

## **Women's Online Shopping Behavior in India: An Analytical Study of Factors Influencing purchase Intention**

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### **ABSTRACT**

The rapid growth of e-commerce in India has significantly transformed consumer purchasing patterns, with women emerging as a critical and influential segment of online shoppers. This study examines women's online shopping behavior in India by developing and analyzing a conceptual model that integrates technological, psychological, social, and economic factors influencing purchase intention and actual buying behavior. Using established theoretical foundations such as the Technology Acceptance Model (TAM), Theory of Planned Behavior (TPB), and perceived risk framework, the article proposes a comprehensive model and discusses its analytical implications. To achieve the first research objective, the study adopted a descriptive research design aimed at understanding the key factors influencing women's online shopping behavior. Primary data were collected from 150 women respondents who had prior experience with online shopping. A convenience sampling technique was employed, as it allowed easy access to respondents within a limited time and resource framework. The study highlights key drivers such as perceived usefulness, ease of use, trust, security concerns, social influence, convenience, and price sensitivity. The findings offer valuable insights for marketers, policymakers, and e-commerce platforms seeking to design gender-responsive digital strategies in the Indian context.

**Keywords:** Online shopping, women consumers, e-commerce, purchase intention, India, consumer behavior and model design

### **Introduction**

The retail space in India is being transformed as a result of the digital revolution spurred by the factor of improved internet penetration, smartphone usage, digital payments, and government-backed programs like Digital India. Women have also become a fast-rising and powerful consumer segment in online shopping among other consumer groups. Once viewed as the main household decision makers, Indian women are now buying clothes, groceries, electronics, beauty products and services online. Their online shopping behavior will thus be important in ensuring sustainable expansion of the e-commerce business. The socio-cultural



norms, economic involvement, technological preparedness and psychological factors are intertwined in determining the online shopping behavior of women. Online shopping, in comparison to the traditional retail, saves time, breaks mobility barriers and social inhibitions and thus it is especially attractive to women who need to balance between work, family, and personal life. Nonetheless, the online issues of security, privacy, quality of products and returns still impact their purchase decisions. However, empirical studies that specifically investigate the online shopping behavior of women in India are scarce in spite of the increasing interest. Numerous works discuss the overall consumer behavior without considering the dynamics of gender. This paper fills this gap by developing a systematic model to do the evaluation of the online shopping of women and studying the important factors that have impact on the purchase intention and actual purchasing behavior in the Indian market.

### **Research Background**

**Online Shopping Behavior** Online shopping behavior can be defined as consumer activities and decision making process that engages consumers in the process of buying goods or services over the internet. The previous research indicates that the quality of the web sites, trust, perceived risk, convenience and price competitiveness are important determinants of the online purchase behaviour. As competition intensifies between e-retailers, it has been found that behavioral drivers are necessary to keep customers and make them satisfied.

**Gender and Consumer Behavior** Gender has a considerable contribution to the consumer attitude, preference, and risk perception. It has been found that women are more cautious, information oriented and socially guided in their buying behavior as opposed to men. There are also women who are observed to highly regard trust, security and peer reviews in the virtual world. These behavioral patterns are further enhanced by the cultural demands and safety issues in India. **Women and E-commerce in India** The role of Indian women in the labor force and tertiary education has grown significantly during the last twenty years, which has added to the increase in disposable incomes and digital literacy. Research indicates that convenience, choice, discounts, and doorstep delivery are some of the factors that make the online shopping appealing to the Indian women. Nonetheless, the obstacles that have hindered adoption include fear of internet fraud, inability to physically check the products, and cumbersome returns.

### **Theoretical Foundations**

**Technology Acceptance Model (TAM)**

Technology Acceptance model (TAM) describes how people accept technology, which is founded on two main construct, perceived usefulness and perceived ease of use. TAM is useful in the context of online shopping behaviour of women in India in that it explains the adoption of digital platforms when they are considered to be useful and simple to use. Online shopping programs save time and minimize effort as well as improve the efficiency of shopping; hence, women tend to indulge themselves in online shopping when the sites are easy and convenient to use. TAM postulates that such perceptions affect attitudes towards technology, which in turn impact on the purchase intention and actual use. Since Indian women have different degrees of digital literacy, TAM is especially applicable in comprehending the effects that technological attributes and design have on the adoption of online shopping.



