

Understanding Online Shopping Challenges and Demographic Profile: A Study of Consumer Experiences in Uttarakhand

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Abstract

Purpose: The purpose of this study is to examine the key challenges faced by online shoppers and analyzes how demographic factors such as age, gender, education and locality of respondents influence consumer experiences and dissatisfaction in e-commerce. Further study also focuses on identifying the analytical problem sectors affecting consumer trust and satisfaction in e-commerce and provides perception for improving consumer effectiveness.

Design/methodology/approach: The study is based on primary data collected from 288 respondents through a structured questionnaire. . A convenience sampling method, type of non probability sampling was used to access respondents who had the prior internet shopping experience. The survey data was gathered using the Internet-based survey instruments and analyzed using SPSS. Statistical techniques were employed to identify major problem areas and to evaluate variations across demographic variables such as age, gender, education and place of residence.

Findings: The results shows that hidden charges are the substantial issue come across by the consumers followed by followed by unclear refund terms, payment failures and inadequate search functionality. Higher levels of dissatisfaction were seen among urban respondents and consumers in the 26–40 age groups, showing more frequent engagement with e-commerce platforms. Educational attainment was positively associated with greater awareness of online shopping challenges, while gender differences were found to be statistically insignificant

Practical implications: The finding suggests that e commerce can improve consumer trust and satisfaction by ensuring price transparency, strengthening refund and grievance redressal mechanism and enhancing platform stability. The attention of policymakers and consumer protection agencies must be paid to the introduction of more straightforward regulations and the creation of consumer awareness. In general, the research provides useful regional knowledge and assists in enhancing the online shopping system in Uttarakhand.

Originality/value: This study provides region-specific empirical insights into online shopping challenges and demographic influences, contributing to the understanding of consumer experiences and offering practical guidance for improving the effectiveness and reliability of e-commerce systems.

Introduction

Global commerce has transformed the way in which individuals purchase and sell goods using electronics. It started small as a technical device but has now become one of the world economic giants (Pham et al., 2020). Internet users in the world today have increased to more than four billion individuals (Ariffin et al., 2018). This expansion has enabled retail sales to go to trillions of dollars. The Indian e-commerce market is one of the most rapidly expanding in the world at the moment. The Indian market has an average annual growth of 70 percent (Ray, 2011). India has experienced a great level of digital penetration that is projected to reach 830 million users soon (Kumar et al., 2018). The rapidly increasing use of smartphones promotes this revolution, whereas the price of broadband services decreases (Anand, 2023). Such government programs as "Digital India" have also contributed to the establishment of a safe business environment (Latoo& Ahmad, 2025). The Indian market is now controlled by large platforms such as Amazon, Flipkart, and Myntra (Ayodeji et al., 2020). It is no longer necessary that you live in a big city to conduct online shopping (Anand, 2023). The modern consumer is finding it a need to have convenience and variety.

Online shopping in India has not only been shifted to rural regions by its growth, but also to an urban area. This online tsunami is delivering millions of new consumers in Tier 2 and Tier 3 cities (Ipsos, 2025). The Indian online market is gaining more or less six million new users every month (Ganeshkumar, 2019). Foreign companies invest massively to cause this growth (Shrestha, 2018). As an illustration, such international corporations as Amazon and Alibaba have pumped billions of dollars into the Indian economy. These investments are useful to create the required infrastructure of digital trade (Shrestha, 2018). Online shopping has become available to all thanks, to the emergence of the 4G technology and cheap data plans. The global brands have become accessible, namely at their homes, even in distant locations. This transformation is a significant alteration of the conventional Indian retailing.

There are numerous obvious advantages to online shopping and that is why consumers prefer it. The greatest benefit is the convenience as individuals are able to shop 24 hours (Latoo & Ahmad, 2025). It is also economical in terms of time and energy since the consumers do not have to walk to the physical shops (Geetha & Pattammal, 2025). Individuals have the ability to view numerous varieties of products such as prices easily. There is no physical space constraint in online stores, and hence they have an unlimited option of goods (Latoo& Ahmad, 2025). Most of them also offer heavy discounts, which are not offered in the physical stores. Capabilities such as customer reviews and ratings assist the buyer in making the right choice. What is more is the fact that transactions are flexible since they have more than one payment method such as UPI and cash on delivery. All these advantages have enabled online shopping to be a choice of millions of Indians.

