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E-COMMERCE AND CONSUMER BEHAVIOR IN THE DIGITAL AGE - VISION 2047: PATTERNS, DRIVERS AND STRATEGIC IMPLICATIONS FOR A DIGITAL INDIA

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ABSTRACT

The rapid diffusion of the internet, smart phones and digital payment systems has transformed how consumers search for information, evaluate alternatives and make purchase decisions. In India, the expansion of e-commerce is a critical component of the national Vision 2047, which aims at a digitally empowered, inclusive and sustainable economy. This paper examines the evolving patterns of consumer behavior in the digital age and analyses the key factors influencing online purchase intention and loyalty in the context of Vision 2047. Based on technology acceptance, consumer behavior and digital marketing literature, the study proposes a model linking website/app quality, perceived usefulness, convenience, price value, trust, perceived risk, social influence, digital payments and electronic word-of-mouth (e-WOM) to online purchase intention and loyalty. Primary data can be collected through a structured questionnaire from online shoppers aged 18-45 years, and analysed using factor analysis and regression/structural equation modelling (SEM). Illustrative findings suggest that convenience, trust, website/app quality and digital payment ease significantly drive purchase intention, while satisfaction and trust emerge as strong predictors of loyalty. The paper concludes with implications for policymakers and e-commerce firms on how to design inclusive, secure and customer-centric digital ecosystems aligned with Digital India and Vision 2047.

KEYWORDS: E-Commerce, Consumer Behavior, Online Purchase Intention, Digital Payments, Vision 2047, India

1. INTRODUCTION

The rapid advancement of digital technologies has fundamentally transformed the global retail ecosystem, with e-commerce emerging as one of the most influential drivers of economic growth and consumer engagement in the twenty-first century. E-commerce refers to the buying and selling of goods and services through electronic networks, primarily the Internet, using digital platforms, mobile applications, and online marketplaces. The integration of cloud computing, artificial intelligence (AI), big data analytics, digital payment systems, social media, and mobile commerce has significantly reshaped consumer purchasing behavior by making shopping

faster, more personalized, and highly convenient. Unlike traditional retailing, digital commerce enables consumers to access a vast range of products and services irrespective of geographical boundaries, while businesses benefit from lower operational costs, broader market reach, and data-driven customer relationship management. Consequently, consumer decision-making has evolved from being product-centric to experience-centric, where convenience, trust, personalization, and digital engagement play decisive roles in shaping purchase intentions and post-purchase satisfaction (Laudon & Traver, 2024; Chaffey, 2022).

India has emerged as one of the fastest-

growing digital economies globally, supported by an expanding internet infrastructure, widespread smartphone adoption, affordable mobile data, and an innovative Digital Public Infrastructure (DPI). Government initiatives such as Digital India, Startup India, Unified Payments Interface (UPI), Aadhaar-enabled authentication, Open Network for Digital Commerce (ONDC), and the Government e-Marketplace (GeM) have accelerated digital inclusion and transformed consumer participation in online commerce. These initiatives have created a secure and interoperable ecosystem that enables consumers, retailers, and service providers to engage in seamless digital transactions across urban and rural regions. As a result, digital commerce has become an integral component of India's economic transformation strategy under the broader vision of Viksit Bharat @2047, which seeks to establish India as a developed, technology-driven, and globally competitive economy by the centenary of independence.

The remarkable growth of India's digital payment ecosystem illustrates the rapid pace of this transformation. According to the Press Information Bureau (2026), UPI processed more than 24,161 crore transactions during FY 2025–26, with a total transaction value exceeding ₹314 lakh crore, representing nearly 85% of India's digital payment volume. More than 703 banks now participate in the UPI ecosystem, while India accounts for approximately 49% of the world's real-time digital payment transactions. These achievements demonstrate increasing consumer confidence in digital financial systems and highlight how secure, low-cost payment mechanisms have become essential enablers of e-commerce adoption across diverse demographic segments.

Simultaneously, India's e-commerce landscape has expanded beyond metropolitan cities into Tier-II, Tier-III, and rural markets. Improvements in logistics infrastructure, rapid internet penetration, multilingual digital interfaces, social commerce, and quick-commerce services have encouraged millions of first-time online shoppers. Industry projections indicate that India's e-retail market is expected to exceed US\$250 billion by 2030, driven by nearly 150 million additional online consumers, increased digital

spending per customer, and widespread adoption of Digital Public Infrastructure. This expansion reflects a structural shift in consumer purchasing behavior, where convenience, personalized recommendations, rapid delivery, digital payments, and omnichannel shopping experiences increasingly influence purchasing decisions.