### **Theory of Planned Behavior (TPB)**

The Theory of Planned Behavior (TPB) is used to understand consumer behavior in three main concepts, namely attitude toward behavior, subjective norms and perceived behavioral control. Applied to online shopping behaviour amongst women in India, TPB helps to highlight the way positive attitude, social influence, and perception of the ability to shop online would influence purchase intention. When shopping online, women tend to prefer it more when they have a positive opinion about it, when they experience social support of their families or friends, and when they believe in their skillfulness in the online environment. Social expectations and cultural norms are important in determining the intentions of women in the Indian context. TPB can be useful in the explanation of the behavior of women in online shopping settings, and how psychological and social variables can impact their choice.

### **Perceived Risk Theory**

Perceived Risk Theory is a theory that describes consumer behavior based on the uncertainty and negative consequences that are involved in the purchase decisions. Perceived risk in online shopping involves financial, security, privacy, performance and delivery risks. Perceived risk is a significant obstacle to Indian women because they fear computer fraud and mishandling of their personal information and low quality of the product. The increase in the perceived risk will result in hesitation and impact negatively on purchase intention. The theory stresses the fact that consumers are actively interested in information, reviews and trust signals that will help them in overcoming uncertainty. Perceived Risk Theory can be applied to the issue of online shopping behavior by women to understand why trust, security features and clear policies are the key to influence online purchase behaviors.

### **Conceptual Model Design**

**Perceived Usefulness (PU):** Perceived Usefulness is that to what extent women feel that online shopping enhances the effectiveness and efficiency of their shopping processes. According to the Indian culture, PU is directly related to time-saving, convenience, availability of a huge number of products and easy price and feature comparison. Females have to cope with several roles: work and career, home, and social interactions and online shopping minimizes the amount of physical activity and time spent on traveling. Such characteristics as doorstep delivery, easy returns, personalized suggestions, and fast checkout make e-commerce platforms appear more useful. When the women feel that online shopping is advantageous to their needs and can be effective in meeting their needs, their attitude towards online shopping takes a more positive outlook, which results into a more intense buy intention and repeated use.

**Perceived Ease of Use (PEOU):** Perceived Ease of Use is the level to which women suppose that online shopping sites are easy, comprehensible and find it painless to utilize. These are convenient navigation, comprehensible product details, simple transactions, and mobile applications. In India with mixed digital literacy, ease of use is especially significant in the promotion of online usage and further use by women. Complex interfaces, technical hiccups or bewildering return policies can put people off. Women develop positive attitudes towards online shopping when they discover that the e-commerce sites are simple to learn and navigate without external assistance. Perceived easier ease of use will lead to a decrease in cognitive effort and confidence thereby positively impacting purchase intention and the tendency to shop online.



**Trust:** Trust is the belief of women on e-commerce sites, sellers, and online systems of transactions. It entails belief in the authenticity of products, safe payment gateways, product descriptions, delivery in time, and reasonable refund policies or returns. Trust is a decisive factor in women online shopping in India as there is fear that they may become victims of fraud and fake products, abuse of personal data. Women tend to conduct their shopping online more often when the platforms are found to be transparent, reliable, and responsive to the problems of the customers. Past positive experience, customer feedback, the goodwill of the brand, and safe technologies are the other benefits of creating trust like encrypted payments. Having a high level of trust leads to less uncertainty and perceived risk and the purchase intention increases and long-term loyalty towards online shopping platforms.

