 | 0 | 2 | 1 | 5 | 12 |
| Total | 65 | 27 | 48 | 18 | 62 | 220 |

Table 7: Association Between Age and Frequency of Using Security Locks

$$\chi^2 = 19.00 \text{ for d.f.} = 12 (p = 0.088)$$

A Chi-square test of independence was applied to assess whether the age group is associated with the frequency of using security locks during online shopping. The analysis included five response options—Always, Often, Sometimes, Rarely, and Never—across four age categories. The findings showed no statistically significant relationship between age and the use of security locks, $\chi^2(12, N = 220) = 19.0$, $p = 0.088$. Since the p-value is greater than 0.05, the null hypothesis is accepted. This indicates that consumers across different age groups demonstrate similar patterns

in using security locks, and age does not significantly influence this security behaviour.

Conclusion

The study investigated whether age group is significantly related to prioritising security measures, specifically the use of security locks and antivirus updates during online shopping. Chi-square test results showed no significant association between age and antivirus update frequency ($\chi^2(12, N = 220) = 7.67, p = 0.811$) or between age and the use of security locks (χ^2 at 12 df is 19.0, $p = 0.088$). Since both p-values exceed the 0.05 significance level, the null hypothesis is accepted. These findings indicate that consumers across different age groups display similar security practices, suggesting that age does not significantly influence online safety Behaviour within the sample.

| | F | df1 | df2 | p | |
|-------------------------|----------|------------|------------|----------|-------|
| Online shopping | | 1.2530 | 4 | 100 | 0.294 |
| Offline Shopping | | 0.0780 | 4 | 101 | 0.989 |

Table 8: One-Way ANOVA Results for Differences in Online and Offline Shopping Ratings

| Normality Test (Shapiro-Wilk) | | |
|---|----------|----------|
| | W | p |
| Online Shopping | 0.940 | <.001 |
| Offline Shopping | 0.897 | <.001 |
| Note. A low p-value suggests a violation of the assumption of normality | | |

Table 9: Shapiro–Wilk Test of Normality for Online and Offline Shopping Rating Variables

| Homogeneity of Variances Test (Levene's) | | | | |
|---|----------|------------|------------|----------|
| | F | df1 | df2 | p |
| Online Shopping | 1.20 | 4 | 215 | 0.311 |
| Offline Shopping | 1.09 | 4 | 215 | 0.364 |

Table 10: Levene's Test for Homogeneity of Variances for Shopping Rating Variables

Before analysing the effect of monthly income on shopping preferences, assumptions were tested. The Shapiro–Wilk test showed non-normal distribution for online shopping preference, which is common with Likert-scale data; given the large sample size, a robust method was used.

Levene’s test confirmed equal variances for online ($p = 0.311$) and offline ($p = 0.364$) preferences. Welch’s ANOVA results indicated no significant differences in online ($F = 1.253, p = 0.294$) or offline ($F = 0.078, p = 0.989$) shopping preferences across income groups. Thus, monthly income does not significantly influence shopping mode preference.

| | | | |
|---------------|--------------------|------------------------|---------------|
| | | Different Sites | Prices |
| Prices | Pearson's r | 0.362*** | — |

Table 11: Correlation between Comparison across Different Shopping Sites and Price Comparison Behaviour
Source: Author Compiled

The correlation matrix presents the relationship between the use of different sites and prices. Pearson’s correlation coefficient was used to assess the strength and direction of the association between the two variables.

The results reveal a moderate, statistically significant positive correlation between sites and prices ($r = 0.362, p < .001$). This indicates that consumers who compare or use more sites are more influenced by price considerations. In other words, greater engagement across multiple sites is associated with greater sensitivity to price differences.

The significant positive relationship suggests that price plays an important role in motivating consumers to explore different platforms, highlighting the relevance of price comparison behaviour in purchasing decisions.

| Model Fit Measures | | |
|---|----------|----------------------|
| Model | R | R² |
| 1 | 0.839 | 0.703 |
| Note. Models estimated using sample size of N=220 | | |

Table 12: Model Fit Statistics for Multiple Linear Regression Predicting Overall Consumer Satisfaction
Source: Author Compiled

| Model Coefficients – Consumer Overall Satisfaction | | | | | |
|---|-----------------|-----------|----------|----------|------------------------|
| Predictor | Estimate | SE | t | P | Stand. Estimate |
| Intercept | 4.563 | 0.669 | 6.82 | <.001 | |
| Price Comparison | 2.924 | 0.157 | 18.61 | <.001 | 0.757 |
| Review - Rating | 0.617 | 0.154 | 4.02 | <.001 | 0.163 |

Table 13: Regression Coefficients for Predictors of Overall Consumer Satisfaction
Source: Author Compiled