But e-commerce has also come with numerous challenges that are very serious. A significant portion of the consumers experience a darker side of the internet shopping that involves the misrepresentation of the products

(Lattoo & Ahmad, 2025). Cases of individuals being given low quality products or inaccurate descriptions are common (Whittaker et al., 2023). In other instances, Indian customers were given stones or coconuts in lieu of costly electronics. Issues related to logistics like delays and inability to deliver are also frequent (Anand, 2023). The establishment of infrastructure in India is unsatisfactory and as such, fixed delivery prices are not easily met (Reddy & Divekar, 2014). Problems in regards to vendor management and inefficient inventory management systems tend to make the process slow (Kaur & Joshi, 2012). These issues may cause great financial loss and psychological disappointment to consumers (Lobo & Gupta, 2024). The system still does not give many people confidence as they do not touch and feel products before purchasing (Ray, 2011).

One of the greatest challenges to online shoppers in the present day is security and privacy. The financial information of the users is something that many of them are not willing to disclose online (Shrestha, 2018). The fear of credit card fraud and identity theft has changed the confidence of customers (Reddy & Divekar, 2014). Unauthorized data collection and phishing attacks are also persistent (Whittaker et al., 2023). In the case of a personal data breach, it may result in huge loss of confidence in the particular store (Strzelecki & Rizun, 2022). There is a great deal of fear that personal information will be shared with other companies (Ariffin et al., 2018). Lack of security of payment gateways and the chance of being overcharged also scare away many prospective customers. Although technology such as the use of the SSL is used to eliminate fraud, the system cannot prevent fraud (Ray, 2011). Such security threats cause most Indian customers to keep using cash on delivery as an alternative to online payments (Reddy & Divekar, 2014).

Consumer issues related to online shopping need to be researched urgently to guard rights. India legal system had a hard time keeping pace with the rapid e-commerce growth (Lattoo and Ahmad, 2025). The digital transactions did not suit the traditional laws such as the Consumer Protection Act of 1986. The Consumer Protection Act of 2019 was also an inevitable step to the improved regulation. Nevertheless, not all consumers know their respective rights and how to make complaints. Dispute resolution is hampered by ineffective feedback mechanisms and complicated terms and conditions of the contract. Examination of such issues assists in establishing the loopholes in the current legal and regulatory systems (Sumanjeet, 2010). It is critical towards the establishment of a clearer and safer environment to everyone (Lattoo & Ahmad, 2025).

Socio-demographic perspective is also worth researching online shopping issues. The advantages and negative outcomes of e-commerce are manifested in different ways to different groups of people (Ariffin et al., 2018). Age is also an important aspect because younger consumers such as Gen Z are technological and might also be more spontaneous. The younger consumers usually turn to speed and convenience over discounts. An elderly consumer might experience more problems with a sophisticated interface or experience increased security concerns (Strzelecki and Rizun, 2022). The issue of gender is also involved in the perceptions of risks and benefits by individuals (Ishak & Zabil, 2012). Shoppers in India have traditionally been more of males, although the involvement of females is on the increase. Women might appreciate convenience more than men (Ipsos, 2025) might be interested in discounts. Such demographic variations affect the response of consumers to issues and demand redress (Ariffin et al., 2018).

The shopping online experience by various individuals is also influenced by their levels of income and education. Digital wallets are prone to frequent use by consumers whose income levels are higher. Nonetheless, the less wealthy consumers will tend to be encouraged more by discounts and might be more susceptible to price fraud. The level of education determines the awareness of the consumer about the rights and capability to uncover frauds (Ishak and Zabil, 2012). Informed customers can adopt certain measures that will ensure they are not invaded by privacy. Another vital variable is place of residence since urban users have superior logistics compared to rural users. Individuals in remote towns also tend to have a stronger problem with last-mile logistics and late deliveries (Anand, 2023). These socio-demographic factors are important in understanding what consumer protection strategy to create (Latoo& Ahmad, 2025).

