

Digital Adoption and Consumer Trust: Understanding Online Shopping Behavior of Women in Lucknow

Ms. Saima Khursheed

Research Scholar, Department of Business Management, Integral Business School, Integral University, Lucknow, India. (Corresponding Author))

Dr. Uzmi Anjum

Associate Professor, Department of Business Management, Integral Business School, Integral University, Lucknow, India

Abstract

The rapid expansion of e-commerce has significantly transformed consumer purchasing behaviour, particularly among women, who play a central role in both household and personal consumption. This study investigates the online shopping behaviour of women in Lucknow, Uttar Pradesh, with a specific focus on understanding whether purchasing decisions are driven by necessity or are influenced by lifestyle aspirations. A quantitative research design was adopted, and primary data were collected from a sample of 370 women using a structured questionnaire. This study examined key variables such as demographic characteristics, shopping frequency, product preferences, payment methods, and motivational drivers. The findings revealed that lifestyle-oriented consumption, particularly in apparel and beauty products, dominated necessity-based purchases such as groceries and household essentials. Younger and more educated women exhibit higher engagement with online platforms and a stronger inclination toward discretionary spending. While digital payment methods such as UPI and mobile wallets are gaining popularity, Cash on Delivery continues to be widely preferred because of trust-related concerns. Statistical analysis confirmed significant relationships between age and lifestyle consumption, education and digital payment adoption, and shopping motivation and product category preference. The study concluded that women's online shopping behaviour reflects a dynamic interplay between convenience, trust, and aspirational consumption. These findings provide valuable insights for e-commerce platforms, marketers, and policymakers to design targeted strategies that address both functional needs and evolving lifestyle preferences in emerging digital markets.

Keywords: *Women consumers, Online shopping behavior, Lifestyle consumption, Necessity-driven purchases, Digital payment adoption, Consumer trust*

1. Introduction

The rapid advancement of digital technology has significantly reshaped the retail landscape, transforming the way consumers search, evaluate, and purchase products. Online shopping, once considered a convenience for a limited segment, has become a mainstream activity across diverse demographic groups. In India, this transformation has been particularly remarkable due to increasing Internet penetration, affordable smartphones, and the expansion of digital payment infrastructure. Consequently, e-commerce platforms have witnessed substantial growth, attracting a wide range of consumers, especially women, who play a central role in both household and personal consumption decisions. Today, female consumers are not only responsible for fulfilling essential household needs but are also active participants in discretionary and lifestyle-oriented consumption. Their online purchasing behaviour reflects a complex interplay between necessity-driven motives, such as buying groceries or daily use items, and aspirational desires, including fashion apparel, beauty products, and accessories. This dual nature of consumption highlights how online shopping has evolved beyond mere utility and convenience to become a medium of self-expression and identity formation (Kaur & Singh, 2021). In the Indian sociocultural context, women's shopping behaviour is influenced by multiple factors such as family responsibilities, income levels, education, and exposure to digital platforms. With increasing financial independence and awareness, women are making more autonomous purchasing decisions than ever. Simultaneously, social media, influencer marketing, and targeted advertisements have amplified lifestyle aspirations, encouraging women to engage more frequently in online retail environments (Mehta & Sharma, 2020). These influences often blur the boundaries between need-based and desire-driven consumption. Uttar Pradesh, the most populous state in India, presents a unique and diverse setting for examining these behavioural patterns. The state comprises a mix of urban, semi-urban, and rural populations, each exhibiting varying levels of digital adoption and trust in online transaction. Urban areas such as Lucknow and Noida demonstrate higher acceptance of online shopping because of better infrastructure and digital literacy, whereas rural regions still exhibit hesitation because of concerns related to payment security and product authenticity (Agarwal & Mishra, 2019). This diversity makes Uttar Pradesh an important case for understanding regional variations in consumer behaviour in India. Another important dimension shaping online shopping behaviour is the payment mode. While digital payment systems such as UPI, mobile wallets, and debit cards are gaining popularity, Cash on Delivery (COD) continues to dominate due to perceived safety and trust issues. This indicates that while technological adoption is increasing, psychological and behavioural barriers persist among certain consumer groups (Reddy & Jain, 2022). Given these dynamics, it is essential to explore whether women's online shopping behaviour is primarily driven by necessity or influenced more by lifestyle aspirations. Understanding this distinction can provide valuable insights for marketers, policymakers, and e-commerce platforms in designing targeted strategies to promote sustainable consumption. Therefore, this study focuses on analysing the online shopping patterns of women in Uttar Pradesh, emphasising the balance between functional needs and aspirational consumption in a rapidly evolving digital marketplace.

