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## **A Study on Consumer Buying behaviour and Perception of Products & Services Purchased Online with Special Reference to Bangalore**

*Samson Peter*

Kristu Jayanti College, Bangalore, 560077, India  
[24mcfa30@kristujayanti.com](mailto:24mcfa30@kristujayanti.com)

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### **ABSTRACT**

Consumer purchasing patterns and opinions of online shopping have changed as a result of the exponential growth of e-commerce. This study looks at the variables that affect consumers' decisions to buy, their satisfaction levels, and the difficulties they encounter when they purchase online. According to survey data, the majority of participants are students, young adults (18–24 years old), and frugal consumers. The majority of customers favour apparel and accessories and buy sporadically. Product pricing, discounts, and customer reviews are the most important elements driving online purchases, suggesting a considerable dependence on peer review and cost-effectiveness.

Although customer satisfaction is generally high, difficulties like mismatched product quality, return/refund problems, and delivery delays are nevertheless common. Many customers have been unhappy with the legitimacy of the goods, which has resulted in repeated returns, Online Shopping, E-Commerce, Customer Perception, and Product Quality.

The survey also emphasises how important internet reviews are in influencing consumers' decisions to buy, with many being reluctant to purchase goods with low ratings.

Even while internet buying is still very popular, many customers prefer a hybrid strategy that combines online and in-store purchasing for a more dependable and tactile shopping experience. E-commerce platforms should concentrate on enhancing product quality, making sure that descriptions are correct, fortifying return and refund policies, and streamlining delivery services in order to increase customer satisfaction. In order to establish trust, improve user experience, and guarantee enduring client loyalty in the digital marketplace, organisations must address these consumer issues.

Keywords: digital marketplace, online reviews, hybrid shopping, consumer behaviour, online shopping, e-commerce, buying decision, customer perception, product quality, customer satisfaction and return policies.

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### **INTRODUCTION**

Consumer buying behaviour and perception in the marketing world plays a significant role in determining how best the products and services can be made better when it comes to marketing a product or service. It gives a clarity to the marketers of the customer's taste, preferences and how they would act in purchasing/buying a certain product or service. Search engine research, involvement in social media discussions, and a range of other activities could be part of this process. Understanding this process is beneficial for organisations because it enables them to better match their marketing attempts to those that have previously been successful in persuading customers to make purchases. Consumer responses to a company's marketing plan have a significant impact on the success of the company, hence a company needs to study consumer buying behaviour.

Customer perception in broad marketing terms refers to consumers' awareness, perceptions, and opinions of a company, its brand, along with its goods and services. Customer perception can be influenced by both direct and indirect contacts with a brand's products and services; it is not just reliant on advertising or the inherent value of the good or service in question. Therefore, it could appear challenging to influence client perception. While complete control may not be attainable, brand market research offers a number of opportunities to shape how consumers perceive brands. Customer views of a company's products or services can seriously affect the long term viability of the company's offerings, which puts the abstract idea of customer perception at conflict with the concrete effect on business outcomes. Perception influences not only each individual purchase but

also the long-term interactions that consumers have with brands. This is frequently demonstrated by customer retention rates and brands' capacity to continue obtaining insightful input from devoted customers. Due to the significance of customer perception, every interaction a business has with its clients should aim to positively influence that perception.

Additionally, brands need to comprehend which components have the biggest and most lasting effects on how consumers perceive them. These components can be both concrete and ethereal, but specialists in insights, CX, and UX have the power to influence both.

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## REVIEW OF LITERATURE

Arora and Aggarwal (2018) argued in their study about the role of perceived benefits in the formation of online shopping attitudes among women shoppers which was conducted in India. They found out that perceived benefit (in terms of price benefit, convenience benefit and product variety benefit) has a significantly positive effect on online shopping frames of mind and there is a significant positive connection between online shopping attitudes and online shopping intentions among ladies in India. Product variation was observed to be the most significantly noted advantage for Indian ladies. Moreover, Al-Debei (2015) stated in their study about consumer attitudes towards online shopping that it is developed with the existence of elements such as trust and perceived benefits. Trust and perceived benefits are key indicators of consumer attitudes towards online shopping, as indicated by the outcomes. Further, the study also discovered that higher levels of apparent web quality lead to a greater amount of trust in an online shopping site. Perceived web quality was observed to be an immediate indicator of trust, and the significant influencer of perceived quality.