Lastly it is pertinent that consumer awareness and response satisfaction are studied and this is pertinent to a healthy market. The awareness is the initial protection consumers have against malpractices in the business (Ishak and Zabil, 2012). It allows them to be able to utilize the mechanisms of redressal of grievances (Lobo & Gupta, 2024). When consumers are happy with the way their grievance is managed, they increase their confidence in e-commerce (Ganeshkumar, 2019). The digital economy is growing slowly in the long term due to this trust (Walugembe et al., 2015). The study will focus on analyzing the ways different socio-demographic profiles experience and resolve online shopping issues. The results will offer information on how to develop a more resilient and reliable e-commerce ecosystem in India (Latoo& Ahmad, 2025). The sustainable development of online trade in the future requires enhancement of customer confidence.

Research Methodology

The research is mainly based on primary data which was gathered with the aim of researching the issue of challenges in digital transactions among the consumers. The focus group of this study will be online customers who live in Uttarakhand, India. Two hundred and eighty eight respondents were sampled to take part in the research. A non-probability convenience method was used, as a matter of following similar studies in the region in an attempt to sample readily available respondents that had an active experience of online shopping. The main research tool that was created is a structured questionnaire. The tool was subdivided into two major parts: 1. Socio-Demographic Profile: This part garnered information on the age of the respondents, their gender, their level of education and their geographical location (place of residence). 2. Online Shopping Issues: This category was a measurement of the frequency of thirteen individual problems: delayed delivery, damaged goods, incorrect product, product quality issues, malfunctioning search feature, additional hidden costs, lack of clear refund policy, payment failure, product page design and actual product mismatch, irrelevant display of product, misleading price, product authenticity, and inappropriate time of delivery.

The measures of the issues were done on a five-point Likert scale with the answers anchored as follows: 1- Never, 2-Rarely, 3-Sometimes, 4-Often and 5-Always. The scale was selected because it will be possible to gauge consumer grievances with nuance in a quantitative manner.

The questionnaire was administered to consumers in various districts of Uttarakhand and hence data collection was done. The information of primary kind was collected with help of online survey tools which is also a common approach in modern research involving e-commerce in order to cover a large part of the digital

community. The respondents participated on a voluntary basis, and the selection criteria were such that the sample of respondents comprised of all users of e-commerce platforms.

The data obtained has been processed and analyzed with the help of SPSS (Statistical Package of the Social Sciences). Some of the statistical methods were used in the analysis. Assessed to find the average severity of every challenge encountered by the shoppers. were rated according to their average scores to establish the most significant issues in the Uttarakhand e-commerce market. This was done by cross-tabulation analysis of various age groups to determine the perception of the online shopping problems according to the age of the consumer.

Results and discussion

Demographic profile of the respondents shows that the online shopping is more common among males (57.6) in comparison with females (42.4). Most of the respondents are aged 26-40 years (54.9%), and next are aged 41-60 years (24.3%), implying that the middle-aged consumers are the main online shopping sites. Regarding education, there is a relatively well-educated sample of respondents, with the majority of them being graduates and postgraduates. Moreover, the percentage of metropolitan areas accounts a significant percentage (74.7), thus indicating that people in Metro territories are more inclined to online shopping compared to rural territories.

Table 1: Respondents Profile

Particulars	Category	Frequency	Percentage
Gender			
	Male	166	57.6
	Female	122	42.4
Age categories			
	Less Than 25 Year	53	18.4
	26-40 Year	158	54.9
	41-60 Year	70	24.3
	Above 60 Year	7	2.4
Educational Qualification			
	Up to High School-	30	10.4
	Up to Intermediate	37	12.8
	Graduate	100	34.7
	Post graduate	57	19.8
	Professional degree	57	19.8
	Ph.D	7	2.4
Geographical Location			
	Urban	215	74.7
	Rural	73	25.3

The consideration of general online shopping problems shows that additional hidden fees became the major problem among the interviewees, and second is the absence of clear refund policy and non-payment. The technical and usability-related problems, which included the inappropriate performance of the search options and discrepancy between the design of the product page and the real products, also got high priorities. Conversely, such problems as inaccurate delivery of the products, their authenticity, and the presence of the

damaged goods were viewed as rather mild. This implies that price and after sales transparency are an important issue in determining consumer dissatisfaction in internet shopping.

