





Consumer Preferences in Indian E-Commerce: Implications for Advertisers

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ARTICLE HISTORY

Paper Nomenclature: Empirical Research Paper Paper Code: GJEISV16I2AJ2024ERP1 Submission at Portal (www.gjeis.com): 4-Apr-2024 Manuscript Acknowledged:15-Apr-2024 Originality Check: 29-Apr-2024 Originality Test (Plag) Ratio (Drillbit): 6% Author Revert with Rectified Copy: 2-May-2024 Peer Reviewers Comment (Open): 3-May-2024 Single Blind Reviewers Explanation: 13-May- 2024 Double Blind Reviewers Interpretation: 18-May-2024 Triple Blind Reviewers Annotations: 30-May-2024 Author Update (w.r.t. correction. suggestion & observation): 3- June-2024 Camera-Ready-Copy: 17-June-2024 Editorial Board Excerpt & Citation: 25-June-2024 Published Online First: 30-June-2024

ABSTRACT

Purpose: This study explores the online shopping behavior and preferences of Indian consumers, aiming to provide actionable insights for advertisers. It focuses on how demographic factors such as age, gender, and socio-economic status influence online shopping decisions and the implications for digital marketing strategies.

Design/Methodology/Approach: The research adopts a mixed-method approach, utilizing both surveys and interviews. Quantitative data is collected through structured questionnaires, while qualitative insights are gathered from semi-structured interviews. The study examines variables such as convenience, pricing, product quality, and trust in e-commerce platforms.

Findings: The results reveal that income and working conditions significantly impact online shopping preferences, while age shows minimal influence. Gender differences are observed in product preferences, but overall shopping habits are similar between men and women. Major barriers to online shopping include concerns about after-sales services and skepticism towards the reliability of online platforms.

Originality/Value: This research contributes to the limited literature on how Indian consumers' online shopping preferences vary across different demographic groups. It offers valuable insights for advertisers aiming to refine their online marketing strategies, focusing on enhancing customer trust and satisfaction.

Paper Type: Empirical Research Paper

KEYWORDS: E-Commerce | Consumer Behaviour | Online Advertising Strategies | Digital Marketing

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- Present Volume & Issue (Cycle): Volume 16 | Issue-2 | Apr-June 2024
- International Standard Serial Number:
- Online ISSN: 0975-1432 | Print ISSN: 0975-153X
- DOI (Crossref, USA) https://doi.org/10.18311/gjeis/2024
 Bibliographic database: OCLC Number (WorldCat): 988732114
- Bibliographic database: OCLC Number (WorldCat): 988/32114
- Impact Factor: 3.57 (2019-2020) & 1.0 (2020-2021) [CiteFactor]
 Editor-in-Chief: Dr. Subodh Kesharwani
- Frequency: Quarterly

- Published Since: 2009
- Research database: EBSCO https://www.ebsco.com
- Review Pedagogy: Single Blind Review/ Double Blind Review/ Triple Blind Review/ Open Review
- Copyright: ©2024 GJEIS and it's heirs
- Publishers: Scholastic Seed Inc. and KARAM Society
- Place: New Delhi, India.
 - Repository (figshare): 704442/13

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Introduction

By 2023, the e-commerce market in India had experienced substantial growth, far surpassing previous projections. According to the India Brand Equity Foundation (IBEF), the Indian e-commerce market is expected to reach USD 111 billion by 2024 and USD 200 billion by 2026, fuelled by an increase in internet and smartphone penetration. This growth rate is significantly higher than the earlier projections of USD 22 billion within five years from 2019 (Nielsen) (Portada) (NIQ).

Marketers have discovered a promising new arena to explore—the Internet! The development of the Internet as a technology is so far-reaching that many previously inconceivable concepts have now become realities. For instance, who would have thought that purchasing products could be as simple as clicking a mouse? Indeed, we live in a time when many of our physical activities have found their place in the virtual world, creating a new, convergent reality.