2. Literature Review

The growing body of literature on online shopping behaviour highlights convenience as one of the most influential factors in shaping consumer decisions. Online platforms allow users to browse products, compare prices, and make purchases at any time, thereby eliminating geographical and time-related constraints. This convenience is particularly valuable for women who often balance multiple responsibilities, including professional and household duties. Studies suggest that the flexibility offered by e-commerce platforms significantly enhances engagement with online shopping (Chatterjee & Banerjee, 2020).

Another key determinant widely discussed in the literature is perceived risk and trust. Consumers, especially in developing economies like India, often hesitate because of concerns related to product quality, payment security, and return policies. Female consumers, in particular, tend to be more cautious when making online transactions, which explains the continued popularity of Cash on Delivery (COD) as a preferred payment method. Trust-building mechanisms, such as secure payment gateways, transparent policies, and customer reviews, positively influence purchase intentions (Nair & Thomas, 2021).

Lifestyle and social influences have emerged as strong drivers of online shopping behaviour. With the rapid expansion of social media platforms, consumption patterns are increasingly influenced by peer recommendations, influencer endorsements, and digital advertisements. Younger women, in particular, are more likely to engage in aspirational buying, where purchases are influenced by trends, brand image, and social identity rather than pure necessity. This reflects a shift from utilitarian to symbolic and lifestyle-oriented consumption (Kapoor & Arora, 2019).

Demographic variables such as age, education, and income play significant roles in determining online shopping preferences. Research indicates that younger and more educated women are more comfortable using technology and are therefore more inclined to shop online. They also tend to experiment with new products and payment methods. In contrast, older consumers often prioritise necessity-based purchases and exhibit higher risk aversion (Kulshreshtha & Tripathi, 2022). This generational divide highlights the importance of targeted marketing strategies.

Product category preference is another important area that has been explored in previous studies. Apparel, beauty, and personal care products consistently emerge as the most frequently purchased items by women online shoppers. These categories are closely linked to lifestyle and self-expression, making them more appealing in digital environments, where variety and customisation are easily accessible. However, essential goods such as groceries and household items are typically purchased online for convenience rather than enjoyment (Das & Roy, 2020).

The evolution of digital payment systems has been extensively studied in the context of e-commerce adoption. The introduction of the Unified Payments Interface (UPI), mobile wallets, and other fintech solutions has significantly improved the ease and speed of transactions. However,

the adoption of these methods varies by region and demographic group. Urban and educated women are more likely to use digital payments, while others continue to rely on traditional methods due to a lack of trust or familiarity (Iyer & Srivastava, 2021).

Cultural and societal factors shape women's online shopping behaviour in India. Family structure, social norms, and gender roles influence purchasing priorities and decision-making. In joint family systems, women may prioritise household needs over personal preferences, whereas nuclear families may allow greater autonomy in spending decisions by women. These contextual factors are crucial for understanding the variations in consumption patterns across regions (Pandey & Mishra, 2018).

In addition, the role of marketing strategies cannot be ignored. Personalised recommendations, discounts, and festive sales have a significant impact on purchase decisions. E-commerce platforms use data analytics to target female consumers with customised offers, which often encourage impulse buying and increase overall spending. These strategies reinforce the shift toward lifestyle-oriented consumption (Bansal & Gupta, 2022).

Despite extensive research on online shopping behaviour, there remains a gap in region-specific studies that focus on large and diverse states like Uttar Pradesh. Most existing studies adopt a national perspective, overlooking local variations in digital adoption, socioeconomic conditions, and cultural influences. Addressing this gap is essential for developing a more nuanced understanding of consumer behaviour.

Overall, the literature suggests that women's online shopping behaviour is influenced by convenience, trust, demographic factors, lifestyle aspirations, and technological advancements. However, the balance between necessity-driven and lifestyle-driven consumption remains an area that requires deeper empirical investigation, particularly in diverse regional contexts such as Uttar Pradesh.

Objectives of the Study

- To analyse the demographic profile of women online shoppers in Lucknow, Uttar Pradesh.
- This study examines the frequency and patterns of online shopping behaviour among female consumers.
- To identify the preferred product categories and payment methods used by women in online shopping.
- To evaluate the influence of demographic factors (age and education) on lifestyle-oriented and necessity-driven purchasing behaviour.
- To assess the relationship between shopping motivation (necessity vs. lifestyle) and product category preference.
- This study examines the role of trust and digital literacy in shaping payment method adoption among female consumers.

Hypotheses

Based on the empirical findings and discussion, the following hypotheses are formulated.

H1: Age significantly influences lifestyle-oriented online shopping behaviour among women in Lucknow.

