



Understanding the Consumer Decision Making Process in Online Shopping

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ABSTRACT

The rapid digital transformation and proliferation of e-commerce platforms have significantly influenced consumer behavior across urban and semi-urban regions of India. This study explores the consumer decision-making process in online shopping within the Jorhat district of Assam, a region witnessing increasing internet penetration and digital literacy. The research aims to understand the key factors that influence online purchase decisions, including price sensitivity, product variety, convenience, trust, and digital awareness. Utilizing a structured interview schedule and a sample of 120 respondents from various demographic backgrounds, the study applies both qualitative and quantitative methods to analyze consumer preferences and behaviors. Findings reveal that trust in online platforms, product reviews, and ease of payment play a critical role in shaping decisions. The paper provides insights for e-commerce businesses and policymakers to tailor strategies that enhance user experience and promote digital retail adoption in semi-urban regions.

Keywords: Consumer, decision making, online shopping and decision making process

Introduction

The evolution of the internet and mobile technology has dramatically changed the landscape of retail and consumer behavior in India. Over the past decade, online shopping has become an integral part of urban and increasingly, semi-urban consumer life. As digital infrastructure expands into the hinterlands, districts like Jorhat in Assam are witnessing a surge in e-commerce adoption. However, consumer decision-making in such regions presents a unique blend of traditional buying habits and modern digital influences. Understanding how consumers in Jorhat make online shopping decisions is crucial, given the district's diverse socio-economic composition, cultural backdrop, and developing technological ecosystem. Unlike metropolitan consumers, buyers in Jorhat often rely on a combination of personal trust, community feedback, and limited digital exposure when

engaging with online platforms. Factors such as internet accessibility, digital literacy, perceived risk, and promotional influence play pivotal roles in shaping their behavior. This study investigates the various stages of the consumer decision-making process in the context of online shopping—problem recognition, information search, and evaluation of alternatives, purchase decision, and post-purchase behavior. It seeks to identify the dominant drivers and deterrents affecting each stage and how demographic variables influence consumer behavior. By focusing on the Jorhat district, this research contributes to a localized understanding of e-commerce adoption, which can aid online retailers in crafting region-specific marketing and engagement strategies.

Objective

- To study the consumer decision making process in online shopping

Methodology

A qualitative study was undertaken with the aim to select the samples who are involved in online shopping in Jorhat district of Assam, located in the north eastern part of India. North east India is the easternmost region of India which comprises eight states and Assam is one among them. Jabong (a popular online shopping site) co-founder Praveen Sinha (2014) opined that "North East India is doing really well in terms of acceptance; market potential is also very big. While Myntra co-founder Ashutosh Lawania (2013) added that there is a steady increase in the number of online shoppers from four districts (Dibrugarh, Jorhat, Sivsagar and Tinsukia) of Assam and further, it was claimed that Myntra.com receives around 350-400 orders per day from these districts. A multistage stratified random sampling with proportionate allocation method was used to construct the sample. A total of 120 respondents were selected randomly for the study without any limitations of age, education and income. A structured schedule was prepared and interview method was applied to gather information.

FINDINGS AND DISCUSSION

1. Personal characteristics of the respondents

It is clear from the Table 1 that maximum respondent (74.17%) belonged to the age group in between 21-30 years. The findings also revealed that 14.16 per cent of the respondents belonged to the age group of 31-40 years and a very few respondents (0.83%) belonged to the age group between 61 and above. It is observed from the data presented in Table 1 that a majority of the respondents (53.33%) were female and 46.67% were male engaged with online shopping. Hernandez *et al.* (2011) reported that in today's world this gap started to decrease and it has found that 'an increasing number of women use the Internet'. The findings also revealed that 49.17 per cent of the respondents were found to have education up to graduation, 44.16 per cent of the respondents were highly educated i.e. masters and above, 5 per cent of the respondents were educated up to intermediate level and a very few respondents (1.67%) belonged to the category who have education level up to matriculation.

Table 1. Percentage distribution of respondents as per their personal characteristics

n = 120

Sl. No.	Personal characteristics	Frequency	Percentage
1	Age		
	Below 20 years	9	7.5
	21-30 years	89	74.17
	31-40 years	17	14.16
	41-50 years	2	1.67
	51-60 years	2	1.67
	61 and above	1	0.83
	Total	120	100
2	Gender		

	Male	56	46.67
	Female	64	53.33
	Total	120	100
3	Education		
	Up to matriculation	2	1.67
	Intermediate	6	5
	Bachelors	59	49.17
	Masters and above	53	44.16
	Total	120	100
4	Occupation		
	Student	75	62.5
	Service	8	6.67
	Business	13	10.83
	Professionals	20	16.67
	Housewife	4	3.33
	Total	120	100
5	Monthly Family Income		
	Less than 10,000	5	4.17
	10,001-20,000	8	6.66
	20,001-30,000	6	5
	30,001-40,000	10	8.33
	40,001-50,000	35	29.17
	50,001 and above	56	46.67
	Total	120	100