A recent Nielsen report states that 95% of global consumers have made a purchase online, highlighting the increasing frequency of online purchasing as internet penetration continues to rise (NIQ). This thriving economy on the digital platform not only fosters multiple business endeavours but also advances the concept of e-commerce. One of the primary components of e-commerce is online shopping websites. Over the last decade, online shopping has gained immense popularity in India. Online retailers such as Amazon, Myntra, Ajio, and Flipkart have emerged as multimillion-dollar companies.

Although e-commerce in India only a decade ago, accounted for less than 1% of the total retail market, it has grown significantly in recent years. As of 2024, the Indian e-commerce market is estimated to be valued at \$112.93 billion and is expected to reach \$299.01 billion by 2029, growing at a compound annual growth rate (CAGR) of 21.5% (Research & Markets). This rapid growth is driven by increasing internet penetration, the proliferation of smartphones, and supportive government policies such as the Digital India initiative, which aims to transition the country into a trillion-dollar online economy by 2025 (Research & Markets) (IMARC). Furthermore, the share of online retail in the total retail market in India is projected to reach 10.7% by 2025, up from 4.7% in 2020 (Research & Markets). This substantial growth highlights the importance of e-commerce as a key retail channel in India, presenting numerous opportunities for online advertisers and businesses to tap into a rapidly expanding market.

The exponential growth of the Internet and its users, driven by social networking, online education, and other communication applications, has significantly influenced e-commerce. The Internet has distinct features that set it apart from traditional media. It is a multipurpose domain with advanced communication provisions that transcend traditional boundaries. The vast web content and the relatively lower resources required to establish an online presence allow for more sophisticated audience segmentation. These characteristics have transformed the Internet into a 'virtual marketplace,' where businesses can use interactive tools to build and strengthen relationships with their target customers.

In India, as in many other places, shopping traditionally serves as a social interaction between buyer and seller. This physical interaction is crucial for many, particularly the older generations. However, these trends are changing. Consumers no longer need to visit physical stores for their purchases. Online shops have gained the confidence of Indian consumers over time, bolstered by policies that reduce transaction risks, such as "Cash on Delivery" and "Free Shipping." Furthermore, the Reserve Bank of India (RBI) has mandated all banks to implement a Two-Factor Authentication mechanism for online transactions, enhancing security and reducing phishing attacks.

Many scholars have examined the motivational factors that drive consumers to shop online and the apprehensions that deter them. The online retail market in India is expected to reach \$56 billion by 2024, representing 6.5 percent of the total retail market, according to a DNA survey report. Despite the significant growth, few studies have explored these trends across different age groups. Understanding consumer perceptions categorically is crucial for better interpretation of their needs. Therefore, this study aims to investigate the variations in online shopping trends across different age groups and genders, while identifying new areas of exploration in terms of products or purchasing intentions.

Additionally, this research addresses fundamental questions about the stereotypical notion of shopping as a feminine activity. These stereotypes, such as "women shop, men buy" and "women spend more on shopping," may or may not hold in the virtual shopping environment. This study aims to explore whether these trends change with the shift to online shopping.

Overall, this study seeks to understand the current nature of online shopping in India. With India's diverse consumer base, understanding what they buy and why they buy is crucial for marketers and advertisers. Effective marketing strategies are often the result of consumer insights. Thus, this research aims to provide clarity for marketers and advertisers, shedding light on socio-economic factors influencing consumer perceptions and attitudes toward online shopping.

Objectives

• To Analyse the Influence of Age on Online Shopping Behaviour: This objective aims to explore how different age groups perceive and engage with online shopping platforms. By understanding the preferences and

behaviours of various age demographics, advertisers can tailor their marketing strategies to better meet the needs of each group. This includes investigating factors such as ease of use, preferred product categories, and purchasing frequency.

- To Examine Gender Differences in Online Shopping Preferences: This objective focuses on identifying and analysing the differences in online shopping behaviour between men and women. By challenging traditional stereotypes and understanding gender-specific preferences, advertisers can create more inclusive and effective marketing campaigns. This involves studying motivations, product preferences, and purchasing patterns among different genders.
- **To Assess the Impact of Socio-Economic Factors on Online Shopping:** This objective seeks to understand how socio-economic variables such as income, education, and occupation influence online shopping behaviour. By analysing these factors, advertisers can gain insights into the purchasing power and preferences of different socioeconomic groups, enabling them to design more targeted advertising strategies. This includes exploring how socio-economic status affects trust in online shopping, spending habits, and brand loyalty.

