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EXPLORING CONSUMER BUYING BEHAVIOUR IN ONLINE RETAIL: A CROSS PLATFORM ANALYSIS OF AMAZON AND FLIPKART IN SAGAR CITY

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ABSTRACT
Consumer behaviour has shifted dramatically as a result of the advancement of digital technology, particularly in the retail sector. This study examines the impact and patterns of online purchase among customers in Sagar City, Madhya Pradesh, with a focus on two significant e-commerce sites: Amazon and Flipkart. This study attempts to better understand consumer preferences, the factors that drive platform selection, and the challenges that come with online shopping as digital alternatives pose a greater threat to physical retailing. Structured questionnaire was used to collect primary data from a sample of 302 local consumers using stratified random sampling. Secondary data was gathered from books, journals, websites, and government papers to help support and validate conclusions. According to the analysis, the COVID-19 outbreak has had a significant impact on consumer purchasing behavior, convenience, affordability, digital payment options, and return policies. Along with the major disadvantages, such as concerns about product quality, delayed deliveries, and trust issues, it emphasizes the benefits of online buying. The findings show that an increasing number of Sagar City demographic groups prefer to shop online, with platform preferences influenced by product variety, special offers, and return policies. The study provides marketers, policymakers, and e-commerce platforms with valuable information to improve online shopping experiences and clos e present customer satisfaction gaps.

KEYWORDS: *Online Shopping, Consumer Behaviour, Amazon, Flipkart, E-commerce*

1.0 INTRODUCTION

1.1.0 Consumer Buying Behaviour

The term "consumer buying behaviour" refers to the decisions and actions taken by consumers when purchasing goods and services. It covers all steps, from the initial identification of a need or want to information collection, alternative analysis, purchasing decision, and post-purchase behaviour.

1.2.0 Retail

Retail is the direct sale of products or services to end users for personal consumption. Retail can be done through physical stores or online, includes all of the activities necessary to supply items to customers in convenient locations or platforms.

Over the last 20 years, there has been a dramatic shift in the way people buy, with digital technology playing a critical role in the development of both the Indian and global retail sectors. Previously, corporations advertised their products through traditional offline media such as radio, television, newspapers, and printed catalogues. Although these tactics helped to promote the firm, they were inefficient in terms of client interaction, real-time communication, and targeting. As internet access and digital infrastructure improved, firms began to use digital platforms to conduct online purchasing, commonly known as e-retail or e-commerce.

Online shopping is the use of digital devices such as desktop computers, laptops, tablets, and smartphones to purchase goods and services over the internet. Customers can now browse, compare, and buy products at any time and from any location, thanks to the proliferation of websites such as Flipkart, Amazon, and others. E-commerce enhances the customer experience by providing personalized services, secure online payments, and faster delivery, in addition to convenience and variety.

Internet shopping in India began in the late 1990s, with websites such as India Plaza (formerly Fabmart) and Rediff Shopping. However, expansion was hampered by low consumer trust and inadequate internet penetration. The e-commerce business did not begin to take off until the mid-2000s. In 2007, Sachin and Binny Bansal founded Flipkart, which marked a watershed moment. Flipkart started as an online book retailer before expanding into fashion, electronics, and home appliances. Features such as rapid returns and cash-on-delivery (COD) boosted customer confidence and drove growth.

Flipkart's growth and potential were proven by its acquisition of Myntra in the fashion sector and subsequent majority purchase by Walmart for $16 billion in 2018. Flipkart catapulted to popularity as one of India's leading e-commerce companies thanks to its strong logistical network, customer-centric policies, and innovative marketing techniques.

Amazon, which Jeff Bezos founded in 1994, debuted in the

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Indian market in 2013. Amazon quickly created a strong presence by offering a wide range of products, excellent delivery services, and a commitment to customer satisfaction, leveraging its global experience. Amazon has made strategic investments in India to boost its food and last-mile delivery services, including acquiring a stake in the grocery chain More and cooperating with regional merchants.

Amazon and Flipkart have both drastically altered the way consumers make purchases. Prior to internet shopping, people had to go to physical stores. They now have the convenience of home delivery, digital payment methods, and 24-hour access to items. The COVID-19 epidemic accelerated this digital transformation, as people turned to e-commerce for convenient and secure shopping. Amazon's global revenue went from $88.99 billion in 2014 to $469.82 billion by 2021, whereas Flipkart's revenue increased from $0.35 billion in 2014 to $6.3 billion in 2022. These figures show the phenomenal development of online shopping, which continues as more people utilize the internet and appreciate the convenience of digital products.