Also, Akroush, and Al-Debei (2015) explored an integrated model of factors affecting consumer attitudes towards online shopping. They found out that website reputation and website quality are triggered by perceived benefits. These are the core elements that affect the consumer's attitude towards online shopping. And they also discovered that 26 percent of variation in online shopping attitudes was directly integrated by perceived benefit, trust, and perceived website reputation. Likewise, Chen et al. (2015) examined the joint moderating role of trust propensity and gender on consumers' online shopping behaviour in their study. It demonstrated that by utilising gathered information, this examination initially confirmed that customers' perceptions of perceived benefit, perceived risk and overall satisfaction are the main key drivers of their intention to re-purchase.

Yuan Xu et al. (2015) stated in their conference paper about their research study on Alibaba.com that business managers should consider perceived risk as important as other factors such as price. Risk is significantly related to the intent of purchase; if the risk attached to the product is high it means that the purchase of intent will be low and vice versa. Ariffin et al. (2018), however, defined that there are several types of perceived risk from the consumer perspective. The perceived risks are financial risk, product risk, security risk, time risk, social risk and psychological risk. All these risks are associated with the purchase intention to buy online, but the most significant according to this study was found to be social risk. Social risk is the disapproval of the product purchased online by family and friends, and fear as well.

Singh et al. (2019) argued in "Psychological antecedents of apparel-buying intention for young Indian online shoppers" that there are several psychological factors that influence the decision of involvement in online buying such as, attitude, motivation, perception, personality, perceived value etc. However, perceived value is the greatest trait of psychological factors that affects the decision of online buying the most. On the other hand, Martínez-López, et al. (2015) stated in "Consumers' psychological outcomes linked to the use of an online store's recommendation system" that, if a consumer has a shopping goal in his/her head and the e-vendor recommends the same thing too, it might not have a direct effect on that online purchase but it can have impact on the add-on shopping recommended by the e-vendor. It leads us to the fact that psychological factors directly influence online buying behaviour.

Azam (2015) in his study about the investigation of psychological dimensions of trust on e-loyalty stated that there are various factors affecting e-loyalty and establishing online buying behaviour. However, perception-based and experience-based are the two most important determinants that develop e-trust and lead towards online shopping. In their research study, Chopdar, et al. (2018) explored understanding psychological contract violation and its consequences on mobile shopping applications. This was used in a developing country context, showing that psychological contract has a significant effect on online buying and service quality. Psychological contract is unlike the written contract, it is perceived by the consumer and promised by the e-commerce website on the basis of their previous experiences and services which leads us to formulate this assumption that psychological factors play an effective and influential role in online buying behaviour. Based on the previous studies and literature illustrated above, the following conceptual framework was conducted.

The review of literature highlights that consumer buying behaviour and perception of online shopping are influenced by multiple interrelated factors, including perceived benefits, trust, website quality, and psychological aspects. Studies by Arora and Aggarwal (2018) and Al-Debei (2015) emphasize the role of perceived benefits—such as price advantage, convenience, and product variety—alongside trust in shaping online shopping attitudes and purchase intentions. The significance of website reputation and quality, as noted by Akroush and Al-Debei (2015), further reinforces the importance of consumer confidence in e-commerce platforms.

Additionally, research by Yuan Xu et al. (2015) and Ariffin et al. (2018) underscores the impact of perceived risk, including financial, product, security, and social risks, on purchase decisions. Psychological factors, as discussed by Singh et al. (2019) and Martínez-López et al. (2015), also play a crucial role, with perceived value, motivation, and recommendation systems influencing consumer behavior. Azam (2015) and Chopdar et al. (2018) further highlight the importance of e-loyalty, psychological contracts, and trust in ensuring repeat purchases and long-term engagement.