According to a news report published (2nd January 2016) on Press trust of India about India's e-commerce industry likely to touch \$38 billion mark in 2016 – ASSOCHAM revealed that 38 per cent of regular shoppers are in 18-25 age group, 52 per cent in 26-35, 8 per cent in 36-45 and 2 per cent in the age group of 45-60. Overall result shows that among all of them the respondents who has age limit between 21 to 30 years (74.17%) are more involved to shop online. On the other hand it was found that online shoppers are not necessarily more educated (Zhou *et al.*, 2007). Online shopping has been considered as an easy activity; therefore education level has no big effect on it. However educated people are more likely to accept innovations easily, education level may have an effect on decision process. Majority of the respondents (62.5%) were students, 16.66 per cent of the respondents were professionals and the lowest percentage of the respondents i.e. only 3.33 per cent were housewife. This may be due to the fact that they are preoccupied with their programming and development work spending most of their time in front of the computer, preferably the Internet. Another reason may be that they are more confident and aware of online facilities, advertisements, offers and other features.

2. Monthly income of the family

The monthly income of the family was categorized into six categories. The distributions of the respondents were done according to the monthly income of the respondent families. Table 2 indicates that the highest number of respondents (46.67%) belonged to the families earning Rs. 50,001 and above. 29.17% per cent of the respondents belonged to the families earning Rs. 40, 001- Rs. 50, 000. And a very few of the respondents i.e., 4.17 per cent belonged to the families having monthly family income less than Rs. 10,000. .

Table 2. Percentage distribution of respondents as per their economic characteristics

Sl. No.	Monthly Family Income	Frequency	Percentage
I	Less than 10,000	5	4.17
Ii	10,001-20,000	8	6.66
iii	20,001-30,000	6	5
Iv	30,001-40,000	10	8.33
V	40,001-50,000	35	29.17
vi	50,001 and above	56	46.67
Total		120	100

This shows that a large percentage of respondents from higher income groups involve in online shopping. Individuals with lower income tend to approach online shopping activity more cautiously and find this medium as a riskier place since their tolerance for financial losses are lower in comparison to consumers with higher income. However, once users have an experience their attitude is not affected by their income (Hernandez *et al.*, 2011).

3. Decision making process of online consumer

Online purchase decision making is to some extent an ad-hoc process that is shaped at run-time, and its flexibility makes it difficult to analyze. Although the details and order of activities are decided at run-time, the overall activities involved are more or less same. According to Constantinides (2004) and Wang (2012), in both environments: traditional and virtual, the buying decision process consists of 5 stages: problem identification, information search, alternatives evaluation, purchasing decision and post-purchase behaviour. The process consists of five steps similar to those associated with traditional shopping behaviour:

- (i) Go to the internet
- (ii) Search for need related information
- (iii) Search for information about products or services associated with the felt need
- (iv) Evaluate alternatives and choose the one that best fit their criteria for meeting the felt need
- (v) Finally a transaction is conducted and post-sales services provided.

3.1 Sources of idea for online buying

Table 3 revealed that a majority of the respondents (61.66%) get the idea of buying a specific product through online from friend or family member. Only 3.33 per cent of the respondents get the idea of buying a specific product through online after seeing offline advertisement. Bashir (2013) also mentioned that 80 out of 127 respondents are influenced and referred by family and friends followed by 41 respondents who saw an online advertisement in different websites and stores and are inclined to do online shopping.

Table 3. Percentage distribution of respondents as per source of idea for online buying

Sl. No.	Source	Frequency	Percentage
i	Friend/ family member	74	61.66
ii	Online advertisement	65	54.16
iii	Offline advertisement	4	3.33
iv	SMS	5	4.16

3.2 Respondents as per sources of information

It is necessary for all the consumers to get appropriate information about the product before purchasing online. From Table 4 it is found that the majority of the respondents (89.16) check online reviews of the customers for collecting information about the products before purchasing online.

Table 4. Percentage distribution of respondents as per sources of information

Sl. No.	Source	Frequency	Percentage
i	Internet	96	80.00
ii	Friend/family member	59	49.16
iii	Online advertisement	19	15.83
Iv	Going through the reviews of the customer	107	89.16

Only 15.83 per cent of the respondents informed that they had collected information about the products from online advertisement. Thus the present study revealed that internet, friends and family members, online advertisement, customer reviews are the sources of information about the products available in a store. Customer reviews seems to be an important source of information for choice making when browsing various sites in net, one might come across desired information about the product or one can directly search the product for information. Friends and family members still serve as a source of information as it was for traditional shopping method.

3.3 Points considered for comparing products

It is revealed from Table 5 that a majority of the respondents (66.66%) consider price for comparing products for online shopping. Because online buyers often get better deal, they can get the same product at a lower price when they buy from e-store (Rox, 2007). In the present study 57.5 per cent of the respondents consider quality while comparing products for online shopping and 54.16 per cent of the respondents consider brand for comparing products for online shopping. Prasad and Aryasri (2009) reported that when consumers want to buy product, they will look at the brand and the characteristics of product or service. Branded products confirm to certain quality standards and the brand name itself says the quality of a product. So, brand today has become an important point while choosing a product in the market. Delivery option and shipping charge were also considered by consumers while selecting products and services online (26.66% and 37.5% respectively).