2.0 REVIEW OF LITERATURE

- **(Alrawad, et. al, 2023)** in their paper entitled **"Assessing customers perception of online shopping risks: A structural equation modeling-based multigroup analysis"** empirically identified the most relevant sources of risks and uncertainties associated with online shopping by consumers and also the influence of sociodemographic characteristics on consumers on different levels of perceived risks. The researchers collected data through a survey questionnaire and a total of 558 respondents were selected from three countries i.e. Jordan, Kuwait and Saudi Arabia. The researchers analyzed the responses using structural equation modeling and multigroup analysis and found that only three perceived risks had a significant influence on purchase decisions online: financial risk, information risk, and privacy risk. In case of socio-demographic variables time, gender and age were found to be not affecting the relationship between perceived risks and customers' purchase decisions.
- **(Jiang, 2023)** in his study entitled **"The Impact of Digital Finance on Online Shopping"** has analyzed the impact of digital finance on online shopping by constructing a moderated mediation model with credit constraint as the mediated variable and payment convenience as the moderating variable. The results of the study showed that digital finance significantly promotes consumers' online shopping, credit constraint mediates the impact of digital finance on online consumption, and payment convenience positively mediates the effect of credit constraint.
- **(Chandola & Shendurnikar, 2023)** in their paper entitled **"COVID-19 and Shopping Trends: A Study of How Pandemic Affected Consumer Behaviour in Vadodara"** has employed an exploratory research design and conducted a survey of the consumers from age 20-45 with a view to understand the effect of pandemic on these young shopper and there general buying behaviour. The researchers recorded 140 responses of consumers residing in Vadodara and found that pandemic has not drastically affected the shopping priorities and purchasing frequency, but pandemic has affected the consumers' shopping habits to some degree specially during the lockdown period. The results of their study conclude that despite the challenges faced by the consumers, they have switched to online shopping mode and this behaviour learned during the lockdown period of COVID-19 is likely to continue post-pandemic.
- **(Roy & Datta, 2023)** in their paper entitled **"Consumer Buying Behaviour towards Online and Offline Shopping: Pre, During and Post Covid 19 Pandemic"** examined the online buying behaviour of customers pre, during and post covid 19 outbreaks. The study is based on secondary data as the researchers reviewed 90 published articles using multiple databases on different areas. Researchers found that consumers are ready to make purchase online and a large number of firms are investing in online infrastructure. According to the bulk of prior studies, consumers are apprehensive to use online platforms for making purchases. In pre covid situation, consumers were found to be less inclined towards grocery shopping online. Also, people's perceptions of risk while buying online improved during the Covid-19 epidemic, but these risk factors were shown to be unfavourable in normal circumstances. The major recommendation from the study was that the government to work more on establishing a favourable environment for extending internet access, encouraging merchants for providing choices to consumers in online shopping and raising public knowledge of the internet's availability and use.
- **(G & P, 2023)** in their study entitled **"A Study on Factors influencing online shopping behaviour among college students"** found that 32.1% of students are using internet for 3 to 4 hours and almost 38.2% of the students were using online shopping for 4 to 8 times every year. Their study showed that 34.8% of the students spend about Rs.10001-Rs.20000 on buying products online. The researchers carried out a descriptive type explanatory study and the study was conducted in Coimbatore, Triuppur, Erode and Salem location covering all the collages for their study. Data was collected through Questionnaire and Likert scale was used for measurement.
- **(D & Kinslin, 2022)** in their study entitled **"Customer Perception towards Online Shopping in Tamil Nadu"** found that the factors such as perceived risks, hedonic motivation, psychological factors mainly security and trust and design of website influence the behaviour of consumers shopping online. Consumer service and convenience were the major factors of consumers' motivation for shopping online. The population selected for the study was narrowed down to 9 districts of Tamil Nadu based on highest population basis. The sample size selected for this study is 1008. Pilot study and pretesting was done and with 40 revised questionnaires the researchers found the standard deviation and set the sample size to 1008.
- **(Venkatesh, et. al, 2022)** in their paper entitled **"Why Do People Shop Online? A Comprehensive Framework of Consumers' Online Shopping Intentions and**

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Behaviors" has employed a mixed methods approach and developed a comprehensive model of consumers online shopping behavior. Using a longitudinal survey, their model of consumer shopping intentions and behaviours were validated among 9992 consumers and found that main drivers of online shopping that are value consciousness, impulse buying behavior, risk, local shopping, browsing enjoyment, shopping enjoyment, etc.

