ISSN (Online): 2455-3662
EPRA International Journal of Multidisciplinary Research (IJMR) - Peer Reviewed Journal
Volume: 11| Issue: 11| November 2025|| Journal DOI: 10.36713/epra2013 || SJIF Impact Factor 2025: 8.691 || ISI Value: 1.188

AN EMPIRICAL INVESTIGATION: ONLINE SHOPPING HABITS OF WORKING PROFESSIONAL IN NORTH KARNATAKA

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ABSTRACT

The rapid growth of modern technology and online shopping platforms has transformed consumer purchasing behavior. This study examines the online shopping habits of working professionals in North Karnataka, aiming to identify key factors influencing their buying decisions. Using a descriptive research design, data were collected from 150 respondents through structured questionnaires. The study explores variables such as price, product variety, convenience, trust, and payment preferences, along with the impact of demographic factors like age and income. Findings highlight that ease of use, trust in online retailers, and affordability significantly influence purchasing behavior. The study provides valuable insights for businesses and policymakers to enhance e-commerce strategies and address regional challenges in North Karnataka's online shopping landscape.

KEY WORDS : *Online Shopping , North Karnataka , Professional , Payment , Purchase, product , relationship.*

INTRODUCTION

Online shopping, also known as e-commerce, has transformed the way consumers purchase goods and services by offering convenience, accessibility, and a wide range of products. With the rise of digital technology and internet penetration, people now prefer to shop online rather than visit physical stores, saving time and effort. This shift has redefined consumer behavior across the world and opened new opportunities for businesses.

In North Karnataka, the adoption of online shopping has increased rapidly, especially among working professionals who manage demanding work schedules alongside personal commitments. This group represents a significant consumer segment whose online shopping habits are shaped by factors such as convenience, product variety, pricing, and trust in online retailers. Understanding these factors is essential for businesses to design better marketing strategies and enhance customer satisfaction.

This study aims to analyze the online shopping behavior of working professionals in North Karnataka by exploring their preferences, motivations, and challenges. It also seeks to examine how demographic factors such as age, income, and occupation influence their online purchasing decisions. The findings are expected to provide valuable insights for businesses, marketers, and policymakers to improve e-commerce services and promote sustainable digital retail growth in the region.

LITERATURE REVIEW

1. **Dr. Kiran G. et al. (2019)** conducted a study on Generation Y's online fashion shopping in Bengaluru, examining how trust and perceived risk shape purchase intentions. Using data from 350 respondents analyzed through SPSS, the study found that factors such as trust, peer influence, perceived risk, and attitude significantly affect millennials' online buying behavior.
2. **Kusuma M. and Dr. V. Murugaiah (2020)** analyzed motivational factors influencing women's online apparel purchases. Based on survey data and ANOVA analysis, the study revealed that demographic factors like age, education, and marital status positively affect online shopping habits. It emphasized that reliability, fair pricing, and timely delivery are crucial for consumer satisfaction.
3. **Supernova Chakraborty and Vishal Soodan (2019)** explored utilitarian and hedonic motivations behind online shopping in Punjab. Surveying 837 respondents, they found that utilitarian motives strongly influence purchase intentions, while hedonic motives have a moderate impact. Browsing behavior was identified as a key moderator between pleasure-seeking motives and shopping intentions.
4. **Mohammad Hossein Moshref Javadi et al. (2012)** examined factors influencing online purchasing behavior in Iran, highlighting the effects of perceived risk, service quality, and return policies. Regression analysis of 120 respondents indicated that financial, convenience, and product risks negatively affect attitudes and trust, urging e-retailers to build consumer confidence through secure and transparent practices.
5. **Hana Uzun and Mersid Poturak (2014)** studied multiple determinants of online consumer behavior using 200 Iranian respondents. Their regression analysis showed that financial and non-delivery risks significantly reduce positive attitudes toward online shopping. The study suggested enhancing website security and delivery reliability to strengthen customer trust.
6. **T. Jukariya and R. Singhvi (2018)** investigated factors influencing students' online purchasing in Udaipur. Surveying 100 postgraduate students, the

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research found that privacy, security, ease of transactions, and peer recommendations greatly affect purchase behavior. The study emphasized that discounts and company reputation also play vital roles in shaping buying intentions.

