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## Online Shopping Behaviour and Consumer Trust in Digital Markets: Implications for Sustainable Consumption

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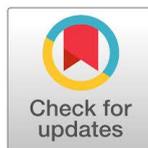
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**Abstract:** The rapid growth of e-commerce has transformed consumption patterns globally, influencing how consumers search for information, evaluate products and make purchase decisions. Trust plays a critical role in online shopping, particularly concerning payment security, privacy protection, product quality and platform reliability. This study examines online shopping behaviour and the factors influencing consumer trust in digital markets, with a focus on promoting sustainable consumption as emphasized under Sustainable Development Goal (SDG) 12. Primary data were collected from selected respondents using a structured questionnaire. Descriptive and analytical tools, including percentage analysis and ranking methods, were employed to understand consumer preferences, trust-building factors and deterrents to online shopping. The findings offer insights into how trust and informed decision-making can promote responsible and sustainable consumption in digital markets.

**Keywords:** Online shopping, consumer trust, digital markets, sustainable consumption, SDG 12

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## 1. Introduction

The expansion of digital technologies and widespread internet access have led to a significant increase in online shopping across economies. E-commerce platforms offer consumers convenience, variety, competitive pricing and easy access to products and services. However, online shopping also raises concerns related to trust, security, privacy and product quality, all of which influence consumer behaviour and purchase decisions. From a sustainable development perspective, consumption patterns shaped by digital platforms have long-term implications for resource use, waste generation and consumer awareness. Sustainable Development Goal 12 emphasizes responsible consumption and production by encouraging informed consumer choices and sustainable lifestyles. Understanding online shopping behaviour and the factors influencing consumer trust is therefore essential for promoting sustainable consumption in digital markets. This study aims to analyse the behaviour of online shoppers and the factors influencing their trust in digital platforms, with particular attention to responsible and sustainable consumption patterns.

## 2. Review of Literature

Previous studies have examined online shopping behaviour and consumer trust in e-commerce. Research indicates that convenience, price competitiveness and product variety are key drivers of online shopping adoption, with consumers increasingly favouring digital channels due to their ease of use and broad selection of products (Parihar, 2025; Preety & Ahlawat, 2023). Trust-related factors — including secure payment systems, transparent return policies, brand reputation and customer reviews — significantly affect consumers' willingness to purchase online and shape their overall shopping intentions (Preety & Ahlawat, 2023; Shahid et al., 2021; research on rank determinants of trust). The role of product quality indicators such as ratings, review volume and platform reliability has also been highlighted as critical for building trust, influencing purchase decisions even when prices vary (Nature Communications on trust and online reviews). Security and privacy concerns, especially regarding data protection and perceived risk, are shown to be significant determinants of trust and online shopping engagement, with higher perceived risk negatively impacting consumer attitudes (Preety & Ahlawat, 2023; Future Business Journal study on trust and risk factors). Research on sustainable consumption suggests that well-informed and trustful consumers are more likely to make responsible purchasing decisions, avoid impulsive buying and focus on product quality, which can contribute to reduced resource wastage and more sustainable patterns of consumption. However, despite these insights, there remains limited empirical research linking online shopping behaviour, consumer trust and sustainable consumption, particularly at the micro level using primary data. This study seeks to address this gap by providing fresh primary evidence on these relationships.

### 3. Objectives of the Study

The study is guided by the following objectives:

1. To analyse the online shopping behaviour and purchasing patterns of consumers.
2. To examine the factors influencing consumer trust, including product quality, payment modes and convenience factors, in online shopping.
3. To identify the major security and privacy concerns affecting trust in digital markets.
4. To assess the implications of consumer behaviour and trust in online shopping for promoting sustainable consumption in the context of SDG 12.

### 4. Research Methodology

#### 4.1 Data Source

The study is based on primary data collected through a structured questionnaire. The questionnaire captured demographic details, online shopping frequency, platform usage, trust-related factors, security and privacy concerns and perceptions of product quality.

#### 4.2 Sample Design

A total of 50 respondents were selected through convenience sampling. The sample represents a cross-section of online shoppers, providing insights into consumer behaviour and trust patterns in digital markets.

#### 4.3 Tools of Analysis

The following tools were used to analyse the data:

- Percentage analysis to understand distribution patterns
- Tables and charts for visual representation
- Simple ranking / weighted average method to prioritise trust, convenience and security factors

#### 4.4 Period of Study

The data for this study was collected during November 2025, providing a current snapshot of online shopping behaviour, consumer trust and preferences in digital markets, with a particular focus on implications for sustainable consumption.