Table 5. Distribution of respondents as per the points considered for comparing products

Sl. No.	Points for comparison	Frequency	Percentage
i	Price	80	66.66
ii	Brand	65	54.16
iii	Quality	69	57.5
iv	Delivery option	32	26.66
v	Shipping Charge	45	37.5

3.4 Web store features influencing purchase decision

It is revealed from Table 6 that majority of the respondents (89.16%) consider product reviews while deciding to purchase a product through online. Online reviews can play significant role in finalizing buying decision of consumers. This can be supported by the study of Channel Advisor (2011), who stated that, among online shoppers, 90% read the reviews before taking decision to purchase online whereas 83% informed that they were affected by these reviews. Findings of the present study also reported that 5.83 per cent of the respondents take advice from online store while deciding to purchase a product through online. This shows that product review is a significant feature of e-store which helps buyers to take the purchase decision. Product rating influences 40 per cent of the respondents while deciding to purchase a product online.

Table 6. Percentage distribution of respondents as per web store features that influences purchase decision

Sl. No.	Web store features	Frequency	Percentage
i	Product ratings	48	40
ii	Product reviews	107	89.16
iii	Advice from online store	7	5.83

3.5 Number of visit to different online stores

There are a number of stores dealing with similar kind of products and services. It is a common practice among the consumers to visit stores to compare products before they take final decision to buy. Visit to different online stores helps the customer to get detailed information about a product; its price can be easily compared. The present studies revealed that majority of the respondents (86.67%) have the practice of visiting different stores before purchase and the remaining 13.33 per cent of them did not visit other stores. Further investigation on store visit imparted that majority of the respondents (55.77%) check 1- 3 online stores before making the final purchase and 4 to 6 stores were visited by 36.54 per cent of them and only 7.69 per cent visited more than 7 stores. This is in conformity with Bashir (2013) who estimated that 61 per cent of the respondents visit 1-3 online stores before actual purchase is made.

Table 7. Percentage distribution of respondents as per visit to different online stores

	No. of online stores visit	Frequency	Percentage
i	1-3 online store	58	55.77
ii	4-6 online store	38	36.54
iii	More than 7 online store	8	7.69
	Total	104	100

3.6 Requirements considered for final decision

It is found from Table 8 that the respondents finally decide to buy a product when their requirements are fulfilled. A majority of the respondents (53.33%) consider suitability with the budget while taking the final decision to buy a particular product through online. While 35.83 per cent of the respondents informed that they decide to buy when they find a product best among the alternatives. Sen (2014), showed that the cost factor is one among the four important factors influencing the online purchase of products in Kolkata. It is apparent from the study that a majority of the respondents (64.17%) do not ask question to the seller before making purchase and only 35.83 per cent of the respondents ask questions to the seller through online before making purchase.

Table 8. Distribution of respondents as per requirements considered for final decision

Sl. No.	Requirements	Frequency	Percentage
i	Fits with my requirement	48	40
ii	Suitable with my budget	64	53.33
iii	Fulfills my demand	47	39.1
Iv	Found to be best among alternatives	43	35.83

3.7 Problem faced by the consumers in online shopping

The findings from table 9 highlights that 35.83 per cent of the respondent are facing problem at the time of online buying and 64.17 per cent of the respondents informed that they are not facing any problem at the time of online buying in the study area. It is understood from the table that a majority of the respondents (20%) informed that delay in delivery is a problem they face in online shopping. 16.66 per cent of the respondents informed that cheap quality or poor quality product they receive in online shopping. Only 1.66 per cent of the respondents think limited knowledge on internet as a problem in online shopping. Karthikeyan (2016) found that 45.45% of the respondents had faced delivery problems (delay in delivery and non delivery), 22.73% of the respondents had faced the problem of supplying defective products, 18.18% of the respondents said that the response of the customer care is very poor and 13.64% of the respondents had faced the problem of replacement of products or refund issue.

Table 9. Distribution of respondents as per the problem faced in online shopping

	Kinds of problem	Frequency*	Percentage
i	Limited knowledge on internet	2	1.66
ii	Delay in delivery	24	20
iii	Cheap quality of products	20	16.66
iv	Product damage	12	10
v	Non delivery	4	3.33

*Multiple responses

Conclusion

The study of the consumer decision-making process in online shopping within the Jorhat district of Assam reveals several important insights into evolving consumer behavior. Demographic variables, especially age, income, and educational background, were found to significantly impact preferences and purchasing behavior. Younger consumers with better access to technology tend to exhibit more frequent online shopping habits, while older consumers remain cautious, primarily due to concerns regarding fraud and lack of familiarity with digital platforms. The findings of this study not only contribute to a deeper understanding of consumer behavior in a semi-urban context like Jorhat but also provide valuable insights for e-commerce businesses aiming to penetrate

and grow in similar markets. Future research can explore longitudinal patterns in consumer behavior and assess the impact of emerging technologies like AI-powered recommendations and voice commerce in the context of rural and semi-urban Assam.

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