In summary, consumer attitudes and behaviours towards online shopping are shaped by a combination of perceived benefits, risks, website quality, and psychological factors. Understanding these elements is essential for e-commerce platforms to build trust, enhance user experience, and drive consumer satisfaction.

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## STATEMENT OF THE PROBLEM

With the rapid growth of e-commerce, online shopping has become an integral part of consumer behaviour. With particular focus on Bangalore, the purpose of this study is to examine consumer buying behaviour and perceptions of online-purchased goods and services. It aims to comprehend the factors that influence consumer choices, as well as their level of trust in online platforms and the difficulties they encounter when shopping online. The research will provide valuable insights for businesses to enhance their online shopping experience and effectively address consumer concerns by examining demographic influences, digital marketing impact, and levels of customer satisfaction.

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## OBJECTIVE OF THE STUDY

1. Identify key factors like price, quality, brand reputation, and convenience that influence online purchase decisions.
2. Examine the trustworthiness, contentment, and perceived dangers of online shopping.
3. Examine how online shopping habits are influenced by age, gender, income, and education level.
4. Look into issues that customers face, such as the authenticity of products, return policies, and data security.
5. Examine the ways in which customer reviews, influencer marketing, and online advertisements influence consumer purchasing decisions.

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## METHODOLOGY

### 1. Research Design

The study uses a descriptive research design to look at how online products and services are perceived and bought by consumers in Bangalore. It aims to identify key factors influencing online shopping decisions, consumer satisfaction levels, and perceived challenges.

### 2. Methods for Collecting Data

For a comprehensive analysis, the research makes use of both primary and secondary data.

- Primary Data Collection

Primary data was collected through a structured questionnaire designed using Google Forms. There were 19 open-ended, multiple-choice, and Likert scale questions in the questionnaire to gather information about customer preferences, perceptions, and experiences. Email, WhatsApp, and social media were used to distribute the survey to Bangalore respondents.

- Secondary Data Collection

Collecting Secondary Information Various websites, including industry reports, e-commerce studies, research articles, and relevant statistical sources, served as sources of secondary data. These sources provided insights into market trends, consumer behaviour patterns, and comparative analyses of online shopping preferences.

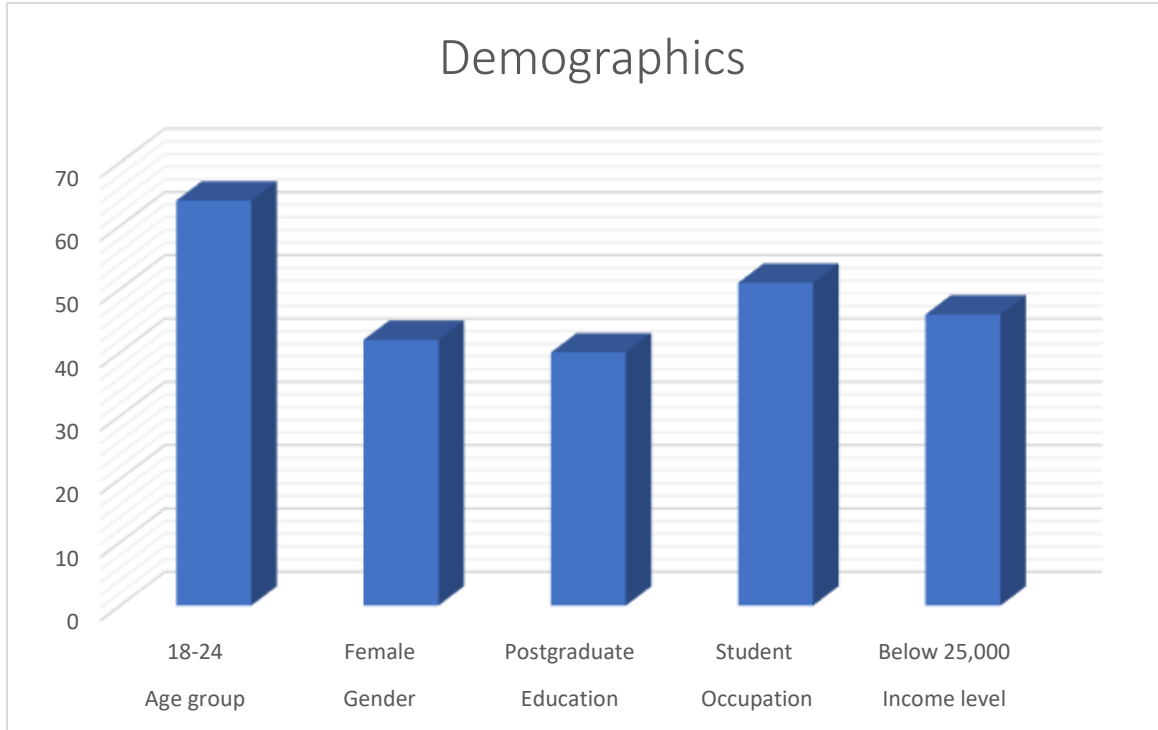
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## RESULTS AND DISCUSSIONS