7. **Dr. J.J. Savithri (2017)** examined social media habits among students and working professionals in Coimbatore. Using data from 300 respondents and statistical tests, the study found distinct differences in engagement patterns between the two groups. It concluded that marketers should tailor social media strategies based on demographic preferences and behavioral insights.
8. **Davidaviciene et al. (2021)** explored factors affecting online buying behavior in Lithuania using regression analysis on 356 consumers. Findings revealed that e-shop design, security, product quality, and customer feedback significantly influence purchase decisions. The study highlighted the need for user-friendly, secure, and visually appealing online shopping platforms.

RESEARCH GAP

The online shopping landscape has witnessed significant growth globally, and North Karnataka is no exception. With the proliferation of e-commerce platforms, understanding the online shopping habits of working professionals in North Karnataka becomes crucial for businesses and policymakers alike. Despite the increasing popularity of online shopping, there is need for a comprehensive study focusing specifically on the unique characteristics and challenges faced by working professionals in this region.

OBJECTIVES OF THE STUDY

i. To analyze the factors influencing online shopping decisions
ii. To examine the frequency of online shopping among working professionals in North Karnataka
iii. To examine the payment preferences of working professionals for online purchase
iv. To know the relationship between factors influencing for online shopping and the type of product purchased online
v. To study the impact of demographic factors on frequency of online shopping
vi. Influence of product category on payment mode.

RESEARCH METHODOLOGY

Research Design: Descriptive Research.

• **Source of data**

❖ Primary Data: It has been collected with structured questionnaires by surveying in North Karnataka.

❖ Secondary Data: Data will be collected through research papers, magazines and reports.

• **Sampling Method**: Random Sampling
• **Sample Frame**: North Karnataka
• **Sampling Unit**: Working professionals
• **Sample Size**: 150

SCOPE OF THE STUDY

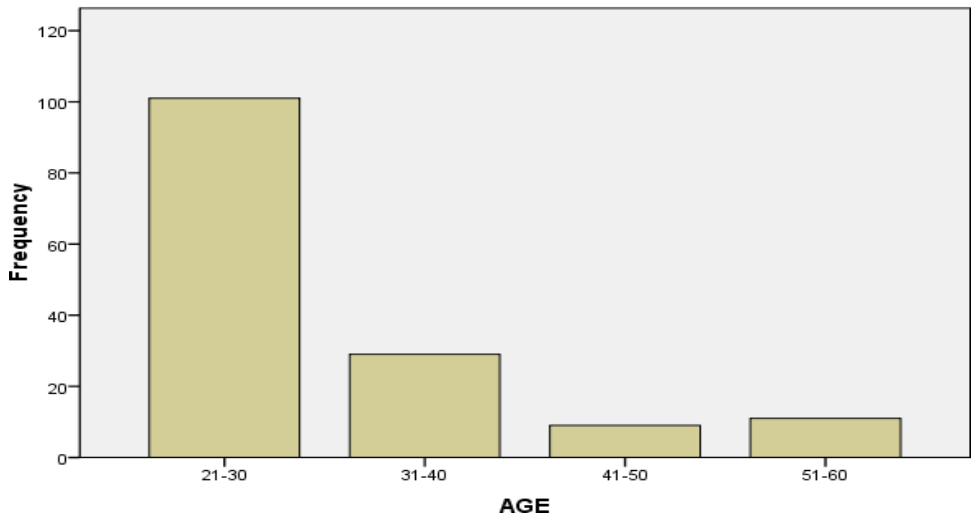
The research encompasses a comprehensive examination of the internet shopping behaviors of North Karnataka's working professionals. It attempts to investigate the elements like price, product variety, ease of use, trust in online retailers, and technical accessibility that affect their judgments when they shop online. In addition, the study will explore how often working professionals in the realm of online shopping, considering variables including occupation kinds, age demographics, and income levels.

LIMITATIONS OF THE STUDY

- The study's exclusive emphasis on North Karnataka restricts the applicability of its conclusions to other states or regions.
- The availability of technology and internet connectivity may not be equal among working professionals in North Karnataka, which could have an impact on their online buying behaviors and research participation.