- **(Pandey & Parmar, 2019)** in their study entitled **"Factors Affecting Consumer's Online Shopping Buying Behavior"** conducted a descriptive study and found that consumers' behavior of online shopping is affected by factors like demographic and social factors, availability of information and knowledge of using internet and computer, consumers' online shopping experience, social media, certain situational factors, product characteristics, sales promotional scheme, available payment option, delivery of goods, after sales services, etc. The limitation of this study was small sample size so they suggested that more statistical techniques can be used in further studies to improve the result.

3.0 OBJECTIVES OF THE STUDY

- To study the different factors of Online Retail that influences the buying behaviour of consumers and key factors influencing platform choice (Amazon vs. Flipkart).
- To assess the benefits and challenges faced by Consumers relating to Online Retail.
- Explore how demographic factors impact Online Retail behaviour in Sagar city.

4.0 RESEARCH METHODOLOGY

The study adopted a mixed-method approach, incorporating both qualitative and quantitative data, and was conducted using a descriptive research design.

5.0 DATA COLLECTION & INTERPRETATION

Data was collected from both primary and secondary sources. Primary data was obtained through a questionnaire from 302 respondents, using stratified sampling method.

5.1 Classification of Demographic Data

Age of Consumers

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
BELOW 18	09	2.90%
18-30	185	61.30%
Above 30	108	35.80%
TOTAL	302	100 %

Young adults make up the largest segment of online customers in the study, as indicated by the fact that the majority of respondents (61.3%) were aged 18 to 30. Only 2.9% of responders were under 18, while 35.8% were over 30. This implies that persons between the ages of 18 and 30 make the greatest internet purchases.

Gender of Consumers

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
MALE	189	62.60%
FEMALE	183	37.40%
PREFER NOT TO SAY	00	0
TOTAL	302	100%

With 37.4% identifying as female and 62.6% identifying as male, the answer group was overwhelmingly male. None of the participants choose to exclude their gender. This implies that there are more men in the study sample, whether in terms of participation or representation.

Classification of Consumers' Occupation

OCCUPATION	NO. OF RESPONDENTS	PERCENTAGE
STUDENTS	100	33.10%
SELF-EMPLOYED	99	32.80%
GOVT. SERVANT	64	21.20%
OTHER	39	12.90%
TOTAL	302	100.00%

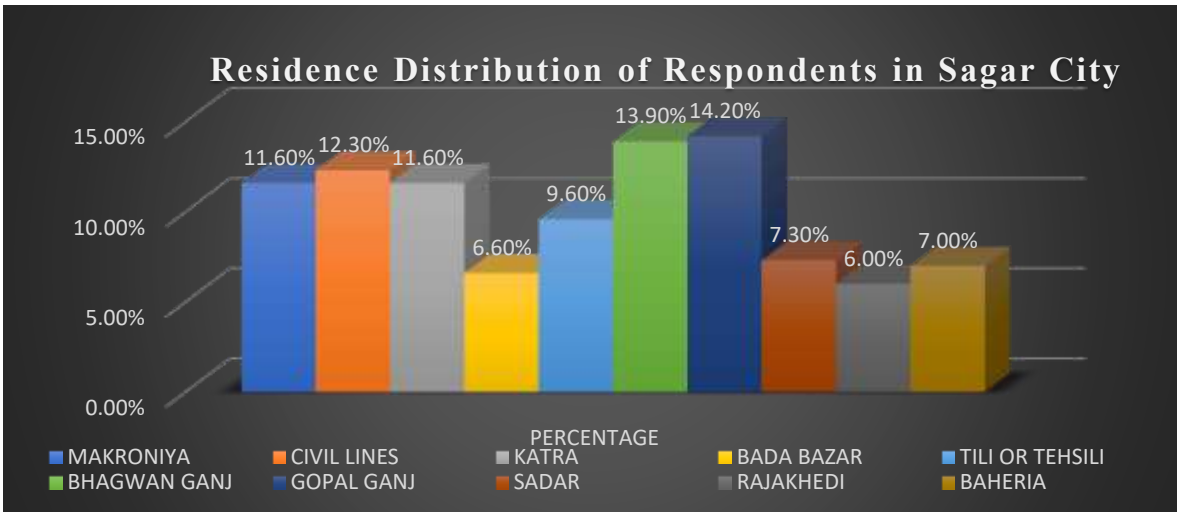
Students made up the largest percentage of responders (33.1%), followed by independent contractors (32.8%). The 'Other' category included 12.9% of the sample, which was made up of 21.2% government personnel. This implies that a diverse range of occupational backgrounds were represented in the poll, with students and independent contractors being the most prevalent.