Consumer behavior in the digital age differs substantially from traditional purchasing behavior because it is shaped by continuous technological interaction and real-time information availability. Modern consumers evaluate products through online reviews, influencer recommendations, social media engagement, price-comparison platforms, artificial intelligence-based recommendations, and customer ratings before making purchase decisions. The availability of personalized advertisements, predictive analytics, and recommendation algorithms has increased consumer expectations regarding convenience, customization, and service quality. Simultaneously, concerns regarding cybersecurity, privacy protection, misinformation, counterfeit products, and digital trust have become significant determinants influencing online purchase intentions and customer loyalty. Therefore, understanding the psychological, technological, economic, and social drivers of consumer behavior has become increasingly important for businesses seeking sustainable competitive advantage in digital markets.

2. REVIEW OF LITERATURE

The literature on e-commerce and digital consumer behaviour has expanded considerably with the growth of smartphones, online marketplaces, digital payments, social media and artificial intelligence. Earlier studies primarily examined whether consumers were willing to adopt online shopping, whereas recent research focuses on trust, platform experience, personalization, electronic word-of-mouth, social influence, privacy, convenience and post-purchase satisfaction. Singh and Basu (2023), in a comprehensive review of online consumer shopping behaviour, observed that digital purchasing decisions are shaped by a combination of technological, psychological, social and situational variables. Their review also indicated that the field is moving from basic adoption studies toward the examination of omnichannel behaviour, mobile commerce,

social commerce and digitally mediated customer experiences.

The Technology Acceptance Model developed by Davis (1989) remains one of the most widely used theoretical frameworks for explaining digital consumer behaviour. According to this model, perceived usefulness and perceived ease of use influence a consumer's attitude toward a technology and ultimately determine adoption intention. In e-commerce, perceived usefulness refers to the extent to which online shopping improves convenience, saves time or provides access to a wider range of products. Perceived ease of use relates to the simplicity of navigating applications, searching for products, making payments and tracking deliveries. These constructs continue to be relevant in the Indian context, particularly for first-time users, elderly consumers and customers from rural or semi-urban areas.

The Unified Theory of Acceptance and Use of Technology further expanded the understanding of digital adoption by including performance expectancy, effort expectancy, social influence and facilitating conditions. Venkatesh et al. (2003) argued that technology-use behaviour depends not only on the perceived benefits of a system but also on whether users possess the necessary resources, knowledge and social support. In the context of Indian e-commerce, these conditions include access to affordable smartphones, reliable internet connectivity, digital-payment facilities, language-compatible interfaces and confidence in online transactions.

Studies applying the Theory of Planned Behaviour have similarly established that attitudes, subjective norms and perceived behavioural control influence online purchase intention. Sriram et al. (2019) examined online purchase intentions within the Indian digital environment and found that consumer attitudes, social expectations and perceived control over online transactions played important roles in shaping purchasing decisions. The study suggested that digital marketing, socioeconomic factors and convenience collectively determine the willingness of Indian consumers to use online shopping platforms.

Convenience has consistently emerged as one of the

strongest drivers of e-commerce adoption. Online platforms allow consumers to purchase products without travelling to physical stores, compare alternatives, access twenty-four-hour services and receive products at their preferred location. Davis et al. (2021) studied 556 consumers from Hyderabad, Chennai and Bengaluru and found that convenience, advertising, social influence, variety-seeking behaviour, trust and product-related factors had significant positive relationships with online shopping behaviour. The study further established that positive user behaviour enhanced customer satisfaction.

Product variety is another significant factor shaping digital consumer behaviour. Online marketplaces provide consumers with access to a broader assortment of brands, categories, prices and product specifications than many conventional retail stores. The ability to search, filter and compare products reduces information-search costs and increases consumers' sense of control. Variety-seeking consumers are particularly attracted to digital platforms because they can explore new products, compare domestic and international brands and switch easily between sellers.

Price sensitivity strongly influences online shopping decisions in India. Discounts, promotional codes, flash sales, free delivery, cashback, loyalty points and price-comparison tools encourage consumers to shift from traditional retail to digital platforms. However, price-based promotions may also create deal-oriented behaviour in which customers frequently change platforms to obtain the lowest available price. This reduces long-term brand loyalty and requires e-commerce companies to compete through service quality, personalization, delivery performance and consumer trust rather than depending exclusively on discounts.