RESULT ANALYSIS AND INTERPRETATION

Age

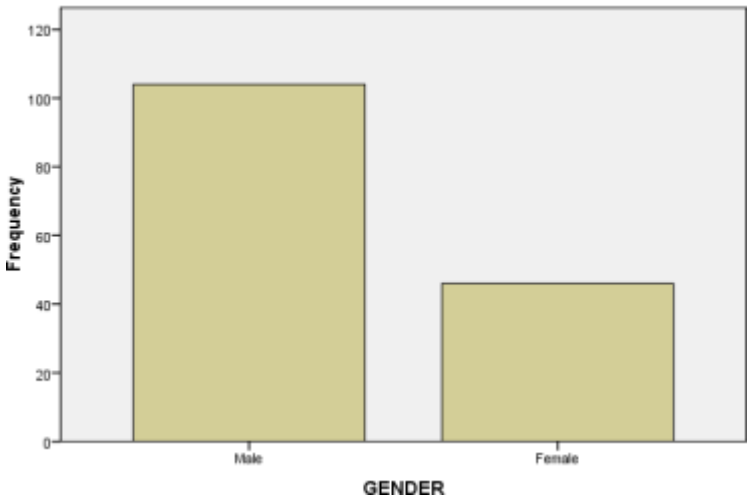


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Analysis: The majority 67% population consists of young people, with ages spanning from 21 to 30. Ages 31–40 make up 19% of the population, 41–50 make up 6%, and 51– 60 make up 7%.

Interpretation: The population is predominantly young, with most individuals being between 21 and 30 years old. Smaller proportions of the population fall into the 31–40, 41–50, and 51–60 age groups.

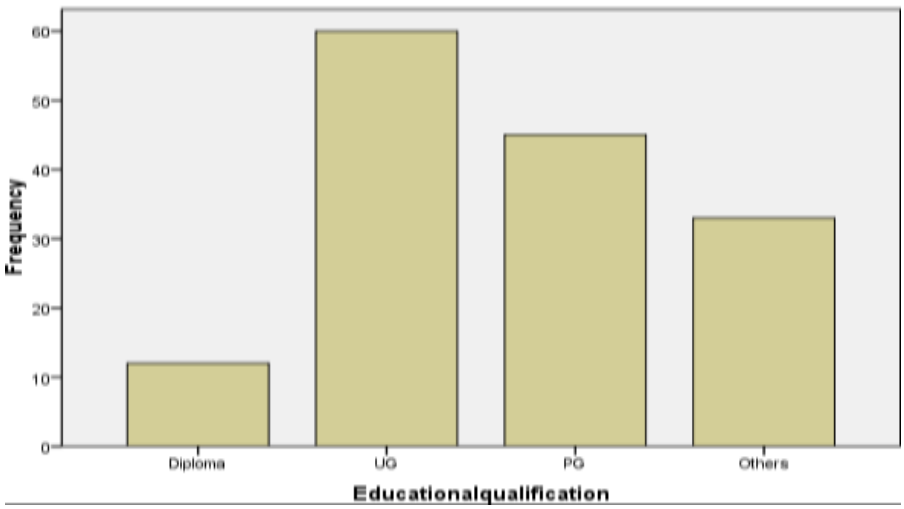
Gender



Analysis: Among a total of 150 individuals, the data shows a gender distribution of 69% male and 31% female.

Interpretation: The majority of the group consists of males, with females making up a smaller portion. The group is significantly male-dominated.

Education Qualification



Analysis: The table presents data on the educational attainment of 150 individuals, highlighting a well-educated sample with 40% completing undergraduate and 30% completing postgraduate degrees. A smaller percentage, 8%, hold diplomas, while 22% fall into the "Others" category.

Interpretation: The data illustrates a predominantly higher-educated group, with a notable number having completed both undergraduate and postgraduate degrees. Additionally, there is a notable presence of individuals with diplomas and others with varied educational backgrounds.