Literature Review

Key Theories

Online consumer behaviour has been a subject of extensive research in the realm of marketing and consumer psychology. Several theories have been proposed to explain why consumers choose to shop online and how they make purchasing decisions. Among the most influential theories are:

The **Technology Acceptance Model (TAM)** posits that perceived ease of use and perceived usefulness are the primary factors influencing users' acceptance of new technology. In the context of online shopping, ease of use translates to the user-friendliness of the website or app, while usefulness pertains to the advantages perceived by consumers in using online platforms for their purchases.

The **Theory of Planned Behaviour (TPB)** extends the Theory of Reasoned Action by including perceived behavioural control as a factor influencing consumer intentions and behaviours. This theory suggests that a consumer's intention to shop online is determined by their attitude toward online shopping, subjective norms, and perceived control over the shopping process.

The **Unified Theory of Acceptance and Use of Technology (UTAUT)** integrates elements from various models, including TAM and TPB, to provide a comprehensive framework for understanding technology adoption. UTAUT highlights performance expectancy, effort expectancy, social influence, and facilitating conditions as key determinants of technology acceptance and usage.

Prior Research

Research on online shopping behaviour has highlighted several factors that influence consumers' decisions to shop online. Studies have identified convenience, variety, and competitive pricing as significant motivators. For instance, Verhoef, Neslin, and Vroomen (2007) found that convenience and variety significantly influence consumers' preference for online shopping over traditional retail. Similarly, a study by Kim, Ferrin, and Rao (2008) emphasised the importance of trust and perceived risk in online transactions, noting that trust in the online retailer plays a crucial role in consumers' decision-making processes.

In the Indian context, research has shown a rapid growth in online shopping, driven by increased internet penetration and smartphone usage. A study by Chatterjee and Datta (2008) highlighted that Indian consumers value the convenience and time-saving aspects of online shopping. Additionally, perceived security and the availability of cash-on-delivery options significantly influence their online shopping behaviour.

Research Gap

Despite the extensive research on online shopping behaviour, there is a noticeable gap in understanding how these behaviours vary across different age groups and genders in India. Most studies have focused on the general population or specific segments, but few have systematically explored the nuances of online shopping preferences among diverse demographic groups. Furthermore, while there is substantial research on the factors influencing online shopping behaviour, there is limited insight into how these factors interact with socio-economic variables in the Indian context.

This study aims to fill this gap by examining the variations in online shopping behaviour across different age groups and genders in India. By doing so, it provides a more nuanced understanding of the factors that drive online shopping behaviour among different demographic groups. This knowledge is crucial for online advertisers and marketers who seek to tailor their strategies to effectively target and engage diverse consumer segments.

Theoretical Perspective

The theoretical perspective of this study integrates elements from TAM, TPB, and UTAUT to build a comprehensive framework for understanding online shopping behaviour in India. The study posits that age and gender significantly influence perceived ease of use, perceived usefulness, attitudes toward online shopping, and perceived behavioural control. Age and Online Shopping Behaviour: The study hypothesises that younger consumers, who are more familiar with technology, are likely to perceive online shopping as easier and more useful compared to older consumers. This is supported by the digital native theory, which suggests that individuals who grow up with technology are more comfortable and proficient in using it.

Gender and Online Shopping Behaviour: The study also explores gender differences in online shopping behaviour, challenging traditional stereotypes about shopping as a predominantly feminine activity. It posits that men and women may have different motivations and perceptions regarding online shopping, influenced by social and cultural norms.

Socio-Economic Factors: The study incorporates socio-economic variables such as income, education, and occupation, which are hypothesised to influence consumers' online shopping behaviour. Higher income and education levels are expected to correlate with a higher propensity to shop online, as these factors are associated with greater access to technology and higher levels of digital literacy.

This literature review provides a comprehensive overview of the key theories and prior research on online shopping behaviour. It highlights the gap in understanding the demographic variations in online shopping preferences in India and outlines the theoretical perspective of the study. By examining the influence of age, gender, and socioeconomic factors on online shopping behaviour, this study aims to provide valuable insights for online advertisers and marketers, enabling them to develop more targeted and effective marketing strategies.