**Perceived Risk:** Perceived Risk is the perception of women about the negative consequences of online shopping. Such risks are money risk (financial), personal information risk (misuse of personal information), security risk (internet fraud), performance risk (poor quality of products) and delivery risk (delays or damages). Perceived risk is also a significant adoption barrier in the Indian e-commerce context, particularly in first-time women shoppers. Anxiety and hesitation, which are caused by high perceived risk, lead to the negative influence on purchase intention. The women will prefer to have a lot of information, reviews and recommendations so that they can feel that the risk will be reduced. The perceived risk can be minimized greatly by the use of electronic commerce systems with secure payment system, clear policies, strong logistics, and responsive customer services that can build confidence in online shopping.

**Attitude toward Online Shopping:** Attitude toward online shopping is a concept that is used to describe how women generally rate shopping using online websites positively or negatively. This is a result of prior experiences, perceived usefulness, ease of use, trust and perceived risk. The positive attitude indicates good experience, satisfaction and confidence in online shopping, whereas bad experience, technical problems, and safety issues can provoke negative attitude. There are also other cultural elements which play out in the attitudes of women in India, which are their cultural norms, family views and social acceptance of online buying. The positive attitude is a significant mediating factor between the factors and the purchase intention. Whenever women find online shopping to be convenient, secure, and useful, they evolve positive attitudes that greatly influence them to make regular and varied online shopping.

**Social Influence:** Social Influence is a term used to describe how family members, friends, colleagues, social media influencers, and communities found on the internet have influence on the online shopping choices of women. The Indian culture dictates that buying behaviors are more likely to be affected by the collective views, and not the individual preferences. The influencer endorsements, reviews, recommendation, and rating are critical in influencing the level of trust and confidence that women have over the online platforms. The use of social media like Instagram, YouTube, and WhatsApp has a vital impact on the product and brand awareness of women. Good word-of-mouth delivered electronically may stimulate trial and adoption whereas bad word-of-mouth may inhibit buying. High levels of social influence help to increase the purchase intention by alleviating the uncertainty and justifying the decision of women to shop online.

**Subjective Norms:** The subjective norms would be the perception of women about social pressure or expectation as to whether it is necessary to practice online shopping. Such norms depend on the cultural values, family beliefs, peer opinion, and the acceptability of digital



purchasing in the society. Subjective norms may be extended to promote or discourage women to shop online in India where the social approval is an important part of the decision-making process. Family support and peer support also make a person more confident and less hesitant, especially when making high-value purchases. On the other hand, doubt or negative attitude can have a negative influence on intention. With the perception that the relevant individuals in their lives are not disapproving of online shopping, women are likely to have positive attitudes and intentions of adopting and maintaining online shopping behaviour.

**Price Sensitivity:** Price Sensitivity can be defined as the extent to which women make their purchases in accordance with the price, discounts and promotional offers. The women of India are normally price sensitive and they do actively make comparisons between prices over the platforms before they settle on purchasing. Flash sales, cashback, coupons, and free delivery are some of the features that greatly appeal to the women shoppers. Nevertheless, too much attention to low prices without quality assurance can decrease trust. Price sensitivity does not necessarily mean preference of the most expensive item, but the women want to find a value of money. Price-sensitive women will become more prone to forming positive purchase intentions and repeating online shopping when the online platforms are competitive and provide the assurance of quality and reliable service.

**Income and Financial Independence:** Income and Financial Independence are the degree of disposable income and control of women to make financial decisions. Increased earnings and financial independence allows women to take independent buying decisions and not use other people. Major boosts in the online shopping have been made in India by rising levels of female work and entrepreneurship which have improved the participation of women in online shopping.

Women can visit different categories, branded products and premium goods online as they get to be financially independent. It also raises the level of shopping and expenditure.

