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A Study on Customer Behaviour Analysis in Online Shopping of Chhatrapati Sambhaji Nagar

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ABSTRACT: ***The rapid proliferation of internet connectivity and smartphone penetration across Tier-2 Indian cities has fundamentally transformed consumer buying patterns, with ChhatrapatiSambhaji Nagar (Aurangabad) emerging as a significant and growing e-commerce market in the Marathwada region of Maharashtra. This research paper presents a systematic study of customer behavior in online shopping within ChhatrapatiSambhaji Nagar, investigating the key factors that drive online purchase decisions, the role of trust, convenience, and price sensitivity, and the barriers that continue to inhibit adoption among segments of the urban and peri-urban population. The study employs a descriptive and exploratory research design, collecting primary data through structured questionnaires administered to 150 respondents across varied demographic segments, supplemented by secondary data from e-commerce industry reports and academic literature. The findings indicate that convenience, product variety, competitive pricing, and cashback/discount offers are the primary motivators for online shopping, while concerns about product quality, payment security, and delayed delivery remain significant deterrents. The study further identifies demographic and psychographic patterns in online shopping behavior, including the dominant role of social media advertising, peer influence, and mobile-first browsing in shaping purchase decisions. The research contributes actionable insights for e-commerce platforms, local retailers transitioning to digital channels, and policy stakeholders seeking to strengthen digital commerce infrastructure in ChhatrapatiSambhaji Nagar.***

Keywords: Customer Behavior, Online Shopping, E-Commerce, ChhatrapatiSambhaji Nagar, Digital Consumer, Purchase Decision, Trust, Convenience, Marathwada, Business Analytics, Mobile Commerce.

I. INTRODUCTION

The evolution of the internet from a passive information repository to a dynamic commercial marketplace has reshaped the fundamental nature of retail trade across the globe. In India, the convergence of low-cost data services, the Jan Dhan-Aadhaar-Mobile (JAM) trinity, and widespread smartphone adoption has propelled e-commerce from a niche urban phenomenon to a mainstream consumption channel that increasingly penetrates Tier-2 and Tier-3 cities. ChhatrapatiSambhaji Nagar (formerly Aurangabad), the administrative and commercial hub of the Marathwada region in Maharashtra, presents a particularly instructive case study in this transformation: a city with strong industrial, educational, and tourism infrastructure, yet characterized by a consumer population that until recently remained largely outside the ambit of organized e-commerce.

The penetration of platforms such as Amazon, Flipkart, Meesho, Myntra, and Blinkit into ChhatrapatiSambhaji Nagar has accelerated markedly over the past five years, driven by improved logistics networks, vernacular language interfaces, and aggressive promotional campaigns. At the same time, the city's consumers bring a distinct set of behavioral characteristics shaped by income levels, cultural preferences, digital literacy gradients, and trust perceptions that differ meaningfully from the metro-centric archetypes that dominate much of existing e-commerce research. Understanding these local behavioral nuances is essential for e-commerce platforms seeking to deepen market penetration, for traditional brick-and-mortar retailers assessing the threat and opportunity of digital transition, and for policymakers designing digital literacy and consumer protection frameworks.

Customer behavior in online shopping is a multi-dimensional construct shaped by utilitarian factors (price, convenience, product range), hedonic factors (enjoyment, discovery, social validation), and risk perception factors (payment security, product authenticity, return ease). While these broad dimensions are well-documented in global and pan-Indian research, their relative importance and manifestation vary substantially across geographies, age cohorts, and socio-economic segments. This study focuses specifically on the ChhatrapatiSambhaji Nagar context, generating evidence-based insights that are grounded in local consumer realities rather than extrapolated from metro-city data.

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II. LITERATURE REVIEW

1) *Global Frameworks of Online Consumer Behavior*

The theoretical foundation for studying online consumer behavior is anchored in two principal frameworks: the Technology Acceptance Model (TAM) proposed by Davis (1989), and the Theory of Planned Behavior (TPB) advanced by Ajzen (1991). TAM posits that perceived usefulness and perceived ease of use are the primary determinants of technology adoption, while TPB emphasizes the role of attitudes, subjective norms, and perceived behavioral control in shaping behavioral intentions. Subsequent scholars have integrated these frameworks into hybrid models specific to e-commerce, incorporating additional constructs such as trust, perceived risk, website quality, and social influence.