### 1. Demographics

Category	Most Common Response	No. of Respondents
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Age group	18-24	64
Gender	Female	42
Education	Postgraduate	40
Occupation	Student	51
Income level	Below 25,000	46



Insights

- The bulk of responses are young adults (aged 18 to 24).
- Students are the largest segment of shoppers.
- The majority of respondents have an income of less than Rs.25000 indicating a preference for cost-effective choices.

2. Shopping Behaviour

Category	Most Common Response	No. of Respondents
Shopping frequency	Occasionally	43
Preferred product categories	Clothing & Accessories	58
Preferred payment method	Digital Wallets (eg:PayPal)	45

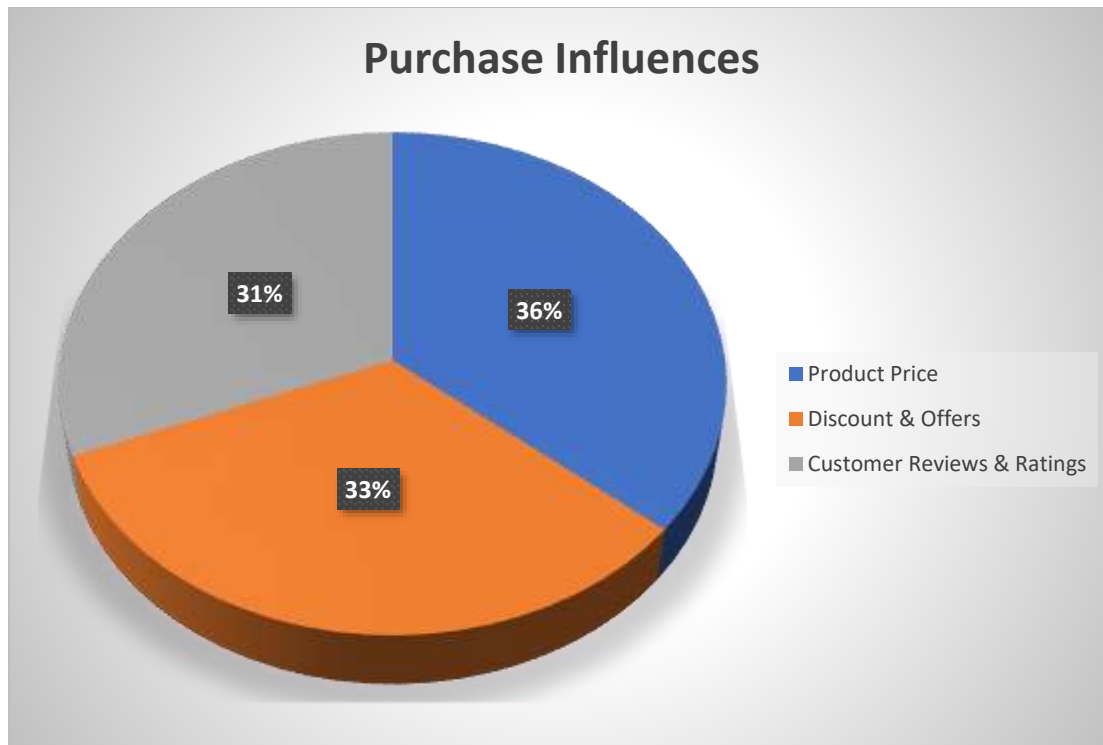


#### Insights

- Majority of customers are occasional shoppers.
- Clothing and accessories are the most commonly purchased items.
- Digital wallets are the most popular payment mechanism.