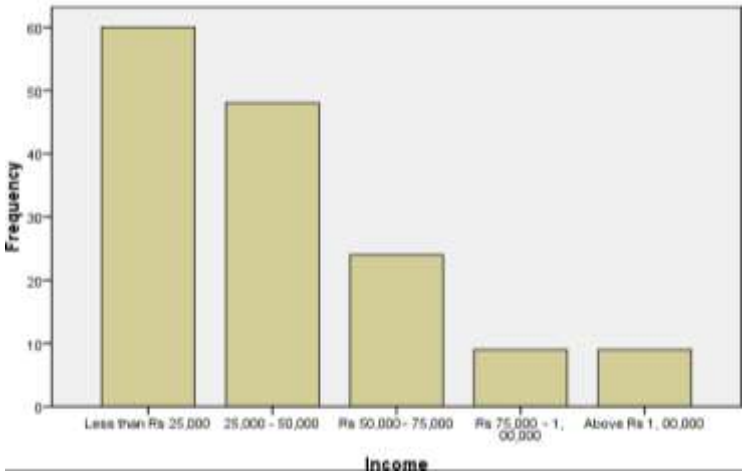
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Occupation



Analysis: The table shows the job status of 150 people, showing that 23% work for the government and 77% are employed in the private sector. Interpretation: The information indicates that majority of people are working in the private sector, whereas a smaller segment works for the government. This reflects a predominant a preference for employmentin the private sector within the sample.

Income



Analysis: The data presents the income distribution of a sample of 150 individuals. A significant portion, 40%, earns less than Rs 25,000, The next largest group, at 32%, falls within the Rs 25,000 to 50,000 range, with only 16% earning between Rs 50,000 and 75,000, and 6% in both the Rs 75,000 to 100,000 and above Rs 100,000 categories.
Interpretation: The income distribution indicates a majority of individuals earn relatively low incomes, with a smaller proportion achieving higher earnings.

DATA ANALYSIS AND INTERPRETATION

H1: Age significantly impacts the online shopping behaviors of working professionals
H0: Age does-not significantly influence the online shopping habits of working professionals

Table 1 H_1Anova

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	77.454	3	25.818	3.177	.027
Within Groups	991.348	122	8.126		
Total	1068.802	125			

The significance value is 0.027 which is below a p-value of 0.05 representing a considerable connection between age and the online shopping behaviors of working professionals therefore Dismiss the null hypothesis and embrace the alternative

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hypothesis.

H2: There is significant impact of gender on the online shopping behaviors of working professionals.

H0: There is no meaningful influence between gender & Online Shopping Habits of WorkingProfessional

Table 2 H_2IndependentSamplesTest

	Levene's-Test for Equality of Variances		t-test for Equality of Means						
								95%ConfidenceInterval Of the Difference	
	F	Sig.	t	df	Sig.(2-tailed)	MeanDifference	Std.ErrorDifference	Lower	Upper
Equal-variancesassumed	4.875	.029	.957	124	.340	.52606	.54961	-.56177	1.61388
Equalvariancesnot assumed			1.054	109.732	.294	.52606	.49910	-.46307	1.51518

Since the significance value is 0.294, which surpasses the p-value of 0.05, it reveals that There is no significant correlation between gender and online shopping behaviors among working professionals. Since the significance value exceeds the threshold, we cannot accept the alternative hypothesis.

H3: There is a significant influence between educational qualification and Online Shopping Habits of Working Professional

H0: There is no substantial impact of educational qualifications & Online Shopping Habits of Working Professional

Table 3 H_3Anova

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	43.656	3	14.552	1.732	.164
Within Groups	1025.146	122	8.403		
Total	1068.802	125			

The significance value is 0.236 which is more than p-value 0.05 representing there appears to be no significant link between occupation and the online shopping habits of working professionals. This means that variations in occupation do not appear to influence how these professionals engage in online shopping.

H4: There is a considerable impact between Occupation and Online Shopping Habits of WorkingProfessional

H0: There is no substantial influence between Occupation and Online Shopping Habits of WorkingProfessional

Table 4 H_4IndependentSamplesTest

Independent Samples-Test

	Levene's-Test for Equality of Variances		t-test for Equality of Means						
								95%ConfidenceInterval ofDifference	
	F	Sig.	t	df	Sig.(2-tailed)	MeanDifference	Std.ErrorDifference	Lower	Upper
Equal variances-assumed	2.121	.148	1.462	124	.146	.91199	.62376	-.32261	2.14659
Equal variances-not assumed			1.205	34.944	.236	.91199	.75653	-.62394	2.44792

H5: There is a significant influence between Income and Online Shopping Habits of WorkingProfessional

H0: There is no marked connection between Income and Online Shopping Habits of WorkingProfessional

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Table 5 H_5Anova

ANOVA

	Sum ofSquares	df	Meanquare	F	Sig.
Between-Groups	39.705	4	9.926	1.167	.329
Within Groups	1029.096	121	8.505		
Total	1068.802	125			

The significance value is 0.329 which is more than p-value 0.05 representing there is no significant relationship between occupation and the online shopping habits of working professionals. Therefore, we reject the alternative hypothesis suggests that occupation has a significant impact hence we accept null hypothesis instead. This indicates that occupation alone may not be significant predictor of online shopping behaviors among working professionals.