A comparison based on age reveals that all age brackets reported greater concerns on the issue of hidden charges, search related issues and refund policies. The age group 26-40 years was found to have even more dissatisfaction in relation to most of the issues because they often use online shopping sites. The respondents who were older (especially those who were over 60 years old) had fewer problems in general, which can be explained by the possible lack of usage or carefulness in making the purchase. Nevertheless, the issues of refunds and other other hidden costs continued to be significant even with older customers.

Table 2: Issue in online shopping

S. no	Online Shopping Problems	Mean	Rank
1	Delayed delivery	2.77	9
2	Damaged goods	2.66	11
3	Incorrect product	2.15	13
4	Product Quality Issues	2.78	8
5	Search Function Not Working Properly	3.24	2
6	Extra Hidden Charges	3.42	1
7	No clear refund policy	3.21	3
8	Payment Failure	3.2	4
9	Mismatch in Product Page Design and actual product	3.09	5
10	Unrelated product display	2.92	6
11	Misleading price	2.74	10
12	Product authenticity	2.63	12
13	Inappropriate time of delivery	2.82	7

Table 3: Issue in online shopping across the age

Age categories	Less Than 25 Year	26-40 Year	41-60 Year	Above 60 Year
Delayed delivery	2.64	3.06	2.26	2.14
Damaged goods	2.27	2.92	2.51	1.43
Incorrect product	2.17	2.23	1.97	2
Product Quality Issues	2.72	2.99	2.39	2.43
Search Function Not Working Properly	3.08	3.27	3.29	3.14
Extra Hidden Charges	3.1	3.37	3.79	3.29
No clear refund policy	2.81	3.29	3.3	3.57
Payment Failure	2.94	3.27	3.23	3.14
Mismatch in Product Page Design and actual product	3.06	3.07	3.19	3
Unrelated product display	2.77	2.99	2.89	2.86
Misleading price	2.49	2.87	2.66	2.71

Product authenticity	2.49	2.91	2.24	1.43
Inappropriate time of delivery	2.64	3.12	2.39	1.86

Along the gender lines, the comparison shows that both men and women had the same online shopping problems and that the differences in their perception were more of a margin. Male respondents expressed a little better concern with regard to search functionality, clarity of the refund policy, and failures to make payments whereas female respondents demonstrated a relatively high concern with misleading prices and unsuitable delivery schedules. In general, the results indicate that gender does not play a significant role in the nature of online shopping problems among the consumers.

The education-wise analysis shows that the higher the education, the more the awareness and reporting of the problems in online shopping becomes. Postgraduate, professional and doctoral respondents had a higher mean score on most of the issues especially hidden charges, product authenticity, and delivery-related problems. Conversely, less educated respondents reported fewer issues, which was potentially because they had fewer expectations or approached online shopping platforms less often. This implies that the better the consumer is educated the more critical and alert he or she would be during online shopping.

Location-wise analysis reveals that consumers in the urban location have a greater rate of online shopping challenges than their rural counterparts. The urban respondents expressed more concerns about variations on hidden charges, refusal to pay, refund policies and search. Even though the rural consumers were less concerned with the problems in general, the hidden charges were still a major concern in the two sites. This illustrates the necessity of increased openness and better quality of service in online shopping systems, particularly in the urban market where the level of usage is very high.