### 5. Analysis and Interpretation

**Table 1: Socio-demographic profile of the respondents**

Particulars	Category	Number of Respondents	Percentage
Age (in Years)	17 –22	39	78
	24 –29	3	6
	30 – 35	4	8
	36 – 41	4	8

<b>Gender</b>	Male	11	22
	Female	39	78
<b>Educational Level</b>	Undergraduate	28	56
	Postgraduate	18	36
	Others	4	8
<b>Occupation</b>	Student	37	74
	Employee	7	14
	Self-employed	1	2
	Homemaker	5	10
<b>Total</b>		<b>50</b>	<b>100</b>

**Source: Primary data**

The socio-demographic profile reveals that the majority of respondents are young adults, predominantly aged 21 years, female, undergraduate students. This composition reflects a digitally active population segment, making the sample suitable for studying online shopping behaviour and consumer trust in digital markets.

**Table 2: Online Shopping Behaviour of Respondents**

<b>Variable</b>	<b>Category</b>	<b>No. of Respondents</b>	<b>Percentage</b>
<b>Frequency of Online Shopping</b>	Daily	2	4
	Weekly	1	2
	Monthly	22	44
	Rarely	25	50
<b>Device Used</b>	Mobile Phone	48	96
	Laptop	1	2
	Desktop	1	2
<b>Preferred Platform</b>	Amazon	10	20
	Flipkart	13	26
	Myntra	2	4
	Meesho	20	40

	Others	5	10
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Source: Primary data

Table 2 indicates that online shopping among respondents is largely occasional rather than frequent, with half of the respondents shopping online rarely and 44 per cent shopping monthly. This suggests a cautious and need-based approach towards online purchases. The overwhelming preference for mobile phones (96 per cent) highlights the role of smartphones in facilitating access to digital markets, reflecting the growing importance of mobile commerce.

In terms of platform preference, Meesho (40 per cent) and Flipkart (26 per cent) dominate, indicating a strong inclination towards platforms offering affordable pricing and wide product availability. The relatively lower usage of premium platforms suggests price sensitivity among consumers, which significantly shapes online shopping behaviour.

**Table 3: Payment and Purchase Decision Behaviour**

Variable	Category	No. of Respondents	Percentage
<b>Preferred Payment Mode</b>	UPI/Wallet	20	40
	Credit/Debit Card	3	6
	Cash on Delivery	27	54
<b>Acceptable Delivery Time</b>	Same Day	5	10
	1–3 Days	37	74
	More than 3 Days	8	16
<b>Offer Type Attracting Most</b>	Percentage Discount	16	32
	Buy 1 Get 1	6	12
	Free Delivery	24	48
	Cashback	4	8
<b>Online Purchase Choice</b>	Lowest Price	23	46
	Best Value for Money	24	48
	Premium Products	3	6
<b>If Preferred Product is Unavailable</b>	Choose Another Brand	14	28
	Wait for Restock	19	38

	Buy from Another Website	17	34
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Source: Primary data

The data in table 3 reveal that cash on delivery (54 per cent) remains the most preferred payment mode, despite the availability of digital payment options such as UPI and cards. This preference reflects ongoing concerns related to online payment security and trust. Most respondents consider a delivery period of 1–3 days acceptable, indicating balanced expectations between speed and reliability. Free delivery and percentage discounts emerge as the most attractive offers, reinforcing the importance of cost-related incentives in purchase decisions. While making online purchases, respondents predominantly prefer best value for money and lowest price options, highlighting rational and value-conscious consumption behaviour. When preferred products are unavailable, consumers tend to wait for restocking or switch platforms, indicating flexibility in digital purchasing decisions.

**Table 4: Trust Factors in Online Shopping**

Variable	Category	No. of Respondents	Percentage
<b>Factors Increasing Trust</b>	Positive Customer Reviews	28	56
	Easy Return Policy	15	30
	Secure Payment Gateway	5	10
	Well-known Brand	2	4
<b>Factors Reducing Trust</b>	Poor Reviews	21	42
	Inadequate Product Details	15	30
	No Return/Refund Policy	8	16
	Lack of Contact Information	6	12
<b>Trust in Product Quality</b>	Verified Purchase Reviews	27	54
	Detailed Product Description	9	18
	Clear Product Images	9	18
	Branded Product	5	10

<b>Factors Reducing Quality Trust</b>	Mismatched Product	22	44
	Poor Customer Reviews	16	32
	No Product Details	10	20
	Unclear Images	2	4

Source: Primary data

Trust in online shopping (table 4) is primarily influenced by positive customer reviews and easy return policies, which significantly enhance consumer confidence. Conversely, poor reviews and inadequate product details substantially reduce trust, emphasizing the importance of transparency and accurate information.