Methodology

Research Design

The study employs a descriptive research design to systematically investigate the online shopping behaviours of Indian consumers across different age groups, genders, and socio-economic backgrounds. A mixed-methods approach is used, combining quantitative surveys with qualitative interviews to provide a comprehensive understanding of the factors influencing online shopping behaviour.

Sampling Methods

The sampling method for this study is a combination of stratified and convenience sampling. Stratified sampling ensures that the sample is representative of different age groups, genders, and socio-economic statuses. Convenience sampling is then used within these strata to select participants who are readily available and willing to participate in the study. The sample size consists of 500 respondents, divided equally among different age brackets and genders to ensure diversity and representation.

Research Tools

Quantitative data is collected through structured questionnaires administered online. The questionnaire includes closed-ended questions designed to measure variables such as perceived ease of use, perceived usefulness, trust, and purchasing frequency. Likert scales are used to quantify attitudes and perceptions.

Qualitative data is gathered through semi-structured interviews conducted with a subset of survey respondents. These interviews aim to explore in-depth insights into participants' online shopping experiences, motivations, and preferences. The qualitative data complements the quantitative findings, providing a richer, more nuanced understanding of the research objectives.

Results

This section presents a summarised analysis of the findings from the study on Indian online buyers. The analysis is structured around the research questions, providing insights into age, gender distribution, frequency of online shopping, spending patterns, e-loyalty, and motivations/preferences toward online shopping.

Buyer and Non-Buyer Distribution Across Age Groups

The study revealed that the majority of online buyers fall within the 25-50 years age group, accounting for the highest percentage of online shopping activity. Conversely, individuals above 50 years represent the lowest number of online shoppers, while those under 25 years have the highest proportion of non-buyers. This indicates a significant engagement in online shopping among the middle-aged demographic, with a potential growth area among younger and older populations.

Buyer and Non-Buyer Distribution Across Gender

The gender distribution analysis highlights a male dominance in online shopping, with men being more prevalent as both buyers and non-buyers. This trend suggests that marketing strategies might need to be tailored differently to engage more female shoppers and understand the factors influencing their lower participation.

Frequency of Online Shopping

The frequency of online shopping varies significantly across age groups and genders. Most individuals shop online frequently throughout the year, with the highest frequency of online shopping observed in the above 50 age group (55%). Females tend to shop more frequently online compared to males, indicating a potential area for advertisers to target female consumers with frequent promotional offers and loyalty programs.

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Age Groups	Every day	More than once a week	Once a week	More than once in a month	Once every month	Grand Total
25-50 years	16%	45%	17%	22%	1%	100%
Above 50	17%	55%	7%	14%	7%	100%
Under 25 years	10%	48%	13%	23%	5%	100%

Table 1: Spending Patterns of Respondents

Spending Patterns of Respondents

The spending patterns indicate that younger consumers (under 25 years) have the highest buying potential, although older age groups (above 50 and 25-50 years) lead in actual spending. Across genders, males exhibit higher spending potential. This suggests that while young consumers are important for future growth, current strategies should focus on maximising spending among older and male demographics.

			Table 2: E-Loyalty			
Age Groups	20 - 40000 INR	5 - 20000 INR	Above 40000 INR	Less than 5000 INR	No answer	Grand Total
25-50 years	4%	48%	7%	40%	1%	100%
Above 50	21%	48%	3%	28%	0%	100%
Under 25 years	1%	49%	5%	44%	0%	100%

E-Loyalty

The findings on e-loyalty suggest that most online buyers do not exhibit strong loyalty to particular e-shops. Younger buyers (under 25 years) and female consumers show slightly

higher loyalty. This highlights the need for online retailers to invest in loyalty programs and personalised marketing to retain customers.