Pavlou (2003) established trust as a critical mediating variable in online purchase intention, arguing that consumers' willingness to engage in e-commerce transactions is conditioned on their confidence in the platform's ability to protect their personal data and financial information, and to deliver products as described. Gefen, Karahanna, and Straub (2003) extended this argument by distinguishing between trust in the e-vendor and trust in the internet medium itself — a distinction particularly relevant in markets where internet infrastructure reliability is variable.

Zeithaml, Parasuraman, and Malhotra (2002) introduced the concept of e-service quality as a multi-dimensional construct encompassing efficiency, reliability, fulfillment, privacy, responsiveness, compensation, and contact dimensions. Their work demonstrated that post-purchase service quality perceptions — particularly the experience of returns, refunds, and dispute resolution — exert a disproportionate impact on customer loyalty and repeat purchase behavior, a finding that has since been replicated across multiple e-commerce contexts.

2) *Online Consumer Behavior in the Indian Context*

Research on Indian online consumers has increasingly emphasized the centrality of value-seeking behavior, driven by deep price sensitivity and a strong orientation toward discounts, cashbacks, and festive sale events. Kapoor and Patel (2018) found that price advantage over offline retail was the single most frequently cited motivation for online shopping among Indian consumers, followed by convenience and product variety. However, they also noted a significant trust deficit — particularly among first-generation internet users and semi-urban consumers — that continues to constrain online purchase frequency and average order value.

Kumar and Lim (2019) examined the role of mobile commerce in driving e-commerce growth in Tier-2 Indian cities, finding that mobile-first access had fundamentally altered the customer journey by enabling impulse purchases, social commerce via WhatsApp and Instagram, and peer-to-peer product discovery. Their study highlighted that consumers in these cities were significantly more likely to be influenced by social media advertising and peer referrals than by traditional mass media, underscoring the importance of community-level trust signals in purchase decisions.

Studies specific to Maharashtra and the Marathwada region remain sparse in the academic literature. Most extant research aggregates Tier-2 city data without the granularity to capture the distinctive socio-economic and cultural characteristics of cities like ChhatrapatiSambhaji Nagar. This study aims to fill that gap.

3) *Research Gap*

While the global and pan-Indian literature on online consumer behavior is extensive, there is a notable absence of primary research focused on ChhatrapatiSambhaji Nagar's consumer market. The city's unique demographic profile — combining industrial workers, government employees, agricultural communities, students, and a growing service-sector middle class — creates behavioral patterns that cannot be adequately captured through metropolitan extrapolation. This study directly addresses this research gap.

III. OBJECTIVES OF THE STUDY

1) *Primary Objectives*

- To identify and analyze the key factors influencing online shopping behavior among consumers in ChhatrapatiSambhaji Nagar.
- To examine the demographic profile of online shoppers and assess how age, gender, income, and occupation influence online purchase patterns.
- To evaluate the role of trust, perceived risk, and website/app quality in shaping online purchase intentions and repeat buying behavior.
- To assess the relative importance of price, convenience, product variety, and promotional offers as motivators for online shopping.

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2) Secondary Objectives

- To identify the primary barriers inhibiting online shopping adoption among non-adopters and occasional shoppers in ChhatrapatiSambhaji Nagar.
- To analyze post-purchase behavior, including satisfaction levels, return experience, and loyalty to specific platforms.
- To provide strategic recommendations for e-commerce platforms, local businesses, and policy stakeholders based on empirical consumer insights.

IV. RESEARCH METHODOLOGY

1) Research Design

This study adopts a descriptive and exploratory research design. The descriptive component profiles the characteristics, habits, and attitudes of online shoppers in ChhatrapatiSambhaji Nagar. The exploratory component investigates causal relationships between consumer attributes and online shopping behavior through correlation analysis and factor analysis of survey data. The study is primarily quantitative, using structured questionnaire data, but is supplemented by qualitative observations gathered through open-ended survey responses.