Trust in product quality is largely driven by verified purchase reviews, suggesting that peer feedback plays a crucial role in shaping quality perception. Mismatched products and poor reviews are major factors reducing trust in product quality. These findings highlight that trust in digital markets is built through reliable information, post-purchase assurance and consistency between online representation and actual delivery.

**Table 5: Convenience and Variety Preferences**

<b>Variable</b>	<b>Category</b>	<b>No. of Respondents</b>	<b>Percentage</b>
<b>Main Reason for Shopping Online</b>	Price Discounts/Offers	25	50
	Home Delivery	11	22
	Convenience	9	18
	Product Variety	3	6
	Easy Payment	2	4
<b>Most Important Convenience Factor</b>	Easy Product Search	22	44
	Home Delivery	20	40
	Simple Checkout	4	8
	Multiple Payment Options	4	8
<b>Discouraging Factors</b>	Slow Checkout Process	23	46
	Complicated Website	16	32
	Limited Payment Modes	11	22

<b>Type of Variety Preferred</b>	Multiple Brands	16	32
	Different Price Ranges	13	26
	Wide Product Categories	11	22
	Latest Models	10	20

Source: Primary data

The findings from table 5 indicate that price discounts and offers are the primary motivation for online shopping, followed by home delivery and convenience. Easy product search and home delivery are the most valued convenience factors, reflecting consumers' preference for time-saving and hassle-free shopping experiences.

However, slow checkout processes and complicated websites act as major deterrents, pointing to the need for user-friendly platform design. In terms of variety, consumers are most attracted to multiple brands and different price ranges, suggesting a desire for comparison and informed choice. These preferences contribute to responsible consumption by enabling consumers to evaluate alternatives before purchase.

**Table 6: Security and Privacy Concerns in Online Shopping**

<b>Variable</b>	<b>Category</b>	<b>No. of Respondents</b>	<b>Percentage</b>
<b>Security Features Increasing Trust</b>	Cash on Delivery	26	52
	OTP Verification	10	20
	Recognized Payment Platforms	8	16
	Secure Payment Gateway	6	12
<b>Security Risks of Concern</b>	Fake Sellers	25	50
	Online Payment Fraud	13	26
	Website Hacking/Data Theft	9	18
	Unauthorized Transactions	3	6
<b>Privacy Features Increasing Trust</b>	No Sharing with Third Parties	19	38
	Clear Privacy Policy	16	32
	Secure Account Login	13	26
	Option to Delete Account/Data	2	4

Source: Primary data

Security and privacy concerns (table 6) play a decisive role in shaping consumer trust. Cash on delivery and OTP verification are the most trusted security features, indicating a preference for transaction safety and risk minimization. The predominant concern regarding fake sellers highlights the perceived risk associated with digital marketplaces.

Privacy trust is enhanced when websites ensure non-sharing of personal data with third parties and maintain clear privacy policies. The findings suggest that consumers value control over their personal information and transparency in data usage. Addressing these security and privacy concerns is essential for building sustainable digital markets and encouraging responsible online consumption.

The results from primary data collected reveal that trust, affordability, convenience and security are central to online shopping behaviour. These factors collectively influence informed decision-making and align closely with SDG 12: Responsible Consumption and Production, emphasizing the need for transparent, consumer-friendly and secure digital marketplaces.

**Table 7: Ranking of Trust and Product Quality Factors in Online Shopping**

Factor Category	Variable	Percentage	Rank
<b>Factors Increasing Trust</b>	Positive customer reviews	56	1
	Easy return policy	30	2
	Secure payment gateway	10	3
	Well-known brand	4	4
<b>Factors Reducing Trust</b>	Poor reviews	42	1
	Inadequate product details	30	2
	No return / refund policy	16	3
	Lack of contact information	12	4
<b>Factors Increasing Trust in Quality</b>	Verified purchase reviews	54	1
	Detailed product description	18	2
	Clear product images	18	2
	Branded product	10	4
<b>Factors Reducing Trust in Quality</b>	Mismatched product after delivery	44	1
	Poor customer reviews	32	2
	No product details	20	3
	Unclear images	4	4

Source: Computed from Primary data

The ranking analysis presented in Table 7 highlights the key trust and product quality factors that influence consumers' online shopping behaviour. The results clearly indicate that verified purchase

reviews and positive customer reviews occupy the top ranks, signifying that consumers place the highest importance on the experiences and feedback of other buyers while making online purchase decisions. This reflects a strong preference for information-based and experience-driven trust, suggesting that consumers rely more on peer validation than on promotional claims made by sellers.