H6: There is a significant influence between Payment preferences and Online Shopping Habits of Working Professional
H0: There is no significant influence between Payment preferences and Online Shopping Habits of Working Professional

Table 6 H_6 Model Summary

Model Summary				
Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of Estimate**
	.135[a]	.018	.010	2.91441

Table 7 H_6Anova

ANOVA					
Model	**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
Regression	19.262	1	19.262	2.268	.135[a]
Residual	1044.738	123	8.494		
Total	1064.000	124			

The R-value is 0.135, indicating a less positive correlation between Payment preferences and Online Shopping Habits of Working Professional. The R^2 value is 0.018, suggesting that 1.8% of the variance in Payment preferences and Online Shopping Habits of Working Professional. The significance value is 0.135, which is more than the p-value of 0.05, indicating. There is no significant statistical correlation between payment preferences and Online Shopping Habits of Working Professional

H7: There is a significant influence between Delivery and Returns and Online Shopping Habits of Working Professional
H0: There is no significant influence between Delivery and Returns and Online Shopping Habits of Working Professional

Table 8 H_7 Model Summary

Model Summary

Model	R	R Square	Adjusted R-Square	Std. Error of Estimate
	.166[a]	.028	.020	2.89513

Table 9 H_7Anova

ANOVA[b]

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	29.460	1	29.460	3.515	.063[a]
Residual	1039.341	124	8.382		
Total	1068.802	125			

The R-value is 0.166, indicating a less positive correlation between Delivery and Returns and Online Shopping Habits of Working Professional. The R^2 value is 0.028, suggesting that 2.8% of the variance in Delivery and Returns and Online Shopping Habits of Working Professional. The significance value is 0.063, which is more than the p-value of 0.05, indicating There is no meaningful statistical relationship between delivery and returns and the online shopping habits of working professionals.

H8: There is a significant influence between Past purchase Behavior & Online Shopping Habits of Working Professional
H0: There is no significant influence between Past purchase Behaviour & Online Shopping Habits of Working Professional

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Table 10 H_7 Model Summary

Model Summary				
Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**
	.188[a]	.035	.027	2.88379

Table 11 H_7Anova

ANOVA[b]					
Model	**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
Regression	37.589	1	37.589	4.520	.035[a]
Residual	1031.213	124	8.316		
Total	1068.802	125			

The R-value is 0.188, indicating a less positive correlation between prior purchasing behavior and the online shopping habits of working professionals. The R^2 value is 0.035, suggesting that 3.5% of the variance in Past purchase Behaviour and Online Shopping Habits of Working Professional. The significance value is 0.035, which is less than the p-value of 0.05, indicating there is a statistically significant-relationship between Past purchase Behaviour and Online Shopping Habits of Working Professional