2) Sample and Data Collection

Primary data was collected through a structured questionnaire administered to 150 respondents in ChhatrapatiSambhaji Nagar across multiple data collection points including MIDC industrial areas, educational institutions, commercial markets (Gulmandi, Nirala Bazaar), and residential neighborhoods. Sampling employed a combination of purposive and convenience sampling to ensure representation across age groups (18–50+), genders, occupation categories, and income levels.

Secondary data was sourced from IAMAI-Kantar Internet in India Reports, IBEF E-Commerce Sector Reports, Statista India Digital Commerce data, and peer-reviewed academic literature. The questionnaire comprised 30 questions spanning demographic attributes, online shopping frequency and platforms, motivating factors, barriers to adoption, trust and risk perceptions, and post-purchase satisfaction.

3) Analytical Tools

The following analytical tools were employed: (a) Frequency and Percentage Analysis for demographic profiling; (b) Likert Scale Analysis for attitudes, perceptions, and satisfaction ratings; (c) Chi-Square Tests for independence between demographic variables and behavioral patterns; (d) Factor Analysis to identify underlying dimensions of online shopping motivation; and (e) Correlation Analysis to examine relationships between key variables such as trust, convenience, and purchase frequency.

V. DEMOGRAPHIC PROFILE OF RESPONDENTS

Table 1: Demographic Profile of Respondents (N=150)

Characteristic	Category	Respondents (%)
Gender	Male	58%
	Female	42%
Age Group	18-25 years	34%
	26-35 years	38%
	36-45 years	18%
	46 years and above	10%
Occupation	Student	28%
	Employed (Private)	32%
	Government Employee	16%

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Characteristic	Category	Respondents (%)
	Self-employed / Business	14%
	Homemaker / Others	10%
Monthly Income	Below ₹20,000	26%
	₹20,001 - ₹40,000	36%
	₹40,001 - ₹70,000	24%
	Above ₹70,000	14%
Education Level	HSC / Diploma	18%
	Graduate	46%
	Post-Graduate	32%
	Doctoral / Professional	4%

VI. DATA ANALYSIS AND FINDINGS

1) *Online Shopping Frequency and Platform Preferences*

Table 2: Online Shopping Frequency

Shopping Frequency	No. of Respondents	Percentage (%)
Daily	8	5.3%
2-3 times a week	19	12.7%
Once a week	29	19.3%
Once a month	54	36.0%
Occasionally (festival/sale)	28	18.7%
Rarely / Never	12	8.0%
Total	150	100%

The data reveals that approximately 37% of respondents shop online at least once a week, while 36% purchase once a month, indicating a high penetration of regular online shopping behavior in the sample. Only 8% report rarely or never shopping online, suggesting that e-commerce adoption in ChhatrapatiSambhaji Nagar has reached a critical mass among the urban population. Amazon (54%), Flipkart (48%), Meesho (38%), and Myntra (29%) emerged as the most frequently used platforms, with significant overlap reflecting multi-platform behavior.

2) *Motivating Factors for Online Shopping*

Table 3: Key Motivating Factors (Likert Scale Mean Scores, 1 = Not Important, 5 = Very Important)

Motivating Factor	Mean Score	Rank
Convenience (24/7 availability, home delivery)	4.62	1
Price advantage and discounts / cashback offers	4.58	2

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Motivating Factor	Mean Score	Rank
Wider product variety and choice	4.31	3
Time saving compared to offline shopping	4.28	4
Festive / seasonal sale events (Big Billion Day, etc.)	4.11	5
Easy price comparison across platforms	3.94	6
Product reviews and ratings	3.87	7
Social media advertising and influencer recommendations	3.62	8
Fast / same-day delivery availability	3.54	9
Easy EMI / Buy Now Pay Later options	3.41	10

Convenience and price advantage dominate the motivational hierarchy of ChhatrapatiSambhaji Nagar online shoppers, consistent with the findings of national-level studies. Notably, the relatively high ranking of festive sale events (Rank 5) reflects the deeply ingrained cultural significance of festival-time purchasing in the Marathwada consumer psyche, where historically bulk buying occurred during Diwali, Dussehra, and Eid. E-commerce platforms have successfully mapped their promotional calendar to this cultural behavior, generating disproportionate transaction volumes during festive windows.