The next important factors in the ranking include easy return and refund policies and detailed product descriptions, which emphasize the role of transparency and post-purchase assurance in building consumer confidence. These factors reduce perceived risk, minimize dissatisfaction and help consumers make informed decisions, thereby lowering the likelihood of product returns and wastage.

Lower-ranked factors such as brand name and visual presentation alone indicate that respondents are comparatively less influenced by symbolic or surface-level cues and are more concerned with the actual quality and reliability of products. Similarly, factors reducing trust—such as mismatched products after delivery, poor reviews and insufficient product details—rank high in negative influence, underlining the critical importance of accuracy and honesty in online product representation.

## 6. Findings of the Study

Based on the analysis of primary data collected from 50 respondents, the following key findings emerge from the study on *Online Shopping Behaviour and Consumer Trust in Digital Markets*:

1. The majority of respondents shop online rarely or on a monthly basis, indicating cautious and need-based online purchasing behaviour rather than impulsive buying.
2. Mobile phones are the most preferred device for online shopping, reflecting the growing role of mobile-based digital markets.
3. Among online shopping platforms, Meesho, Flipkart and Amazon are the most frequently used, highlighting the importance of affordability and accessibility in platform preference.
4. Price discounts and promotional offers are the primary reasons motivating consumers to shop online, followed by home delivery and convenience.
5. Cash on Delivery (COD) remains the most preferred payment mode, showing persistent concerns regarding online payment security.
6. Most respondents consider 1–3 days delivery time as acceptable, indicating a balance between speed and reliability rather than demand for instant delivery.
7. Free delivery and percentage discounts are the most attractive types of offers, reinforcing the price-sensitive nature of consumers.
8. Positive and verified customer reviews rank as the most influential factors in building trust in online stores, outweighing brand name or advertising.
9. Easy return and refund policies significantly enhance consumer confidence and willingness to purchase online.

10. Poor customer reviews and mismatched products after delivery are the major factors reducing trust in online shopping and product quality.
11. Consumers generally prefer best value for money or lowest price products, while premium-priced products attract minimal interest.
12. Easy product search and home delivery are the most valued convenience factors, highlighting the importance of user-friendly digital interfaces.
13. Slow checkout processes and complicated websites are the major discouraging factors in online purchasing.
14. A wide variety of brands and price ranges plays a significant role in attracting consumers to online platforms.
15. When preferred products are unavailable, most consumers either wait for restocking or switch to another website, indicating moderate brand loyalty.
16. Verified purchase reviews and detailed product information are the most trusted indicators of product quality in online shopping.
17. Fake sellers are the most worrying security risk perceived by consumers, followed by online payment fraud.
18. Cash on Delivery and OTP-based verification are the most trusted security features, reflecting risk-averse consumer behaviour.
19. Privacy concerns, especially sharing of personal data with third parties, significantly affect consumer trust in online platforms.
20. Overall, the findings indicate that trust, transparency and information reliability are more critical than technological sophistication alone in shaping online shopping behaviour.

These findings collectively suggest that enhancing trust mechanisms and product transparency in digital markets can promote responsible and sustainable consumption, in line with SDG 12.

## 7. Suggestions

Based on the findings of the study, the following suggestions are offered:

### 1. Strengthen Transparency and Trust Mechanisms

E-commerce platforms should prioritize clear and detailed product descriptions, verified customer reviews and easy return and refund policies. Ensuring accurate product representation and encouraging authentic user feedback will enhance consumer trust, reduce product mismatches and minimize unnecessary returns, thereby promoting responsible and sustainable consumption in line with SDG 12.

### 2. Enhance Consumer Awareness and Secure Payment Options

To address security and privacy concerns, platforms should expand secure payment features while also educating consumers about safe digital payment practices. Offering trusted options such

as Cash on Delivery alongside secure digital payments and clearly communicating privacy policies, can increase consumer confidence and encourage more informed and responsible online purchasing behaviour.

## 8. Conclusion

The study concludes that fostering sustainable digital consumption requires a joint effort from e-commerce platforms, sellers and policymakers. E-commerce firms must prioritize transparency, product authenticity, consumer education and robust grievance redressal systems, while policymakers should encourage ethical digital practices and consumer protection frameworks. Overall, the research underscores that strengthening consumer trust in digital markets is not only essential for business growth but also a crucial step towards achieving sustainable consumption and long-term economic and environmental well-being.

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