FINDINGS

- The demographic analysis reveals that a significant portion of population 67%, consists of youth aged21 to 30. Individuals aged 31 to 40 make up 19% of the population, while those aged 41 to 50 and 51 to 60 account for 6% and 7%, respectively. This indicates a predominantly young population.
- Regarding gender distribution, out of 150 people, 69% are male and 31% are female. This shows a significant gender imbalance with a higher proportion of males.
- The educational attainment data highlights that 40% of the sample have completed undergraduate degrees and 30% have completed postgraduate degrees, indicating a well-educated group. Additionally, 8% hold diplomas, while 22% fall into the "Others" category, suggesting a variety of educational backgrounds.
- Employment status data shows that 23% of the 150 individuals work for the government, while the remaining 77% are employed in the private sector. This suggests a higher prevalence of private sector employment among the sample.
- The income distribution highlights that the majority of people in the sample earn lower to moderate incomes, with a substantial portion falling into the lower income brackets. A 53 smaller percentage of individuals earn higher incomes, indicating a more concentrated distribution towards the lower end of the income spectrum.
- The survey data reveals that monthly online shopping is the most prevalent frequency, with 30% of respondents engaging in this activity. This indicates that majority of individuals prefer to shop online every month
- The data indicates that online shopping is most frequently used for clothing and fashion accessories. Specifically, 52% of respondents always purchase these items online, with another 35% often doing so. This highlights a significant trend in consumer behavior towards buying clothing and fashion accessories through online platforms.
- The data collected from survey reveals that Amazon is the top options for online shopping selected by respondents, with 63% ranking it as their top choice. This highlights Amazon's dominance in the online shopping space.
- The survey reveals that the wide variety of products is the most influential factor in online shopping decisions, with 61% of respondents finding it extremely influential. This indicates that having a broad selection of products is a key driver in online shopping behavior.
- The survey data indicates revealing that cash on delivery is the top choice for payment method among respondents, with 63% selecting it as their top choice. This highlights its strong acceptance compared to other payment options.
- The survey shows that reading product reviews before making a purchase is deemed "Extremely important" by 47% of respondents, and "Very important" by 27%. This highlights that a significant majority prioritize product reviews in their purchasing decisions.
- The survey reveals that 57% of respondents are significantly worried about the safety of their private details during online transactions. This underscores a strong emphasis on data protection among consumers when shopping online.
- The survey indicates that 46% of those who responded are "satisfied" with delivery times for online purchases, suggesting that the majority of clients experience a beneficial encounter with the speed of their orders.
- The half of respondents expressed satisfaction with their online shopping experience indicating a generally favorable view of the service.
- The survey reveals that 47% portion of those surveyed are likely to recommend Shopping online for friends or coworkers, indicating strong positive sentiment towards it.
- Among the demographic factors considered (age, gender, educational qualification, and occupation), only age has a significant influence regarding the online purchasing behaviors of employed individuals. The alternative factors gender, educational qualification, and occupation do not show a significant influence. This shows that, overall, demographic factors as a group have a limited impact on online shopping habits, with age being the only demographic characteristic that notably affects these habits.
- The analysis indicates that there is no significant statistical correlation between payment preferences and the online

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shopping habits of working professionals. This shows that payment preferences do not play a crucial role in influencing how working professionals engage in online shopping.

- The analysis indicates that the connection between delivery and returns and the online shopping habits of working professionals is significant. is not statistically significant, as the p- value exceeds 0.05. This that factors related to delivery and returns do not have a significant the online shopping behavior of working professionals.
- The analysis shows that effect on the p-value regarding the association between payment Preference sand online shopping habits is 0.135, which is greater than significance. This shows that there is no the 0.05 threshold for A noteworthy statistical relationship between payment preferences and online shopping habits among working professionals.
- The p-value of 0.035 is below the 0.05 threshold, indicating significant relationship 12 that there is a statistically between past purchase behavior and online shopping habits among working professionals.

SUGGESTION

- Strengthen security measures for personal Info during online transactions to address the 57% of respondents concerned about data protection. Consider Implementing advanced encryption and regular security audits.
- The analysis shows that Amazon and Flipkart are the most favored platforms, while Myntra and BigBasket have mixed reviews, with significant dissatisfaction. To address this, Myntra and BigBasket should focus on improving user satisfaction and addressing concerns raised by their users to enhance their appeal.
- The statistically significant-relationship between past purchase behavior and online shopping habits, businesses should leverage this insight to tailor their marketing strategies. They analyze customers' previous purchase patterns to create personalized recommendations and targeted promotions, increasing the likelihood of repeat purchases. Additionally, offering loyalty programs or incentives for returning customers may further encourage frequent online shopping. By understanding and responding to the past behaviors of working professionals, businesses enhance customer retention, boost engagement, and drive sales growth.

CONCLUSION

The study on online shopping among North Karnataka's working professionals highlights a strong preference for e-commerce driven by convenience, product variety, and competitive pricing. The predominantly young and diverse demographic shows a trend towards monthly and periodic shopping, favoring platforms like Amazon and Flipkart. Key decision factors include competitive pricing, product reviews, and free shipping. Payment methods vary, with a notable preference for cash on delivery and mobile apps. Addressing data security concerns and enhancing product reviews, delivery efficiency, and customer service crucial for improving satisfaction and loyalty in this region.

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