Trust is regarded as one of the most important determinants of online purchase intention because e-commerce transactions involve uncertainty regarding the seller, product quality, payment security and delivery performance. Davis et al. (2021) found that trust had both direct and indirect effects on customer satisfaction and also moderated the relationships between social influence, variety-

seeking behaviour and online shopping behaviour. These findings indicate that even when an online platform offers convenience and product variety, consumers may avoid purchasing when they doubt the reliability of the seller or the security of the platform.

Perceived risk is closely associated with online trust. Consumers may experience financial risk, privacy risk, product-performance risk, delivery risk and psychological risk during online transactions. Bulsara and Vaghela (2022), while studying Indian millennials' purchase intentions for consumer electronics, identified trust, electronic service quality, perceived risk and subjective norms as central factors affecting online purchase decisions. Since electronic goods are often relatively expensive and technically complex, consumers require detailed information, authentic reviews, reliable warranties and secure payment systems before completing purchases.

Electronic service quality has become increasingly important in explaining satisfaction and repeat-purchase behaviour. Service quality in digital commerce includes website speed, application usability, product-information accuracy, payment reliability, order fulfilment, customer support, return procedures and grievance resolution. Consumers are more likely to continue using platforms that provide transparent pricing, accurate delivery estimates, prompt refunds and consistent after-sales support. In contrast, delayed delivery, complicated return policies or ineffective customer service can negatively influence trust and generate adverse online reviews.

Electronic word-of-mouth has fundamentally changed the way consumers gather information and evaluate products. Ratings, online reviews, influencer content, unboxing videos and customer photographs reduce information asymmetry by allowing potential buyers to learn from previous users. Positive reviews can strengthen purchase intention, while negative reviews may create doubt even when prices and product features are attractive. The credibility, consistency and number of reviews are therefore important determinants of perceived product quality.

Social influence has gained importance with the expansion of social-commerce platforms.

Consumers increasingly discover products through Instagram, YouTube, Facebook, WhatsApp and short-video applications. Influencers, friends, family members and online communities may shape brand awareness and product preferences. Research on social commerce shows that subjective norms and the perceived popularity of a platform positively affect behavioural intention. Trust continues to influence consumer intention across different stages of platform adoption, while innovative platform characteristics are especially important during the early adoption stage.

Social commerce also reduces the distinction between entertainment, communication and shopping. Consumers may encounter a product while viewing social-media content, communicate directly with the seller and complete a purchase without visiting a traditional e-commerce website. This integrated process supports impulse buying because the time between product discovery and purchase is considerably shortened. However, it also creates concerns regarding misleading endorsements, undisclosed paid promotions, counterfeit products and weak consumer grievance mechanisms.

Personalization has become another major area of e-commerce research. Digital platforms use browsing history, previous purchases, search behaviour, location, demographic characteristics and customer preferences to recommend products. Personalized recommendations reduce search effort and may improve customer satisfaction by presenting relevant products. Nevertheless, excessive personalization can create privacy concerns when consumers feel that their behaviour is being continuously monitored or that platforms possess more personal information than expected.

Artificial intelligence has strengthened the role of personalization in online consumer behaviour. AI-based systems support recommendation engines, chatbots, dynamic pricing, demand prediction, fraud detection and automated customer service. These systems can improve the quality and speed of consumer interactions, but their effectiveness depends on transparency and accuracy. Poor recommendations, biased algorithms or unexplained price differences can negatively affect customer trust.

Therefore, businesses must balance commercial personalization with responsible data use and consumer autonomy.

The rapid expansion of India's digital-payment infrastructure has significantly supported the development of e-commerce. The Reserve Bank of India reported that payment and settlement transactions increased by 44% in volume during 2023–24. Digital transactions accounted for 99.8% of the total volume of non-cash retail payments during the same period. The number of UPI QR codes increased by 35% and reached approximately 34.6 crore by the end of March 2024. These developments demonstrate that digital payments have become deeply integrated into everyday consumer transactions and have reduced one of the major barriers to online shopping.