Table 3: Motivations Preferences

Age Groups	Visit different stores	Visit different stores but purchase only from one	Visit same store	No answer	Grand Total
25-50 years	72%	9%	18%	2%	100%
Above 50	79%	7%	14%	0%	100%
Under 25 years	62%	21%	17%	0%	100%

Motivations and Preferences Towards Online Shopping

Preferred Online Shopping Locations

Most respondents prefer online shops based in India, indicating a strong preference for domestic e-commerce platforms. This preference is consistent across age and gender, suggesting that online advertisers should focus on highlighting the benefits of local e-shops to attract and retain customers.

Age Groups	India based	India based Other countries	Other countries	Grand Total
25-50 years	74%	22%	5%	100%
Above 50	76%	24%	0%	100%
Under 25 years	65%	26%	9%	100%

Table 4: Online Shopping Products

Preferred Online Shopping Products

The study indicates that food tops the list of products purchased online by all age groups followed by apparels and electronics. This trend is consistent across different age groups and genders, highlighting the importance of these categories for online advertisers. age groups lead in actual spending. E-loyalty is generally low, with most buyers not exhibiting strong loyalty to particular e-shops. Most respondents prefer domestic e-commerce platforms, and the most purchased products are food, apparels and electronics. Key motivational factors include 24/7 shopping accessibility, convenience, and time-saving.

Age Groups	Apparels	Accessories	Furniture	Food	Books	Bags	Shoes	Electronics	Games	Grocery
25-50 years	47%	1%	3%	72%	05%	1%	1%	53%	0%	2%
Above 50	24%	0%	3%	28%	12%	0%	0%	69%	0%	0%
Under 25 years	56%	3%	0%	55%	01%	1%	3%	60%	1%	1%

Table 5: Motivational factor

Other Motivational Factors

Respondents rated various features of online shopping on a scale of 1-5, with 1 being the least advantageous and 5 being the most. The top-ranked factors include 24/7 shopping accessibility, convenience, and timesaving, with minor variations across age groups and genders. This indicates that these features should be prominently highlighted in online advertising campaigns.

- Under 25 Years: Highest rating for 24/7 shopping accessibility (56% rated it 5), followed by convenience and time-saving.
- **25-50 Years**: Similar trends, with a slightly higher emphasis on convenience.
- Above 50 Years: Highest rating for convenience and time-saving (55% rated it 5).

Overall, the study provides a comprehensive understanding of the demographics, shopping behaviours, and preferences of Indian online buyers. These insights can guide online advertisers in crafting targeted strategies to maximise engagement and sales.

Discussion

Key findings

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The study on Indian online buyers revealed several significant insights. Firstly, the majority of online buyers are within the 25-50 years age group, with the highest proportion of non-buyers under 25 years. There is a male dominance in online shopping, with men being more prevalent as buyers, however females tend to be more consistent with their purchases. The frequency of online shopping varies, with most individuals shopping online more than once a week. Younger consumers have the highest buying potential, although older

Interpretation of the Findings

Age Influence on Online Shopping: The concentration of online buyers within the 25-50 years age group suggests that this demographic is the most active in e-commerce. This can be attributed to their higher disposable income, greater familiarity with technology, and more established shopping habits. The lower engagement of individuals under 25 years indicates a potential growth area. As digital natives, this group is highly tech-savvy but might be limited by lower income and less established shopping preferences. Strategies to increase engagement with this demographic could include targeted marketing campaigns, youth-centric product offerings, and educational content on the benefits of online shopping.

Gender Differences: The male dominance in online shopping challenges traditional stereotypes that view shopping as a predominantly feminine activity. This finding underscores the importance of understanding genderspecific motivations and preferences. Men might be more inclined towards purchasing electronics and gadgets, while women show higher loyalty and shopping frequency. Every online user seems to be ordering food the most frequently, across ag and gender. Advertisers should consider these differences and develop gender-specific marketing strategies, such as highlighting product categories preferred by each gender and offering loyalty programs tailored to female shoppers.

Frequency and Spending Patterns: The variation in shopping frequency and spending patterns across age groups suggests that older consumers (above 50 years) are high-value customers despite shopping less frequently. Younger consumers' high buying potential, combined with frequent online shopping among women, indicates a lucrative market segment. Advertisers should focus on maximising the spending

of older consumers through premium product offerings and personalised experiences. Simultaneously, engaging younger consumers with affordable pricing and frequent promotional deals can boost their purchasing activity.