3) Barriers to Online Shopping Adoption

Table 4: Key Barriers to Online Shopping

Barrier	Mean Score	Rank
Inability to physically inspect product before purchase	4.41	1
Concerns about payment / financial data security	4.28	2
Difficulty with return and refund processes	4.14	3
Receiving counterfeit / substandard products	4.08	4
Delayed delivery beyond promised timelines	3.92	5
Preference for personal touch of offline retail experience	3.64	6
Language / digital literacy barriers	3.48	7
Limited internet connectivity / high data costs	2.91	8

The inability to physically inspect products emerged as the most significant barrier, reflecting the tangible-goods orientation of a consumer population accustomed to the sensory experience of traditional bazaar shopping. This finding has important implications for product categories such as clothing, footwear, fresh produce, and artisanal goods that are heavily dependent on tactile and visual assessment. Payment security concerns ranked second, highlighting persistent digital literacy gaps and media-amplified awareness of online fraud that continue to create friction in the conversion funnel for first-time and occasional shoppers.

4) Trust and Perceived Risk Analysis

Trust analysis revealed that 68% of respondents expressed high or very high trust in established platforms (Amazon, Flipkart), while only 31% reported similar trust levels in emerging or regional platforms. Trust was found to be significantly correlated with prior purchase experience ($r = 0.71$, $p < 0.01$), platform brand recognition ($r = 0.64$, $p < 0.01$), and peer referrals ($r = 0.58$, $p < 0.01$).

Importantly, negative experiences — particularly product quality disappointments and refund delays — exerted a disproportionate negative impact on trust, consistent with negativity bias documented in the consumer psychology literature.

Perceived financial risk emerged as a more significant deterrent than perceived performance risk for respondents in the below-₹40,000 monthly income bracket, underscoring the heightened cost-consciousness of lower and middle-income consumers. Cash on Delivery (CoD) remained the preferred payment method for 44% of respondents, significantly higher than the national average, signaling that trust in digital payment infrastructure requires further strengthening in this market.

5) Post-Purchase Behavior and Platform Loyalty

Table 5: Post-Purchase Satisfaction and Loyalty Indicators

Indicator	Favorable Response	% of Total
Overall satisfaction with last purchase	Satisfied / Very Satisfied	72%
Would recommend platform to friends / family	Likely / Very Likely	66%
Repeat purchase on same platform within 3 months	Yes	74%
Have used the platform's return/refund service	Yes	38%
Satisfied with return/refund experience (of those who used)	Satisfied / Very Satisfied	58%
Influenced by online reviews in purchase decision	Strongly / Moderately Influenced	81%

Post-purchase satisfaction levels are broadly positive, with 72% of respondents reporting satisfaction with their most recent purchase and 74% indicating repeat purchase intent. However, satisfaction with return and refund experiences (58%) lags significantly behind general purchase satisfaction, indicating that the last-mile service quality — particularly reverse logistics and refund processing — represents a critical area for improvement. The high influence of online reviews (81%) confirms that user-generated content is the dominant trust-building mechanism in this market, making review authenticity and platform curation critically important.

VII. KEY FINDINGS

1) Convenience and price advantage are the two most dominant motivators for online shopping in ChhatrapatiSambhaji Nagar, with mean importance scores of 4.62 and 4.58 respectively, consistent with national trends but amplified by the relatively limited product variety available in offline retail.
2) The 26-35 age cohort constitutes the most active online shopping demographic (38% of respondents), followed by the 18-25 cohort (34%), collectively representing 72% of online shoppers and indicating a strong generational concentration of e-commerce behavior among millennials and Gen-Z consumers.
3) Cash on Delivery remains disproportionately preferred (44%) relative to national averages, reflecting persistent distrust of digital payment infrastructure among lower-income and older consumer segments.
4) Physical product inspection inability (Mean 4.41) and payment security concerns (Mean 4.28) are the primary adoption barriers, with significant implications for product-category-specific e-commerce strategies.
5) Platform trust is strongly correlated with prior positive experience ($r = 0.71$) and peer referrals ($r = 0.58$), confirming that word-of-mouth and community-level trust signals dominate platform choice in this market.
6) Post-purchase satisfaction with return and refund experiences (58%) significantly lags overall purchase satisfaction (72%), pointing to reverse logistics quality as the most critical underperforming service dimension.
7) Social media advertising and influencer marketing are significantly more influential than traditional advertising channels, with 81% of respondents reporting strong or moderate influence of online reviews on purchase decisions.
8) Income level significantly moderates online shopping frequency and average order value, with consumers earning above ₹40,000 per month exhibiting significantly higher purchase frequency and willingness to pay full price without discount dependence.