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Consumers' Annual Income Level

INCOME LEVELS	NO. OF RESPONDENTS	PERCENTAGE
BELOW 1,00,000	93	30.80%
1,00,000-2,00,000	39	12.90%
2,00,000-4,00,000	76	25.20%
ABOVE 4,00,000	94	31.10%
TOTAL	302	100.00%

Respondents' incomes are distributed fairly, with the largest group (31.1%) making over ₹4,00,000 a year, closely followed by those making less than ₹1,00,000 (30.8%). Of those surveyed, 12.9% made between ₹1,00,000 and ₹2,00,000, while 25.2% made between ₹2,00,000 and ₹4,00,000. With a slight bias toward the higher income level, this shows participation from both low- and high-income groups.



According to the data, Gopal Ganj (14.20%), Bhagwan Ganj (13.90%), and Civil Lines (12.30%) had the highest proportion of respondents, indicating that these areas are likely more populous or active. Katra and Makroniya contributed moderately (11.60% each). The lowest response rates came from Baheria (7.00%), Bada Bazar (6.60%), and Rajakhedi (6.00%), indicating either smaller populations or lower levels of participation. Although the responses are rather evenly spread overall, a large portion of the total originates from a few key locations.

5.2 Consumers' Preference Relating to Online Shopping

Figure 5.2.1

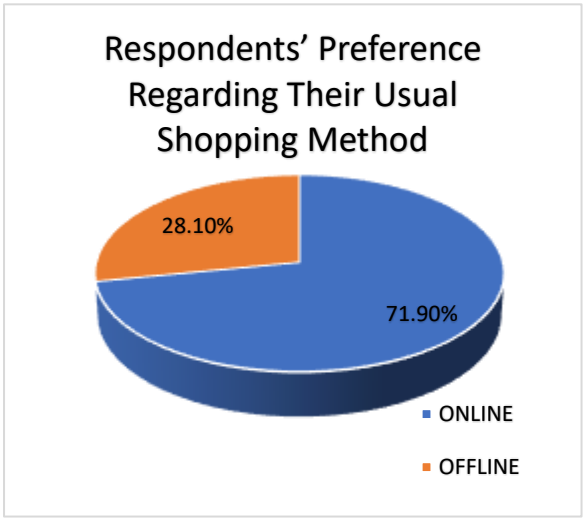


Figure 5.2.2



Figure 5.2.1: Only 28.10% of respondents reacted offline, whereas the vast majority (71.90%) interacted online. This demonstrates that digital platforms are more effective for reaching the intended audience since participants strongly prefer or find online methods more accessible.

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Figure 5.2.2: The majority of respondents favour Amazon (56.30%), followed by Flipkart (37.30%). Only 6.30% of people buy on other platforms. This suggests that among respondents, Amazon is the most popular online retailer, with Flipkart also having a large market share.