E-Loyalty: The generally low e-loyalty highlights a challenge for online retailers in retaining customers. Younger buyers and female consumers show slightly higher loyalty, suggesting that loyalty programs and personalised marketing could be effective in these segments. Retailers should invest in building strong relationships with their customers through consistent quality, excellent customer service, and rewards for repeat purchases.

Preferences and Motivations: The preference for domestic e-commerce platforms and the popularity of food, apparels and electronics indicate clear trends in product demand. Key motivational factors like 24/7 accessibility, convenience, and time-saving should be central themes in advertising campaigns. Emphasising these advantages can attract and retain customers by addressing their primary reasons for choosing online shopping.

Implication of the Findings

The study's findings have several implications for online advertisers and marketers. Understanding the demographic variations in online shopping behaviour allows for more targeted and effective marketing strategies. For instance, campaigns aimed at the 25-50 years age group should focus on convenience, variety, and competitive pricing, while strategies targeting younger consumers should emphasise affordability and tech-savvy features.

Gender-specific marketing can help tap into the distinct preferences and motivations of male and female shoppers. Highlighting electronics for male consumers and offering loyalty programs and frequent deals for female shoppers can enhance engagement and sales. Additionally, addressing the low e-loyalty through personalised experiences and rewards programs can improve customer retention.

The preference for RTE packaged food items and fresh food purchased frequently suggests a **huge advertising potential across food ordering apps and sites**. Choice for domestic e-commerce platforms suggests that local businesses have a competitive advantage. Advertisers should leverage this preference by promoting the benefits of local e-shops, such as faster delivery times and local customer service. Emphasising the availability of popular product categories like apparels, books, and electronics can attract more customers.

Recommendations

Based on the findings, the following recommendations are proposed for online advertisers and marketers:

Targeted Marketing Campaigns:

Develop age-specific marketing strategies that highlight the benefits most relevant to each age group. For younger consumers, focus on affordability, trendy products, and educational content. For older consumers, emphasise convenience, reliability, and premium offerings.

Gender-Specific Strategies:

Create marketing campaigns tailored to the distinct preferences of male and female shoppers. Highlight electronics and gadgets for male consumers, while offering loyalty programs and frequent deals to attract female shoppers.

Enhance E-Loyalty:

Invest in building strong customer relationships through personalised marketing, consistent quality, and excellent customer service. Implement loyalty programs that reward repeat purchases and encourage customer retention.

Promote Domestic E-Commerce Platforms:

Leverage the preference for domestic e-shops by promoting the benefits of local businesses, such as faster delivery and local customer service. Highlight popular product categories like apparels, books, and electronics to attract more customers.

Capitalise on Motivational Factors:

Emphasise key motivational factors such as 24/7 accessibility, convenience, and time-saving in advertising campaigns. Create marketing messages that resonate with these primary reasons for choosing online shopping.

Segmented Advertising:

 Use data-driven approaches to segment the market based on age, gender, and socio-economic factors. Develop customised advertising messages that cater to the specific needs and preferences of each segment.

Innovative Engagement Strategies:

Engage younger consumers through innovative strategies like gamification, social media campaigns, and influencer partnerships. Create interactive and engaging content that appeals to their tech-savvy nature.

Monitor and Adapt:

Continuously monitor consumer behaviour and market trends to adapt marketing strategies accordingly. Use analytics and feedback to refine and improve advertising campaigns, ensuring they remain relevant and effective.

By implementing these recommendations, online advertisers and marketers can effectively tap into the diverse and growing market of Indian online buyers, maximising engagement and sales through targeted, personalised, and innovative strategies.

Conclusion

This study sheds light on the evolving landscape of e-commerce in India, focusing on the behaviour and preferences of urban Indian consumers. It is evident that the urban Indian consumer has embraced online shopping, contributing to the rapid growth of e-commerce in the region. Key findings indicate that online shopping preferences do not significantly vary with age but are influenced by income levels and working conditions. Gender differences are minimal, with both men and women actively participating in online shopping, though they prefer different categories of products, with food being a consistent purchase across demographics.