### **Research Objective and Methodology**

To analyze the influence of technological, psychological, social, and economic factors on women's online shopping behavior in India. To achieve the first research objective, the study adopted a descriptive research design aimed at understanding the key factors influencing women's online shopping behavior. Primary data were collected from 150 women respondents who had prior experience with online shopping. A convenience sampling technique was employed, as it allowed easy access to respondents within a limited time and resource framework. Data were gathered using a structured questionnaire, designed based on existing literature and validated measurement scales. The questionnaire consisted of multiple sections covering demographic details and key constructs such as perceived usefulness, perceived ease of use, trust, perceived risk, social influence, and purchase intention. Responses were measured using a five-point Likert scale ranging from strongly disagree to strongly agree. The collected data were analyzed using statistical tools such as descriptive statistics and ANOVA, enabling meaningful interpretation of women's online shopping behavior.

### **Analysis and Results**

The table presents the results of one-way ANOVA examining differences in key online shopping factors across three age groups of women: less than 30 years, 30–45 years, and more

than 45years Perceived Risk: The ANOVA outcome of the perceived risk has a statistically significant value ( $F = 6.110$ ,  $p = .001$ ), which means that there is a significant difference in the perception of risk among the age groups. The mean perceived risk of women aged 45 years and older is the largest followed by the perceived risk of women aged 30 years and below, although the women in 30-45 years are slightly lower and lower in risk perception. This indicates that age plays a role in the determination of security, privacy, and performance risks of online shopping by women. Perceived Ease of Use: There is also significant age difference with perceived ease of use ( $F = 4.225$ ,  $p = .026$ ). The ease of use is reported to be higher among women below 30 years and those over 45 years than the 30 to 45 group. It is likely that younger women are more digitally savvy and older women more accustomed to the known platform and hence the perceived ease. Trust: Trust differs significantly across age categories ( $F = 7.810$ ,  $p = .003$ ). Women above 45 years and below 30 years demonstrate higher trust in online shopping platforms, whereas women aged 30–45 years show comparatively lower trust levels. This may reflect greater caution among middle-aged women who are more risk-aware due to financial and family responsibilities. Social Influence: The impact of social influence varies significantly with age ( $F = 5.291$ ,  $p = .004$ ). Women below 30 years exhibit the highest social influence, indicating greater reliance on peers, social media, and online reviews. Women aged 30–45 years show the lowest influence, suggesting more independent decision-making. Subjective Norms: Subjective norms do not show a statistically significant difference across age groups ( $F = 2.023$ ,  $p = .062$ ). This indicates that societal and cultural expectations regarding online shopping are relatively consistent among women, irrespective of age. Overall Interpretation The findings reveal that age significantly influences perceived risk, perceived ease of use, trust, and social influence, but not subjective norms. This suggests that demographic factors such as age play an important role in shaping women's online shopping perceptions and behaviors in India. Marketers and platform designers should therefore adopt age-specific strategies to enhance trust, usability, and engagement.

### **Model Analysis and Discussion**

Impact of the Technological Factors: The technological factors are important in the influencing behavior of women in online shopping in India. The attitudes of women towards online shopping platforms are greatly determined by the perceived usefulness and perceived ease of use. The easier online shopping experience, which is characterized by user-friendly and responsive e-commerce websites and mobile applications, the higher the chances of women to view the online shopping experience as rewarding and time-saving. Individualized suggestions, direct search capabilities, safe online payment systems, and easy check-out systems improve technological acceptance. Technology that saves efforts and brings more convenience becomes very appealing in the Indian context where women have to deal with several tasks. The perception of efficiency of the technology is not only in enhancing user satisfaction but also purchase intention which enhances adoption and subsequent use of the online shopping platforms.

Role of Trust and Security: Trust and security are some of the most vital determinants of online shopping behavior of women. Indian females tend to raise issues about privacy of data, safety of payment, fake products and untrustworthy transportation services. Reliability in the online shopping sites is created by the use of secure payment gateway, clear policies, precise product details, and customer care. As soon as women are sure that their personal and



financial data are safe, perceived risk is minimized. Trust is also built based on good previous experiences, good brand image and good online experiences. An online shopping experience can be made secure and trusted to achieve a less uncertainty and fear with online transactions, which will in turn increase the confidence levels of the women, increasing the purchase intention and long-term loyalty toward online shopping sites.