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VIII. RECOMMENDATIONS

1) Strengthen Trust Infrastructure Through Local Testimonials and Community Anchoring

E-commerce platforms seeking to deepen penetration in ChhatrapatiSambhaji Nagar should invest in hyper-local trust signals, including verified regional buyer reviews in Marathi, local influencer partnerships, and community-based referral programs that leverage the city's strong social networks. The Marathwada consumer's trust is fundamentally community-anchored, and platforms that can embed themselves in local social proof ecosystems will gain disproportionate loyalty.

2) Expand and Simplify Return and Refund Mechanisms

Given that return and refund experience satisfaction (58%) significantly trails purchase satisfaction (72%), platforms must prioritize reverse logistics improvement in this market. Establishing local return drop-off points in partnership with kirana stores, post offices, or MIDC canteen facilities would reduce return friction and build confidence among hesitant buyers. Clear, transparent, and simplified return policies communicated in Marathi would further reduce adoption barriers.

3) Promote Digital Payment Adoption Through Graduated Incentives

The high prevalence of Cash on Delivery preference (44%) increases fulfillment costs and return rates for e-commerce players. A graduated incentive structure offering additional cashback or loyalty points for digital payment adoption — starting with UPI-based payments which are already familiar to most respondents — can progressively shift the payment mix without alienating CoD-dependent consumers. Financial literacy campaigns conducted in partnership with local colleges, community centers, and employer payroll systems can accelerate digital payment familiarity.

4) Leverage Festive Calendar and Local Cultural Events

The strong correlation between festive shopping behavior and online purchase spikes in ChhatrapatiSambhaji Nagar offers e-commerce platforms a high-return opportunity to invest in culturally resonant campaigns aligned with Ajanta-Ellora Tourism Festival, Marathwada Liberation Day celebrations, and local religious festivals such as Ganesh Chaturthi and Eid. Customized landing pages, local-language product curation, and region-specific promotional offers can significantly increase conversion rates during these high-attention windows.

5) Strategic Recommendations for Local Businesses

Traditional retailers in ChhatrapatiSambhaji Nagar should not view e-commerce as an existential threat but as a complementary channel that can extend their market reach beyond geographic and operational constraints. Onboarding onto marketplace platforms like Meesho, Flipkart Seller Hub, or local Marathi-language platforms, supported by basic digital product photography and Marathi-language product descriptions, can enable SME retailers to capture online demand without abandoning their physical presence or customer relationships.

IX. CONCLUSION

This study has investigated the nature and determinants of customer behavior in online shopping among consumers in ChhatrapatiSambhaji Nagar, generating empirically grounded insights into the motivations, barriers, trust dynamics, and post-purchase attitudes that shape e-commerce participation in this strategically important Tier-2 city. The findings confirm that while convenience and price advantage drive e-commerce adoption, trust deficits, return experience dissatisfaction, and payment security concerns continue to constrain the depth of online shopping engagement, particularly among lower-income and older consumer segments.