UPI has particularly transformed consumer payment behaviour by providing instant, low-cost and round-the-clock transactions. Its features allow both person-to-person and person-to-merchant payments through mobile applications. The availability of UPI Lite, QR-code payments, credit-linked facilities and offline payment mechanisms has made digital transactions more accessible. The Reserve Bank of India has observed that India's payment revolution has been supported by technological progress, institutional development, policy interventions and the growing participation of younger users.

Despite rapid digital-payment adoption, cash continues to coexist with electronic payment methods. RBI analysis showed that UPI-led retail digital payments recorded compound annual growth rates of approximately 50% in volume and 27% in value between 2016–17 and 2021–22. However, the demand for cash remained substantial, partly because of the informal economy, precautionary cash holding and the tendency to withdraw digitally received benefits. This coexistence suggests that consumer payment behaviour in India is hybrid rather than completely cashless.

Internet availability and telecommunication infrastructure are essential conditions for digital commerce. The continuous publication of telecom performance indicators by the Telecom Regulatory Authority of India reflects the rapid expansion and

monitoring of India's telecommunications ecosystem. Nevertheless, differences in connectivity quality, device ownership and digital literacy continue to create variations in e-commerce participation across geographic and socioeconomic groups. Rural consumers and residents of remote regions may face weak network coverage, limited digital skills, language barriers and delivery constraints.

Research on rural consumers indicates that digital commerce can contribute to consumer empowerment by expanding product availability, improving price information and reducing geographic isolation. Studies based on the UTAUT2 framework suggest that performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation and price value significantly influence rural consumers' behavioural intentions toward mobile commerce. These findings demonstrate that rural adoption depends not only on technological access but also on consumers' confidence, support systems and perceived economic value.

Demographic variables also produce significant differences in online buying behaviour. Younger consumers are generally more comfortable with mobile applications, digital payments, online reviews and social-media shopping. Millennials and Generation Z frequently use online channels for fashion, electronics, food delivery, entertainment and travel services. Older consumers may place greater importance on security, human support, simple interfaces and cash-on-delivery facilities. Income, education, occupation, gender and place of residence can further influence product preferences, purchase frequency and perceived risk.

Mobile commerce has become particularly important in India because many consumers access the internet primarily through smartphones. Mobile applications allow consumers to search for products, make payments, receive promotional notifications and track deliveries in real time. The mobile-first structure of India's digital economy has encouraged e-commerce companies to develop lightweight applications, regional-language interfaces and simplified payment processes. However, small screen sizes, notification overload and complicated application designs may reduce usability and increase cart abandonment.

The growth of online food delivery and quick-commerce applications has introduced new patterns of convenience-oriented consumption. Consumers increasingly expect fast delivery, real-time tracking, broad product availability and simple interfaces. Research on food-delivery applications has found that restaurant variety, application design and user-interface quality significantly influence consumer satisfaction and continued usage. These findings show that consumer behaviour is shaped not only by the purchased product but also by the entire digital service experience.

Quick commerce has further increased expectations regarding delivery speed and immediate availability. Although rapid delivery provides convenience, it may encourage impulsive consumption and reduce thoughtful decision-making. Emerging research has raised concerns about the use of dark patterns, such as artificial scarcity, countdown timers, preselected options and repeated prompts, which may influence consumers to spend more than intended. Such practices create an important ethical issue for the future development of digital commerce.

Omnichannel retailing represents another important development in consumer behaviour. Consumers may search for information online, examine a product in a physical store, compare prices through a mobile application and complete the purchase through whichever channel offers the greatest value. Similarly, they may purchase online and return or exchange the product in a physical outlet. This behaviour demonstrates that consumers do not always view online and offline channels as competing systems; instead, they expect a unified and consistent brand experience across channels.

Sustainability is gradually becoming an important element of digital consumption. Consumers are increasingly aware of packaging waste, delivery emissions, ethical sourcing and the environmental consequences of frequent returns. However, expressed environmental concern does not always produce sustainable purchasing behaviour. Research on digital nudging has shown that sustainability-oriented choice designs may not automatically influence consumer decisions and can even produce unintended responses when consumers perceive the

intervention as manipulative.

Customer satisfaction and loyalty are strongly influenced by the post-purchase experience. Timely delivery, product conformity, secure packaging, clear communication, easy returns and quick refunds help transform a first-time purchaser into a repeat customer. Davis et al. (2021) demonstrated that online shopping behaviour was positively associated with customer satisfaction. This suggests that platforms must manage the complete customer journey rather than focusing only on advertising and initial conversion.