Understanding these consumer trends provides invaluable insights for online advertisers. By recognising the motivations and barriers faced by Indian online shoppers, advertisers can tailor their strategies to address consumer concerns, enhance trust, and ultimately increase customer loyalty. The study underscores the importance of improving product quality, after-sales services, and addressing the sceptical outlook towards online transactions to foster a more reliable e-commerce environment.

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Annexure 16.2.1

Submission Date	Submission Date Submission Id		Character Count		
29-Apr-2024 2035091 (DrillBit)		3997	27972		
Analyzed Document	Submitter email	Submitted by	Similarity		
1.1 ERP1_Padmini_ GJEIS Apr to June 2024. docx	padminijain@ignou.ac.in	Padmini	06%		

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Empirical Research Paper

"Consumer Preferences in Indian E-Commerce:

Volume-16, Issue-2, Apr-June 2024. (www.gjeis.com)

Online iSSN : 0975-1432, Print iSSN : 0975-153X

Frequency : Quarterly, Published Since : 2009

Source: https://scholar.google.co.in/citations?

had no conflict neither financially nor academically.

Conflict of Interest: Author of a Paper

www.gjeis.com

Citation

Padmini Jain

H-Index = 96

i10-Index: 964

Implications for Advertisers"

https://doi.org/10.18311/gjeis/2024

Volume-16, Issue-2, Apr-June 2024

Google Citations: Since 2009

user=S47TtNkAAAAJ&hl=en

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54	Thesis Submitted to Shodh	ganga, shodhganga.inflibnet.ac	.in	<1	Publication	94	THE ROLE OF ONLINE SHOPPING IN DECLINE OF OFFLINE SHOPPING BY S. HRISHIKESH YR-2021, AMITY UNIVERSITY	<1	Student Paper
56	www.ijmra.us			<1	Publication	97	repository.unair.ac.id	<1	Internet Data



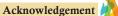
Reviewer's Comment 1: The article effectively highlights the importance of online shopping behavior and preferences of Indian consumers in the digital era. The article makes it clear how important it is to improve product quality, customer service after the sale, and people's doubts about online deals in order to make e-commerce more reliable. The proposed framework and methodologies looked at factors like ease of use, price, quality of products, and trust in online shopping platforms.

Reviewer's Comment 2: While the article covers various aspects of online shopping and found that Indian online shoppers show that most of them are between the ages of 25 and 50, and most of them are men. Women tend to be more consistent with their buying and frequency changes, with younger people being the most likely to buy. E-loyalty is low, and the main reasons people use technology are to save time, be accessible 24/7, and be convenient.

Reviewer's Comment 3: The article is well-structured and easy to follow. However, some sections could be further refined for clarity. For instance, the discussion on consumer demographic profiles, theories, and factors in the proposed study could be elaborated with clearer explanations or diagrams to aid understanding. Overall, the article is well written and easy to read.



The article has 6% of plagiarism which is the accepted percentage as per the norms and standards of the journal for publication. As per the editorial board's observations and blind reviewers' remarks the paper had some minor revisions which were communicated on a timely basis to the author (Padmini), and accordingly, all the corrections had been incorporated as and when directed and required to do so. The comments related to this manuscript are noticeably related to the theme "Consumer Preferences in Indian E-Commerce: Implications for Advertisers" both subject-wise and research-wise. The article presents a thorough examination of the variations in online shopping behaviour across different age groups and genders in India. The inclusion of relevant figures and tables enhances the visual appeal and understanding of the concepts discussed. However, to further enrich the paper, it would be beneficial to include the factors influencing online shopping behaviour interact with socio-economic variables in the Indian context. After comprehensive reviews and the editorial board's remarks, the manuscript has been categorized and decided to publish under the "Empirical Research Paper" category.



The acknowledgement section is an essential part of all academic research papers. It provides appropriate recognition to all contributors for their hard work and effort taken while writing a paper. The data presented and analyzed in this paper by the author (Padmini) were collected first handily and wherever it has been taken the proper acknowledgment and endorsement depicts. The author is highly indebted to others who facilitated accomplishing the research. Last but not least, endorse all reviewers and editors of GJEIS in publishing in the present issue.

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