#### 3. Purchase Influences

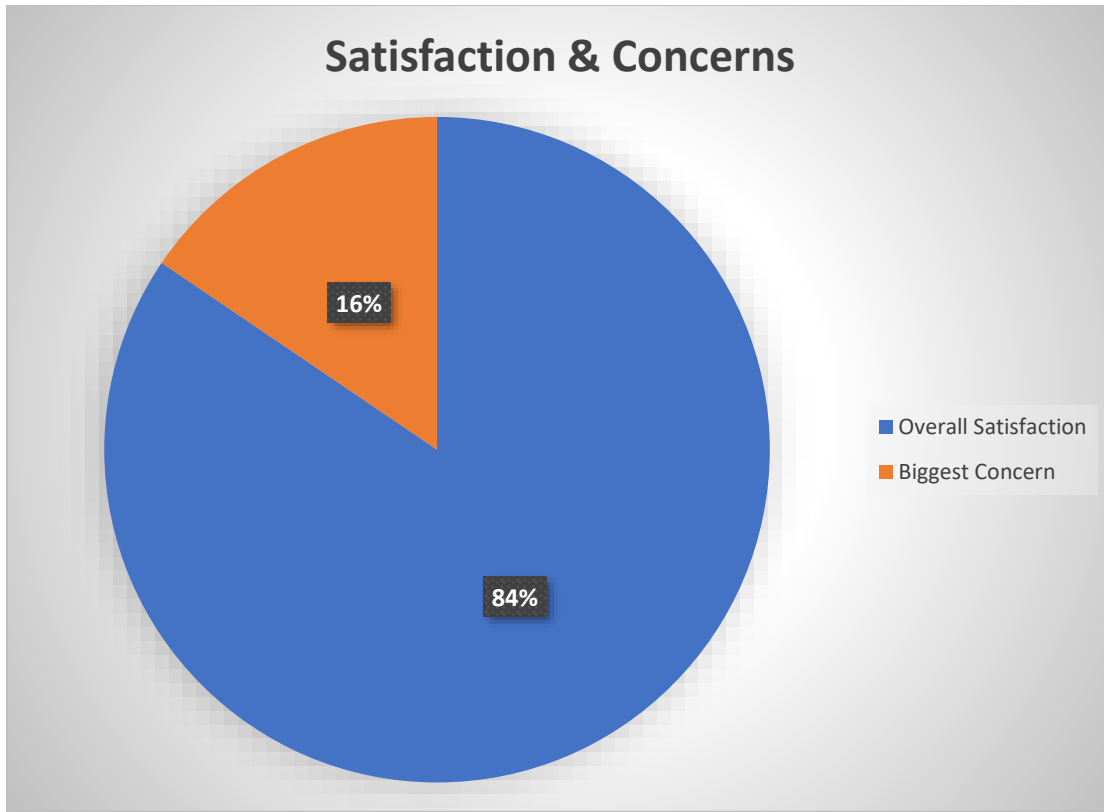
Category	No. of Respondents
Product Price	58
Discount & Offers	53
Customer Reviews & Ratings	50



#### Insights

- Price and discounts are the most important elements influencing purchasing.
  - Reviews and ratings have a huge impact on purchasing decisions.
4. Satisfaction & Concerns

Category	Most Common Response	No. of Respondents
Overall Satisfaction	Satisfied	49
Biggest Concern	Product Quality Mismatch	9