Table 4: Issue in online shopping across the gender

Gender	Male	Female
Delayed delivery	2.81	2.71
Damaged goods	2.7	2.62
Incorrect product	2.12	2.2
Product Quality Issues	2.85	2.69
Search Function Not Working Properly	3.32	3.13
Extra Hidden Charges	3.45	3.37
No clear refund policy	3.32	3.07
Payment Failure	3.24	3.14
Mismatch in Product Page Design and actual product	3.19	2.96
Unrelated product display	2.91	2.93
Misleading price	2.66	2.86
Product authenticity	2.6	2.68
Inappropriate time of delivery	2.79	2.86

Table 5: Issue in online shopping across the education level

Educational Qualification	Up to High School-	Up to Intermediate	Graduate	Post graduate	Professional degree	Ph. D
Delayed delivery	2.07	2.08	2.77	3.05	3.14	3.86
Damaged goods	2.34	1.86	2.55	3.18	2.87	3.86
Incorrect product	1.93	1.86	2.14	2.28	2.33	2.29
Product Quality Issues	2.45	2.19	2.78	3.07	2.93	3.71
Search Function Not Working Properly	2.86	2.95	3.2	3.56	3.33	3.43
Extra Hidden Charges	3.72	3.22	3.39	3.43	3.39	3.86
No clear refund policy	3.28	2.68	3.2	3.51	3.26	3.14
Payment Failure	3.03	2.81	3.25	3.33	3.25	3.57
Mismatch in Product Page Design and actual product	2.72	3.16	3.06	3.12	3.21	3.57
Unrelated product display	2.7	2.78	2.77	3.05	3.14	3.86
Misleading price	2.77	2.54	2.52	2.98	2.89	3.86
Product authenticity	2.38	1.65	2.51	3.11	2.98	4.0
Inappropriate time of delivery	2.73	1.78	2.68	3.25	3.23	4.0

Table 6: Issue in online shopping across the location

Geographical Location	Urban	Rural
Delayed delivery	2.87	2.46
Damaged goods	2.77	2.35
Incorrect product	2.17	2.11
Product Quality Issues	2.9	2.43
Search Function Not Working Properly	3.3	3.06
Extra Hidden Charges	3.43	3.39
No clear refund policy	3.33	2.85
Payment Failure	3.33	2.79
Mismatch in Product Page Design and actual product	3.12	3.03
Unrelated product display	3.01	2.65
Misleading price	2.78	2.63
Product authenticity	2.73	2.34
Inappropriate time of delivery	2.98	2.36

Conclusion and implications

This paper has examined the key issues experienced by online customers in Uttarakhand, India, and the aim is to learn the experience of consumers in online transactions. As e-commerce in India is steadily growing, it is critical to discover region-specific issues, particularly in such states as Uttarakhand where digital adoption is rising yet service-related gaps remain. The research meets this requirement by offering empirical data on consumer grievances in web shopping.

The study is grounded in the primary data, which was obtained in the form of 288 active online shoppers, who were surveyed with the help of a given questionnaire. The convenience sampling method was used as non-

probability to access the respondents who had the internet shopping experience. Socio-demographic factors and thirteen issues of online shopping most frequently reported among participants were included in the questionnaire and measured using a five-point Likert scale. The survey data was gathered using the Internet-based survey instruments and processed in SPSS. Mean scores and ranking methods were used to find out the most critical problems, cross-analysis according to the age groups was also used to investigate the difference in perceptions.

Its results have shown that additional hidden charges are the biggest problem encountered by the consumers and secondly, the unclear terms of refund, failure of payments and poor searching capabilities. There were more dissatisfaction levels among urban respondents and consumers in 26-40 age group and this is an indication of increased use of e-commerce platforms. Increased educational levels were related to greater awareness of online shopping issues, whereas gender differences were considered to be insignificant.

The research has significant implication to e-commerce sites and policy makers. Consumer trust and satisfaction can be greatly enhanced by enhancing price transparency, improving refund mechanism and making the platform easier to use. The attention of policymakers and consumer protection agencies must be paid to the introduction of more straightforward regulations and the creation of consumer awareness. In general, the research provides useful regional knowledge and assists in enhancing the online shopping system in Uttarakhand.

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