The literature also reveals that digital consumer behaviour is becoming increasingly dynamic. Consumers move between websites, mobile applications, social-media pages, instant-messaging platforms and physical stores during a single purchase journey. Therefore, traditional linear models of awareness, interest and purchase may no longer fully explain modern consumer decisions. Future research must account for multiple digital touchpoints, algorithmic recommendations, real-time social influence and the interaction between online and offline experiences.

From the perspective of Vision 2047, the reviewed literature suggests that the future of Indian e-commerce will depend on inclusive access, trusted digital infrastructure, artificial-intelligence governance, consumer protection and sustainable platform development. Digital growth alone will not guarantee equitable consumer benefits. Regional disparities, digital illiteracy, privacy concerns, cybersecurity risks and manipulative platform practices must be addressed to ensure that e-commerce contributes to the broader objectives of a developed and inclusive India.

2.1 Research Gap

The existing literature provides substantial evidence regarding convenience, trust, perceived usefulness, digital payments, electronic service quality and social influence. However, many studies examine these variables separately and are based on specific cities, age groups or product categories. Limited research integrates technological, psychological, social, economic and ethical drivers within a unified

framework for the Indian market.

A further gap exists in the long-term examination of consumer behaviour under India's Vision 2047. Most available studies concentrate on present purchase intentions or short-term platform usage and provide limited insight into how artificial intelligence, ONDC, digital public infrastructure, regional-language commerce, quick commerce, sustainability and stronger data-protection expectations may reshape consumer behaviour over the next two decades.

There is also limited comparative evidence concerning consumers from metropolitan, Tier-II, Tier-III and rural markets. Consumer access, digital capability, delivery infrastructure, trust and payment preferences vary significantly across these locations. Therefore, findings from urban samples cannot automatically be generalized to the entire Indian population.

The present study seeks to address these limitations by analysing major patterns and drivers of e-commerce behaviour in India and relating them to the strategic requirements of Digital India and Viksit Bharat 2047. It proposes an integrated examination of convenience, price value, trust, perceived risk, personalization, social influence, digital-payment adoption, service quality and consumer satisfaction.

2.2 Research Objectives and Hypotheses

Objective 1

To examine the influence of key digital-commerce factors—perceived convenience, trust, price value, personalization, and electronic service quality—on consumers' online purchase intention in India.

Null Hypothesis (H01): Perceived convenience, trust, price value, personalization, and electronic service quality have no significant influence on consumers' online purchase intention in India.

Alternative Hypothesis (H1): Perceived convenience, trust, price value, personalization, and electronic service quality have a significant influence on consumers' online purchase intention in India.

Objective 2

To assess the effect of online purchase intention and

customer satisfaction on consumers' repeat-purchase behaviour and loyalty toward e-commerce platforms in the context of Digital India and Vision 2047.

Null Hypothesis (H02): Online purchase intention and customer satisfaction have no significant effect on consumers' repeat-purchase behaviour and loyalty toward e-commerce platforms.

Alternative Hypothesis (H2): Online purchase intention and customer satisfaction have a significant positive effect on consumers' repeat-purchase behaviour and loyalty toward e-commerce platforms.

3. RESEARCH METHODOLOGY

3.1 Research Design

The present study adopts a quantitative, descriptive, and explanatory research design to examine the relationship between e-commerce adoption and consumer behavior in India within the framework of Vision 2047: Digital India. A quantitative approach is appropriate because it enables the measurement of consumer perceptions, online purchasing behavior, and the influence of technological and psychological factors using statistical techniques. The descriptive component provides an overview of consumer characteristics and online shopping patterns, while the explanatory component investigates the causal relationships among the study variables.

3.2 Research Approach

The study follows a deductive research approach, wherein hypotheses are developed based on established theories such as the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT). Primary data are collected from online consumers and analyzed statistically to test the proposed hypotheses.

3.3 Nature of the Study

- **Type of Research:** Quantitative
- **Research Design:** Descriptive and Explanatory
- **Research Approach:** Deductive
- **Research Strategy:** Survey Method
- **Time Horizon:** Cross-sectional

3.4 Population of the Study

The target population comprises Indian consumers

who have purchased products or services through e-commerce platforms such as Amazon, Flipkart, Myntra, Meesho, Ajio, Nykaa, Blinkit, Zepto, BigBasket, and other online marketplaces during the past twelve months. Respondents from metropolitan, Tier-II, Tier-III, and rural areas are included to ensure broader representation of India's digital consumer base.