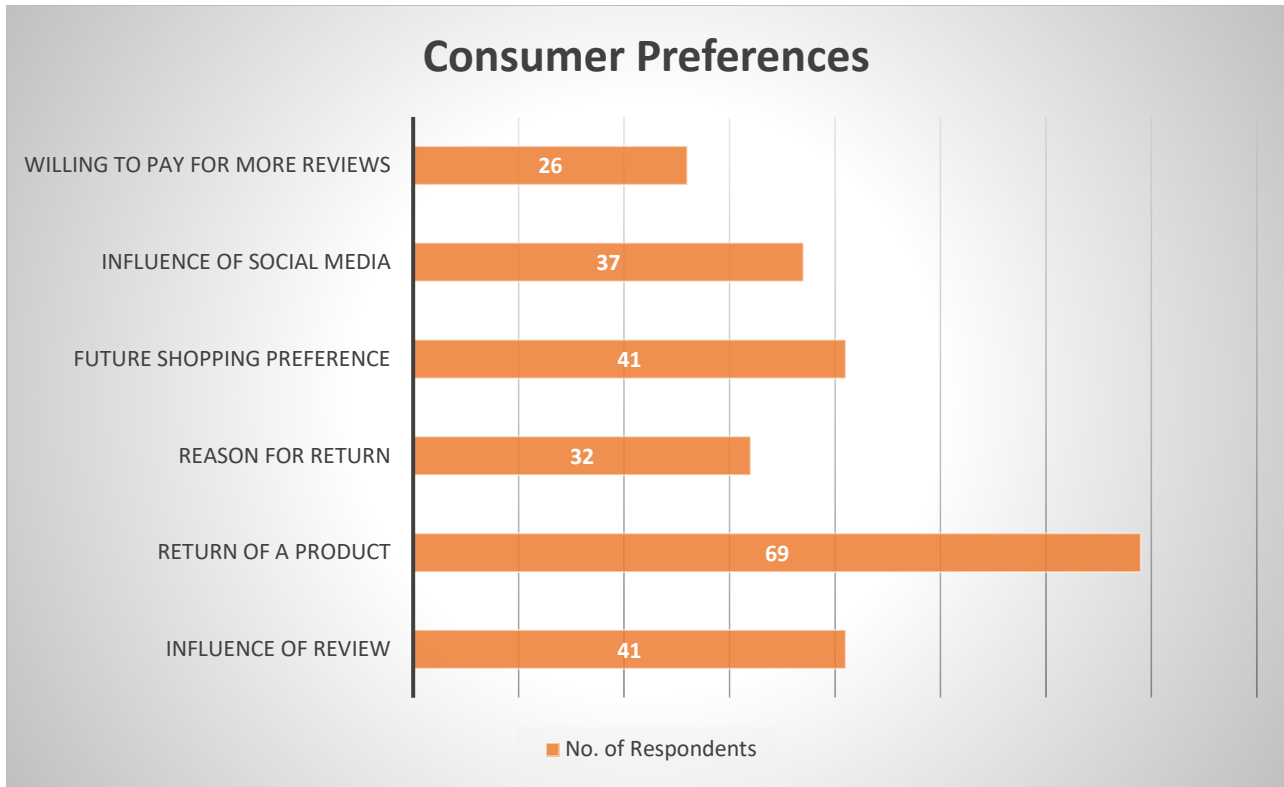


Insights

- Most customers are satisfied, however product quality is a key worry.
- Other concerns include counterfeit products, returns/refunds, and delivery delays.

5. Consumer Preferences

Category	Most Common Response	No. of Respondents
Influence of Review	Yes, always	41
Return of a Product	Yes	69
Reason for Return	Quality did not match	32
Future Shopping Preference	A mix of both	41
Influence of Social Media	Maybe	37
Willing to Pay for More Reviews	Maybe	26



Insights

- Reviews have a big influence on purchasing decisions.
- The majority of respondents returned merchandise, primarily because of quality difficulties.
- Social networking has a moderate impact on internet purchase behaviours.

6. Suggested Improvements

Category	No. of Respondents
Faster delivery options	High
More accurate product descriptions	High
Better return/refund policies	High

Insights

- Customers desire speedier delivery, more accurate product descriptions, and better refund procedures.

**Conclusion**

The most important elements influencing internet purchase are affordability, promotions, and customer feedback. Product quality and return policies remain key issues. Social media has some influence, but not all customers trust it. Faster shipping and precise product descriptions are critical areas for development.