**Influence by Social Factors:** One of the factors that influence the decision by women to make online purchases is social influence, especially in the Indian socio-culture. Suggestions by the family, friends, peers, and social media influencers are crucial in the formation of perceptions and attitudes towards online shopping. Women tend to use reviews, ratings, and word of mouth in order to assess the quality of the product and the reliability of the platform. This impact is enhanced on social media platforms where women are exposed to trends, promotions and endorsements made by influencers. Favorable word-of-mouth will lower the sense of risk and instill confidence whereas unfavorable feedback can be deterrent. Since shopping judgments tend to be socially justified, high levels of social influence increase the purchase intention by supporting the sense of security and approval and thus is a highly influential factor that can underline the behavior of online shopping among women.

**Economic:** In India, there are significant economic factors that determine the online shopping behaviour of women. Sensitivity to price, presence of discounts, cashback offers, and flexible methods of payment are important in making up purchases. Females are usually price sensitive and will go out of their way to compare prices on platforms so as to obtain value for money. There is also economic empowerment which is experienced in terms of income level and financial independence; this makes women even more confident about online purchases. The increase in the amount of disposable income enables women to shop more often and look into high-quality or branded products. Nonetheless, the price incentives are appealing to the consumers though they should be matched with quality assurance to retain the trust. Altogether, positive economic conditions increase purchase intention of women and have a positive influence on the frequency and expenditure patterns of online shopping.

**Purchase Intention as a Mediator:** Purchase intention is an influential mediating variable between the influencing factors and the actual online shopping behavior. The intention to shop online is determined by the technological aspects, trust, social influence, and economic factors together in the case of women. High purchase intention indicates determination and the willingness of a consumer to take part in online transactions. With favorable conditions, actual purchasing behavior will not be likely without a positive intention even in the presence of such conditions. Within the Indian setting, there is a better probability of women with high purchase intention to overcome the perceived risks and embrace online shopping as a habit. Therefore, purchase intention is the final step of the attitude-behavior continuum, which interprets favorable perceptions into tangible online purchases and returning to the e-commerce sites.

### **Implications Managerial and Practical**

The findings of this study offer valuable insights for e-commerce managers, marketers, and policy makers. E-commerce platforms should prioritize user-friendly design and technological efficiency to enhance perceived usefulness and ease of use, especially for



women across different age groups. Ensuring secure payment systems, transparent privacy policies, and reliable return mechanisms is essential to build trust and reduce perceived risk. Marketers should leverage social media, influencer marketing, and peer reviews to strengthen social influence and credibility. Age-specific strategies, such as simplified interfaces for older users and trend-driven promotions for younger women, can improve engagement. Additionally, competitive pricing, discounts, and flexible payment options can attract price-sensitive women consumers. Policymakers should promote digital literacy and strengthen consumer protection laws to enhance women's confidence in online shopping.

### Conclusion

The study provides a comprehensive assessment of women's online shopping behavior in India by examining technological, psychological, social, and economic factors. The findings highlight the significant roles of perceived usefulness, ease of use, trust, perceived risk, and social influence in shaping purchase intention and online buying behavior. Age differences further demonstrate the need for targeted marketing strategies. Purchase intention acts as a critical mediator between influencing factors and actual behavior. As women increasingly participate in the digital economy, understanding their online shopping perceptions becomes essential for sustainable e-commerce growth. By addressing usability, security, and trust concerns while leveraging social and economic incentives, e-commerce platforms can enhance women's shopping experiences and foster long-term customer loyalty in the Indian context. The paper presents the critical evaluation of internet shopping behavior of women in India based on a model design and analysis. It is the combination of technology, psychology, social, and economic elements that provides the study with a comprehensive contextual perspective of the determinants affecting purchase intention and behavior. The increased involvement of women in e-commerce is a great opportunity not only to the business but also to the policy formulators. By focusing on the aspects of trust, security, and usability and utilizing social influence and value based approaches; women should have a better experience when shopping online, which will lead to sustainable development of the digital economy in India.

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