5.3 Influencing Factors Behind Consumer Decisions in Online Retail



Figure 5.3.1

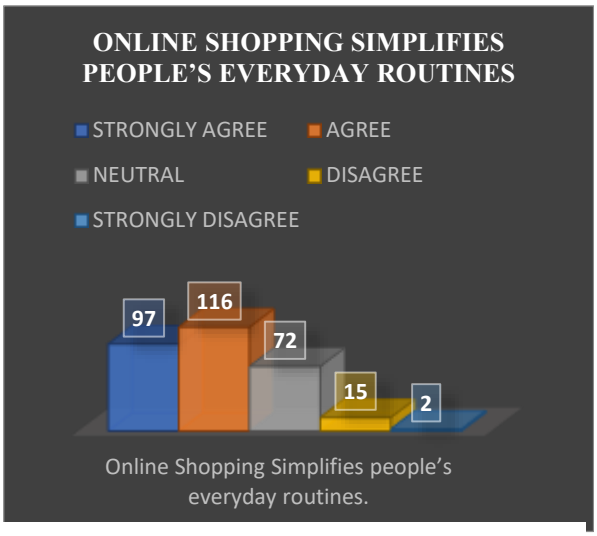
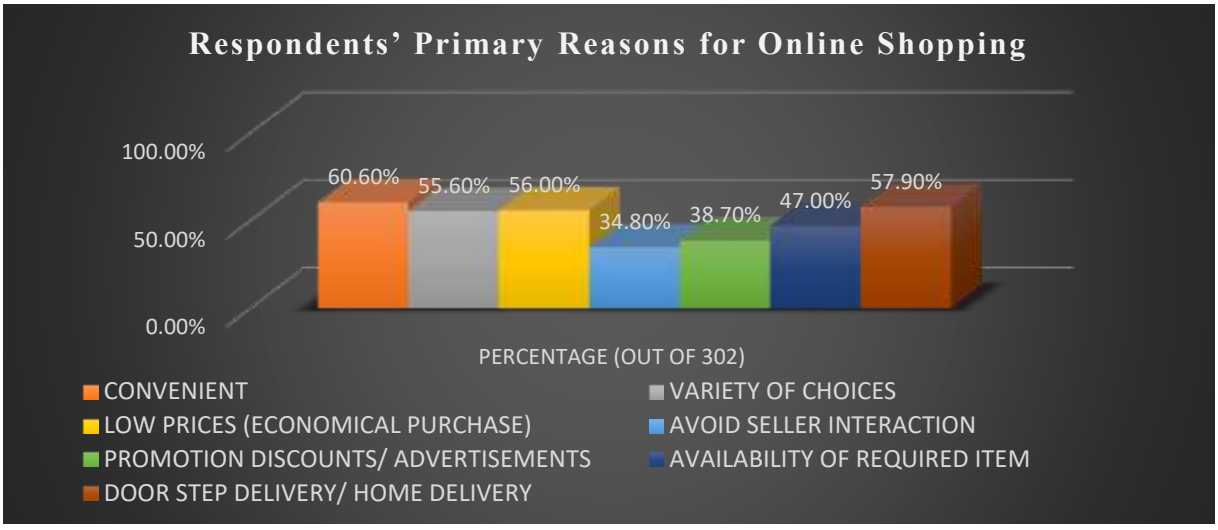


Figure 5.3.2

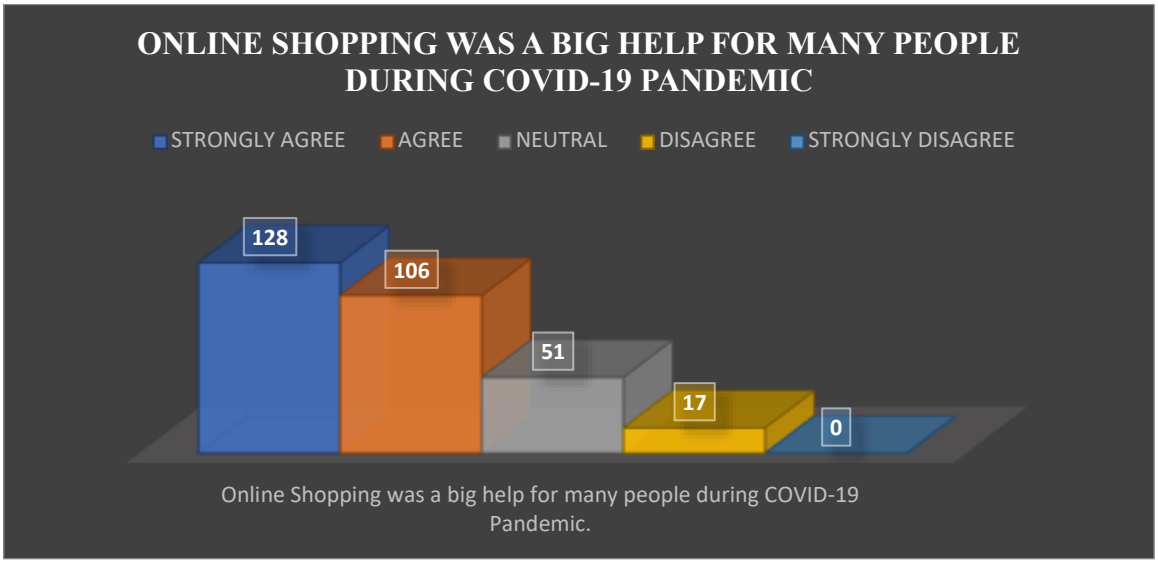
Figure 5.3.1: Only 35.40% of respondents use **prepaid online payments**, while the majority (64.60%) choose **cash on delivery**. This shows that the majority of buyers are still comfortable paying after receiving the item, possibly due to concerns about the convenience or security of online payments.