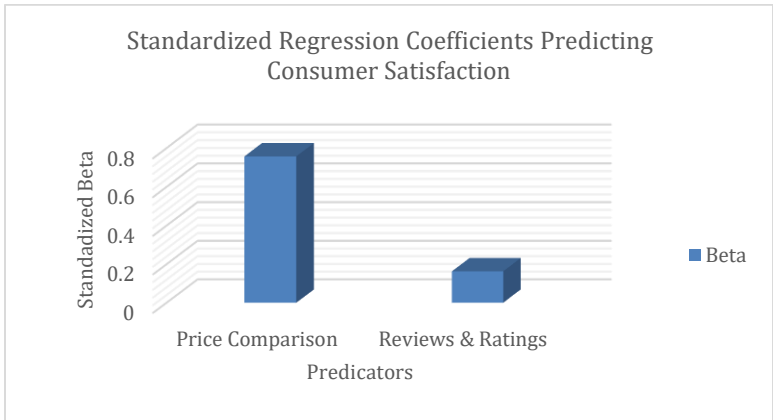


Figure 7: Standardized Regression Coefficients Predicting Consumer Satisfaction
Source: Author Compiled

| Collinearity Statistics | | |
|-------------------------|------|-----------|
| | VIF | Tolerance |
| Price Comparison | 1.21 | 0.825 |
| Review - Rating | 1.21 | 0.825 |

Table 14: Collinearity Diagnostics (VIF and Tolerance) for Regression Predictors
Source: Author Compiled

| Normality Test (Shapiro-Wilk) | |
|-------------------------------|-------|
| Statistic | P |
| 0.986 | 0.031 |

Table 15: Shapiro–Wilk Normality Test of Regression Residuals
Source: Author Compiled

The model fit statistics demonstrate a strong predictive capability, with a multiple correlation coefficient of $R = 0.839$ and a coefficient of determination of $R^2 = 0.703$. This indicates that the regression model explains approximately 70.3% of the variance in consumer overall satisfaction, confirming the model's adequacy and strength in explaining the consumer experience.

The estimated regression model can be expressed as:

Consumer Satisfaction

$$= 4.563 + 2.924(\text{Price Comparison}) + 0.617(\text{Reviews-Ratings}) + \epsilon$$

Analysis of the regression coefficients reveals that price comparison has a strong, positive, and statistically significant impact on consumer satisfaction ($\beta = 0.757, t = 18.61, p < .001$), making it the most influential predictor in the model.

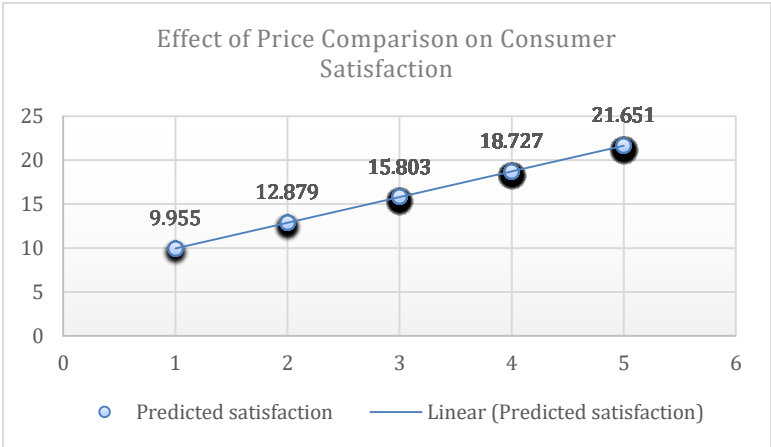


Figure 8: Predicted Relationship between Price Comparison and Consumer Satisfaction
 Reviews and ratings also show a significant positive effect on consumer satisfaction ($\beta = 0.163, t = 4.02, p < .001$), though their influence is comparatively smaller.
 Source: Author Compiled

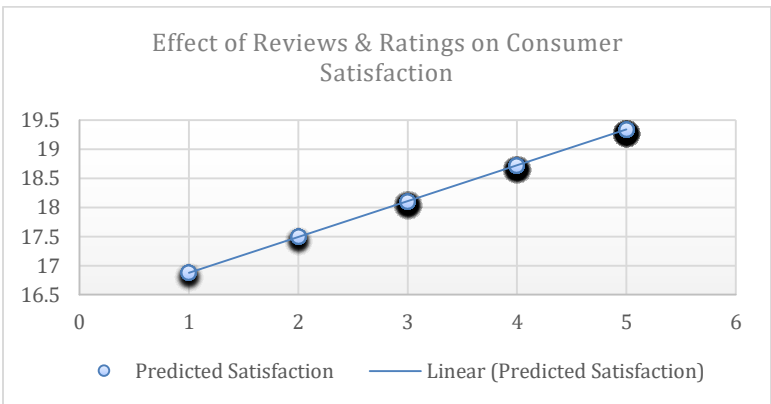


Figure 9: Predicted Relationship between Reviews & Ratings and Consumer Satisfaction
 Source: Author Compiled