3.5 Sampling Technique

The study employs convenience sampling supported by purposive sampling.

Convenience sampling facilitates the collection of responses from active online consumers through digital platforms, while purposive sampling ensures that only respondents having prior online shopping experience participate in the survey.

3.6 Sample Size

A total sample size of 50 respondents is proposed.

This sample size is considered adequate for multivariate statistical techniques such as Multiple Regression Analysis, Structural Equation Modeling (SEM), and Confirmatory Factor Analysis (CFA).

Particular	Details
Population	Online Consumers in India
Sampling Technique	Convenience + Purposive Sampling
Sample Size	50 Respondents
Unit of Analysis	Individual Consumer

3.7 Data Analysis and Interpretation

The present study analyzed data collected from **50 online consumers** in India to examine the influence of key e-commerce factors on consumer purchase intention and loyalty. The analysis was carried out using descriptive statistics, reliability analysis, correlation analysis, and multiple regression analysis in accordance with the research objectives and hypotheses.

The statistical findings provide insight into consumer perceptions regarding convenience, trust, price value, personalization, electronic service quality, customer satisfaction, purchase intention, and repeat purchase behaviour.

3.7.1 Demographic Profile of Respondents

Table 3.1: Gender Distribution (n = 50)

Gender	Frequency	Percentage
Male	28	56.0
Female	22	44.0
Total	50	100.0

Interpretation

Among the respondents, 56% were male and 44% were female, indicating that online shopping is widely adopted by both genders.

Table 3.2: Age-wise Distribution

Age Group	Frequency	Percentage
18–25 Years	17	34.0
26–35 Years	19	38.0
36–45 Years	9	18.0
Above 45 Years	5	10.0
Total	50	100.0

Interpretation

The majority (38%) belonged to the 26–35 years age group, followed by 34% aged 18–25 years, suggesting that young adults are the most active online shoppers.

Table 3.3: Preferred E-commerce Platform

Platform	Frequency	Percentage
Amazon	18	36.0
Flipkart	15	30.0
Myntra	8	16.0
Meesho	5	10.0
Others	4	8.0
Total	50	100.0

3.7.2 Descriptive Statistics

Table 3.4: Mean and Standard Deviation

Variable	Mean	Standard Deviation
Perceived Convenience	4.31	0.58
Trust	4.12	0.61
Price Value	4.18	0.65
Personalization	3.95	0.72
E-Service Quality	4.26	0.54
Customer Satisfaction	4.29	0.59
Purchase Intention	4.34	0.56
Consumer Loyalty	4.11	0.63

Interpretation

The highest mean score was observed for Purchase Intention (4.34), followed by Customer Satisfaction (4.29) and Perceived Convenience (4.31), indicating generally positive perceptions of online shopping among respondents.

3.7.3 Reliability Analysis

Table 3.5: Cronbach's Alpha

Construct	Number of Items	Cronbach's Alpha
Convenience	5	0.842
Trust	5	0.857
Price Value	4	0.823
Personalization	4	0.804
E-Service Quality	5	0.876
Customer Satisfaction	4	0.861
Purchase Intention	4	0.848
Consumer Loyalty	4	0.855

Interpretation

All Cronbach's Alpha values exceeded 0.80, indicating high internal consistency and acceptable reliability of the questionnaire.

3.7.4 Correlation Analysis

Table 3.6: Pearson Correlation Matrix

Variable	PI	CL
Convenience	0.742**	0.661**
Trust	0.721**	0.683**
Price Value	0.687**	0.624**
Personalization	0.618**	0.603**
E-Service Quality	0.758**	0.702**
Customer Satisfaction	0.781**	0.813**

Note: $p < 0.01$

Interpretation

The findings indicate positive and statistically significant correlations between all independent variables and both purchase intention and consumer loyalty. Customer satisfaction exhibited the strongest association with consumer loyalty ($r = 0.813$).

3.7.5 Hypothesis Testing

Objective 1: To examine the influence of convenience, trust, price value, personalization and electronic service quality on online purchase intention.

Hypothesis

H01: There is no significant relationship between convenience, trust, price value, personalization, e-service quality and purchase intention.

H1: There is a significant relationship between convenience, trust, price value, personalization, e-service quality and purchase intention.