Figure 5.3.2: The vast majority of respondents, **strongly agree** (97) or **agree** (116), said they found online shopping useful and convenient in their daily life. Fewer people **disagree** (15) or **strongly disagree** (2), and a lower number are **neutral** (72), indicating that people usually value the convenience of online purchase.



According to the data, the most important reasons affecting people's preference for online shopping are convenience (60.6%) and home delivery (57.9%), followed by inexpensive costs (56%) and a diverse selection of options (55.6%). Fewer respondents identified avoiding vendor interaction (34.8%) and promotions/advertising (36.7%) as major criteria.

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The majority of respondents (128 strongly agreeing and 106 agreeing) believe that shopping online was advantageous during the COVID-19 pandemic. Only 17 disagreed, and 51 were neutral. During the outbreak, there was widespread agreement on the benefits of online shopping, as indicated by the fact that no one strongly disagreed.



When it comes to protecting their financial and personal information while shopping online, the majority of respondents agree (121) or strongly agree (61). Nonetheless, a considerable proportion either neutral (91), disagree (20), or strongly disagree (9), indicating that, while people's trust in internet security is generally positive, some scepticism persists.

5.4 Expectations of Consumers Against Challenges faced Related to Online Retail



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According to respondents, the most important aspects of online shopping are reliable reviews and ratings (61.90%), authentic product quality (60.60%), and efficient delivery and return processes (61.60%). Other key difficulties are payment method (45.70%) and product costs (33.80%). Promotional offers (32.10%) and product variety (27.80%) are given less weight, demonstrating that most consumers prioritize trust and service quality over discounts or selection.

6.0 RESULTS AND FINDINGS

- Young adults are the dominant demographic for online buying:

The majority of online consumers are between the ages of 18 and 30, showing that Sagar City's young people are the most technologically proficient.

- Amazon is the top choice for customers:

Amazon was the most popular platform (56.3%), followed by Flipkart (37.3%), indicating strong brand loyalty and competitive market leadership.

- Men make more online purchases:

Male respondents accounted for 62.6% of the sample, demonstrating a gender discrepancy in digital purchase participation that could be explained by differences in access, behaviour, or awareness.

- Various professional experiences:

Customers come from a variety of professions, although the most engaged are students (33.1%) and self-employed (32.8%).

- Online shopping appeals to people from all income groups:

E-commerce appeals to people of all income levels, with both low- and high-income levels shopping online (less than ₹1,00,000 and more than ₹4,00,000, respectively).

- Cash on Delivery remains the favoured way:

Despite the surge in digital payments, 64.6% of customers continue to prefer cash on delivery. This demonstrates recurring trust and security difficulties with internet purchases.

- The primary source of incentive is convenience:

Customers place a high value on savings and convenience, which is supported by factors such as ease of use, doorstep delivery, lower pricing, and a diverse product offering.

- The pandemic accelerated online adoption:

During the COVID-19 outbreak, a large majority of respondents believed that online shopping was an important solution that accelerated the growth of digital retail.

- Security and trust are ongoing issues:

There is a need for more trust-building since, while many customers feel secure, a considerable proportion are neutral or sceptical about the security of online payments.

- Challenges in Quality and Service remain stagnant:

Poor product quality, delayed deliveries, and inaccurate evaluations are among the most common complaints, highlighting the importance of dependability and transparency in achieving customer happiness.

7.0 CONCLUSION

According to the study, Amazon and Flipkart are the most popular online merchants in Sagar City, and the market for online purchases is steadily expanding, particularly among young people. The most dependable payment method is cash on delivery, but other important aspects include cost, convenience, and product diversity. Even though internet purchase has grown vital, particularly since the COVID-19 pandemic, issues such as substandard products, delayed deliveries, and reliance on reviews persist. The findings suggest that e-commerce platforms should improve customer service, digital trust, and service reliability in order to better satisfy the changing expectations of online shoppers.

However, issues such as mistrust of product quality, delayed delivery, and negative reviews continue to have an impact on user satisfaction. The COVID-19 epidemic boosted the rise of online buying, emphasizing its importance during chaotic times. To achieve long-term success, e-commerce platforms must prioritize improving the customer experience by increasing product authenticity, ensuring quick delivery, and encouraging trust in online transactions. These insights are useful for marketers, policymakers, and platform developers who want to strengthen and expand the online retail ecosystem.

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