Collinearity diagnostics indicate VIF values of 1.21 and tolerance values of 0.825 for both predictors, confirming the absence of multicollinearity and supporting the reliability of the regression estimates. The Shapiro–Wilk test suggests a slight deviation from normality ($p = 0.031$). However, given the sufficiently large sample size, the regression model

remains robust and interpretable. Overall, the multiple regression model confirms that product selection factors significantly influence consumer experience, with price comparison emerging as the dominant determinant of consumer overall satisfaction, followed by reviews and ratings.

| Descriptives | |
|--------------------------------------|------------|
| Consumer Overall Satisfaction | |
| N | 220 |
| Mean | 18.0 |
| Standard deviation | 4.20 |
| Minimum | 5.00 |
| Maximum | 25.0 |

Table 16: Descriptive Statistics of Overall Consumer Satisfaction Score
Source: Author Compiled

Descriptive statistics were used to assess the level of consumer satisfaction derived from online shopping convenience and efficiency. The mean consumer overall satisfaction score was 18.0 (SD = 4.20), with a range of 5 to 25. As the satisfaction scale used a 1–5 Likert scale, the mean item score was calculated as 3.6 (18 ÷ 5). According to the Likert scale thumb rule (Mean ≥ 4.0 indicating high satisfaction, mean 3.0–3.9 indicating moderate satisfaction, and mean < 3.0 indicating low satisfaction), the results indicate moderate consumer satisfaction with online shopping convenience and efficiency.

| Shopping Mode | | | | | |
|-----------------------|-----------------|---------------------|----------------|---------------|--------------|
| Marital Status | | Both equally | Offline | Online | Total |
| Married | Observed | 26 | 12 | 11 | 49 |
| | Expected | 28.7 | 10.7 | 9.58 | 49.0 |
| Unmarried | Observed | 103 | 36 | 32 | 171 |
| | Expected | 100.3 | 37.3 | 33.42 | 171.0 |
| Total | Observed | 129 | 48 | 43 | 220 |

Table 17: Association between Marital Status and Preferred Shopping Mode
 $\chi^2 = 0.812$ for d.f. = 2 (p = 0.666)
Source: Author Compiled

A Chi-square test was conducted to examine the relationship between marital status and shopping mode. The results show that most married (53.1%) and unmarried (60.2%) respondents preferred using both online and offline shopping equally. Smaller proportions preferred only offline or only online shopping. The Chi-square test revealed no significant association between marital status and shopping mode ($\chi^2 = 0.812$, $df = 2$, $p = 0.666$), as observed and expected frequencies were similar. Overall, marital status does not significantly influence consumers' preference for online, offline, or combined shopping modes.

8. SUMMARY

The study's findings reveal that online shopping behaviour and consumer satisfaction are influenced more by safety perceptions, price comparison behaviour, digital security awareness, and product selection factors than by demographic variables such as income or marital status. Payment and transaction safety play a crucial role in shaping consumer trust and satisfaction, while price comparison is the most influential factor affecting the consumer experience. Additionally, consumers who adopt digital security measures such as security locks and antivirus updates tend to report more favourable online shopping experiences. Overall, the study indicates that trust, transparency, and informed decision-making are central to enhancing consumer satisfaction in online shopping environments.

9. CONCLUSION

The present study aimed to analyse consumer behaviour in online shopping with reference to demographic characteristics, shopping preferences, safety perceptions, and overall satisfaction. In the context of the rapid growth of e-commerce and increasing reliance on digital platforms, the findings provide meaningful insights into the key factors shaping online shopping experiences.

The results indicate that online shopping is widely accepted, especially among younger and well-educated consumers. However, variables such as income and marital status were not found to significantly influence preference for online versus offline shopping, suggesting that digital purchasing has become common across different socio-economic groups. This reflects the widespread accessibility and normalization of online shopping.

Safety-related aspects emerged as crucial determinants of consumer satisfaction. Payment and transaction security showed strong positive relationships with overall satisfaction, highlighting the importance of trust in digital transactions. Although website usage was positively associated with satisfaction, its impact was comparatively weaker than that of security factors, indicating that consumers prioritise safe transactions over the frequency of platform use.

Product-related factors also played a significant role. Price comparison was identified as the most influential factor affecting satisfaction, followed by reviews and ratings. Consumers actively compare prices and rely on peer feedback, demonstrating the importance of transparency and informed decision-making. Additionally, individuals who regularly compared prices were more likely to perceive online shopping as cost-effective.

The study also found that consumers who adopt security measures, such as antivirus updates and security locks, report more positive online shopping experiences, underscoring the importance of security awareness in digital environments.

Despite these insights, the study is limited by the use of convenience sampling and self-reported data, which may affect generalizability and accuracy. Future research should consider larger, more diverse samples, longitudinal designs, and additional variables, such as delivery services and brand trust, to gain a deeper understanding.

Overall, the study underscores the combined influence of security perceptions, price perceptions, and product information on consumer satisfaction, offering practical implications for e-commerce platforms and marketers.

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