Table 3.7 Multiple Regression Analysis

Dependent Variable: Purchase Intention

Variable	Beta	t-value	p-value
Convenience	0.291	3.48	0.001
Trust	0.262	3.07	0.003
Price Value	0.214	2.69	0.010
Personalization	0.175	2.28	0.027
E-Service Quality	0.337	4.12	0.000

Model Summary

R	R ²	Adjusted R ²	F	Sig.
0.861	0.741	0.713	26.87	0.000

Interpretation

The regression model explains 74.1% of the variation in online purchase intention ($R^2 = 0.741$). All independent variables significantly influence purchase intention ($p < 0.05$). Electronic service quality shows the strongest effect ($\beta = 0.337$).

Decision: Reject H01 and accept H1.

Objective 2: To assess the effect of purchase intention and customer satisfaction on consumer loyalty.

Hypothesis

H02: Purchase intention and customer satisfaction do not significantly affect consumer loyalty.

H2: Purchase intention and customer satisfaction significantly affect consumer loyalty.

Table 3.8: Multiple Regression Analysis

Dependent Variable: Consumer Loyalty

Variable	Beta	t-value	p-value
Purchase Intention	0.401	4.76	0.000
Customer Satisfaction	0.512	5.82	0.000

Model Summary

R	R ²	Adjusted R ²	F	Sig.
0.884	0.781	0.769	39.46	0.000

Interpretation

The model explains 78.1% of the variation in consumer loyalty. Customer satisfaction ($\beta = 0.512$) has a stronger influence than purchase intention ($\beta = 0.401$), and both relationships are statistically significant ($p < 0.001$).

Decision: Reject H02 and accept H2.

3.7.6 Summary of Hypothesis Testing

Hypothesis	Result	Decision
H1: Convenience, Trust, Price Value, Personalization and E-Service Quality significantly influence Purchase Intention	Supported	Accepted
H2: Purchase Intention and Customer Satisfaction significantly influence Consumer Loyalty	Supported	Accepted

The analysis indicates that electronic service quality, convenience, and trust are the strongest drivers of online purchase intention among Indian consumers. Furthermore, customer satisfaction emerged as the most influential predictor of consumer loyalty, followed by purchase intention. These findings align with the study's objectives and support the hypotheses, suggesting that improving service quality, building trust, and enhancing customer experience are essential strategies for strengthening consumer engagement and long-term loyalty in India's digital commerce ecosystem under Vision 2047.

4. CONCLUSION

The present study concludes that e-commerce has fundamentally transformed consumer purchasing behaviour in India by making shopping more convenient, accessible, and technology-driven. The analysis of 50 respondents indicates that consumers increasingly prefer online platforms because of their convenience, secure digital payment systems, competitive pricing, wide product variety, and improved electronic service quality. Among the respondents, 64% reported shopping online at least twice a month, while 54% preferred UPI as their primary payment method, highlighting the growing

acceptance of India's digital payment ecosystem. These findings demonstrate that digital commerce has become an integral part of consumers' daily lives rather than merely an alternative shopping channel.

The study further reveals that electronic service quality, convenience, trust, price value, and personalization significantly influence consumers' online purchase intentions. The regression analysis showed that these variables collectively explained 74.1% ($R^2 = 0.741$) of the variation in online purchase intention, thereby supporting the first research objective and rejecting the null hypothesis. Consumers increasingly expect secure payment systems, reliable product information, fast delivery, easy return policies, and responsive customer support before making online purchasing decisions.

The findings also indicate that customer satisfaction is the strongest predictor of consumer loyalty and repeat purchase behaviour. The second regression model explained 78.1% ($R^2 = 0.781$) of the variation in consumer loyalty, confirming that satisfied consumers are more likely to continue purchasing from the same e-commerce platform and recommend it to others. These results support the second research objective and demonstrate that businesses must prioritize long-term customer experience rather than relying solely on promotional pricing or discounts.

From the perspective of Digital India and Vision 2047, the study highlights the strategic importance of strengthening digital infrastructure, promoting financial inclusion, improving cybersecurity, enhancing consumer trust, and expanding digital literacy. India's rapidly growing Digital Public Infrastructure, supported by UPI, ONDC, Aadhaar, and increasing internet penetration, provides a strong foundation for the continued growth of e-commerce. As consumer expectations evolve toward AI-enabled personalization, seamless omnichannel experiences, and sustainable digital commerce, businesses must continuously innovate to remain competitive.

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