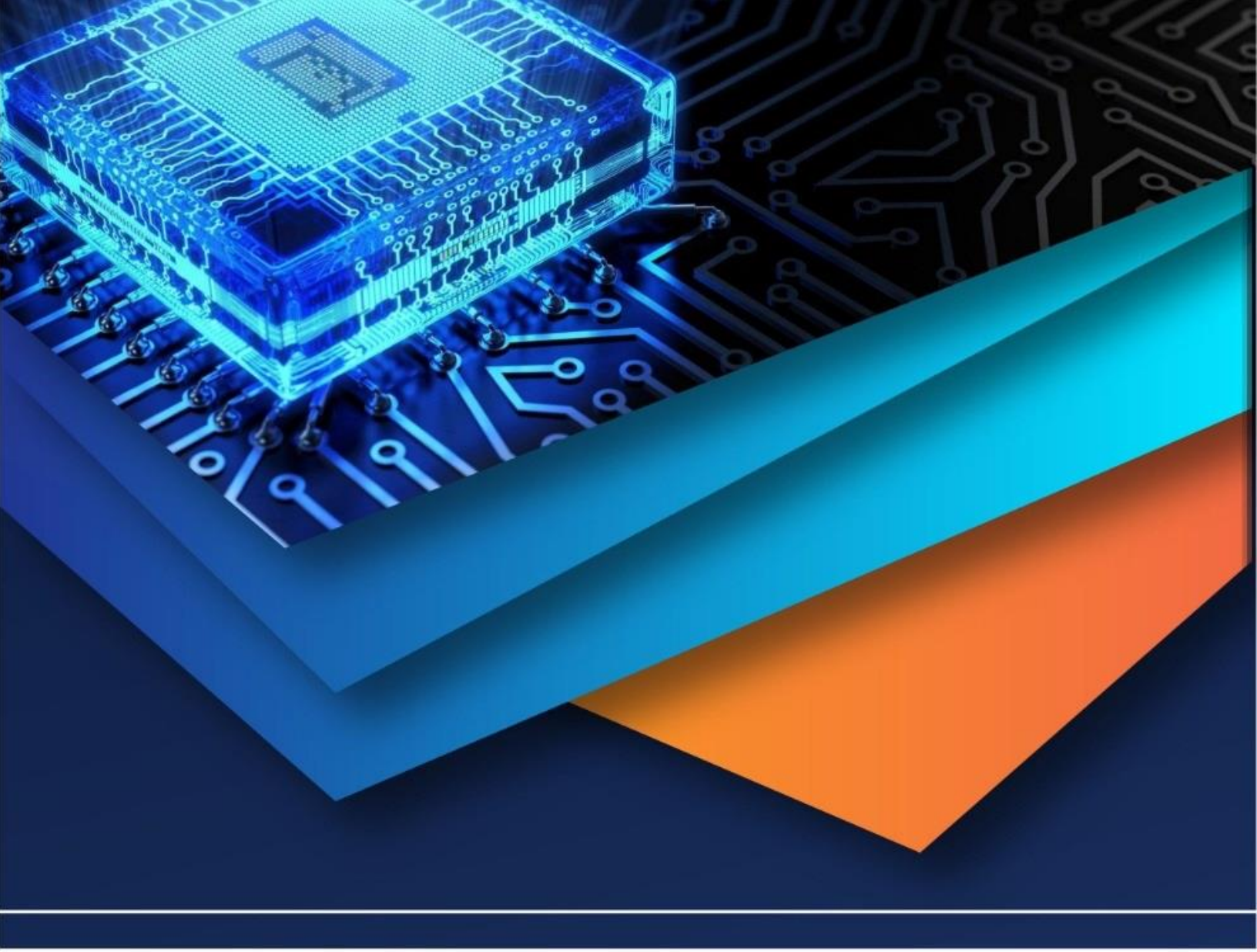
The study's analytical contribution lies in its granular focus on a market that is significantly underrepresented in the academic literature, offering a replicable research framework for similar Tier-2 cities across India's interior. Its practical contribution lies in providing e-commerce platforms, local businesses, and policy stakeholders with actionable intelligence to design more effective, culturally resonant, and consumer-centric strategies that accelerate digital commerce growth in the Marathwada region.

Future research should expand the sample size and geographic scope to include peri-urban and rural consumers in the Marathwada hinterland, incorporate longitudinal tracking of consumer behavior evolution over time, and explore the emerging role of quick-commerce, live commerce, and social commerce in reshaping purchase patterns in this dynamic and rapidly evolving market.

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