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## SUGGESTIONS

The study's conclusions allow for the following recommendations to be made in order to enhance Bangalore customers' online shopping experiences:

### 1. Improve Product Transparency and Quality

- E-commerce platforms should guarantee precise product descriptions, excellent photos, and validated user evaluations in order to foster confidence, as 76.3% of respondents reported experiencing product quality inconsistencies.
- Strict quality control and seller verification procedures should be put in place to cut down on fake and inferior goods.

### 2. Enhance Return and Refund Policies

In order to increase consumer confidence in online purchasing, platforms should make it easier for customers to return items and provide hassle-free reimbursements, since 89.5% of customers have done so. Improving customer satisfaction can be achieved by offering real-time tracking of return requests and expedited refund processing.

### 3. Increase Customer Trust with Reviews and Ratings

Platforms should promote verified purchase reviews and weed out false or deceptive comments, as 52.6% of respondents said they always rely on reviews. Including client testimonials or video reviews could aid in the assessment of the product even more.

### 4. Provide Competitive Pricing & Discounts

In order to draw in and keep customers, online platforms should concentrate on competitive pricing tactics, seasonal discounts, and loyalty programs. This is because price (76%) and discounts (69.3%) have a big impact on purchase decisions.

### 5. Optimise Digital Payment and Security

Platforms should provide safe and easy transactions and provide a variety of payment choices, such as "Buy Now, Pay Later" for flexibility, given that 57.9% of consumers prefer digital wallets. Payment-related worries can be decreased by strengthening payment security protocols and educating consumers about secure transactions.

### 6. Handle Logistics and Delivery Issues

- Since 38.2% of customers worry about delivery delays, businesses should prioritise quicker and more dependable shipping choices, particularly for necessary and urgent goods.
- The customer experience will be improved by putting in place real-time tracking tools and better communication on delivery status.

### 7. Personalised Marketing over Influencer Promotions

Brands should prioritise personalised marketing tactics, such AI-driven recommendations and targeted promotions based on previous purchasing history, as 49.3% of respondents said they are not affected by social media influencers.

- Referral programs and word-of-mouth advertising might also be more successful at increasing sales.

### 8. Balance the In-Store and Online Shopping Experience

Although 53.9% of consumers prefer to shop online, 34.2% prefer a combination of in-store and online shopping, indicating the necessity for an omnichannel approach that allows customers to browse online and make in-store purchases or vice versa.

- To accommodate both demands, retailers should combine "Click & Collect" services with in-store experiences.

E-commerce companies can increase consumer trust in online shopping, lower common concerns, and boost customer happiness by putting these suggestions into practice.

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## CONCLUSION

Important insights into preferences, influencing variables, and concerns related to e-commerce purchases are revealed by the study on Bangalore consumers' purchasing behaviour and perceptions of goods and services bought online. Most responders are between the ages of 18 and 24, and because they are largely students and have relatively low monthly incomes, they are price-sensitive consumers. When making a purchase on Amazon, the most well-known online marketplace, price, customer reviews, and coupons are all crucial considerations. Although a significant

portion still chooses cash on delivery, digital wallets (such as Google Pay, PayPal, etc.) are the most popular payment option. Product quality mismatch, return/refund difficulties, and counterfeit items are the top concerns for online customers, underscoring the need for better quality control and more open return procedures. Although most respondents are satisfied with their online shopping experience, they remain cautious about trust and reliability, relying heavily on customer reviews and ratings before making a purchase.

While social media influencers have little effect on customer choices, online reviews significantly affect purchases. Most respondents have returned items they bought online, mostly because the quality was subpar or they received damaged goods.

Regarding future preferences, many people still choose a combination of in-store and online shopping, even if a sizable portion favour internet shopping since it is more convenient. This implies that firms should focus on boosting customer trust, enhancing return policies, and boosting product authenticity in order to sustain the long-term growth of online purchasing.

Overall, the results show that even while online shopping is popular, e-commerce companies need to improve the customer experience by addressing concerns with product quality, refund policies, and trust.

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