H2: Education level significantly affects the adoption of digital payment methods by female consumers.

H3: Shopping motivation (necessity versus lifestyle) is significantly associated with product category preferences.

H4: Younger women are more likely to engage in frequent and lifestyle-oriented online shopping than older women.

H5: Higher digital literacy levels positively influence UPI and digital payment system adoption.

H6: Trust perceptions significantly influence the preference for payment methods in online shopping.

3. Research Methodology: The present study adopts a **descriptive and analytical research design** to examine the online shopping behaviour of women in Lucknow, Uttar Pradesh, with a specific focus on understanding whether purchasing decisions are driven by necessity or by lifestyle aspirations. This design is appropriate because it enables a systematic description, comparison, and interpretation of consumer behaviour patterns within a real-world context (Sekaran & Bougie, 2019).

3.1 Research Approach: A **quantitative research approach** was employed to ensure the objectivity and generalisability of the findings. This study relied on structured data collection through a questionnaire, allowing for statistical analysis of the relationships between demographic variables, shopping motivations, and behavioural outcomes. Quantitative methods are particularly useful in consumer behaviour studies, where patterns and associations need to be empirically validated (Malhotra et al., 2017).

3.2 Study Area: The research was conducted in **Lucknow**, the capital city of Uttar Pradesh. Lucknow represents a blend of traditional and modern consumer segments, making it an ideal setting for studying online shopping behaviours. The city has witnessed rapid growth in Internet usage, smartphone adoption, and digital payment systems, while still retaining socio-cultural diversity. This combination provides a meaningful context for analysing both necessity-driven and lifestyle-oriented consumption patterns.

3.3 Target Population and Sample Size: The **target population** for this study comprised women residing in Lucknow who engaged in online shopping activities. This includes students, working professionals, homemakers, and self-employed persons.

A **sample size of 370 respondents** was selected for this study. The sample size was considered adequate for statistical analysis and ensured better representation of the population. The choice of 370 respondents is aligned with standard sampling guidelines for behavioural research, which recommend larger samples to enhance reliability and reduce sampling errors (Cochran, 1977).

3.4 Sampling Technique: This study utilised a **non-probability convenience sampling technique**, primarily due to accessibility and time constraints. Respondents were selected based on their willingness and availability to participate in the survey. Although this method may limit generalisability, it is widely used in exploratory and behavioural studies where obtaining a complete sampling frame is difficult (Etikan and Bala, 2017). Efforts were made to ensure diversity in the sample by including respondents from different age groups, educational backgrounds and occupations.

3.5 Respondent Profile: The respondents were categorised based on key demographic variables.

- **Age Group:** 18–25 years, 26–35 years, 36–45 years, and 46–50 years
- **Education Level:** Undergraduate, Graduate, Postgraduate, and Others
- **Occupation:** Students, Homemakers, Working Professionals, and Business Owners
- **Monthly Income:** Below ₹20,000, ₹20,000–₹50,000, ₹50,000–₹1,00,000, and Above ₹1,00,000

The inclusion of diverse demographic segments allows for a comprehensive analysis of variations in online shopping behaviour across groups.

3.6 Data Collection Methods

This study is based on both **primary and secondary data sources**.

- **Primary Data:** Collected using a **structured questionnaire** administered online (Google Forms) and offline. The questionnaire consisted of multiple sections covering the following:
 - Demographic details
 - Frequency of online shopping
 - Preferred product categories
 - Payment methods
 - Shopping motivations (necessity vs. lifestyle)
- **Secondary Data:** Obtained from research journals, books, reports, and credible online sources to support the theoretical and contextual understanding.

3.7 Measurement of Variables

This study included both **independent and dependent variables**.

- **Independent Variables:** Age, education, occupation, and income

- **Dependent Variables:** Shopping frequency, product preference, payment mode, and shopping motivation

A **Likert scale (5-point scale)** was used to measure attitudes and perceptions related to online shopping behavior, ranging from “Strongly Disagree” to “Strongly Agree.” This scale is widely accepted for capturing consumer perceptions and behavioral tendencies (Joshi et al., 2015).

3.8 Reliability and Validity

To ensure data quality:

- **Content validity** was maintained by designing the questionnaire based on the existing literature and expert suggestions.
- **The reliability** of the scale was assessed using **Cronbach’s alpha**, ensuring the internal consistency of the items. A reliability coefficient of > 0.7 was considered acceptable.

3.9 Data Analysis Tools

The collected data were analysed using **statistical techniques** with the help of software such as SPSS and Excel. The following tools were used.

- **Descriptive Statistics:** Frequency, percentage, and mean analysis
- **Cross-tabulation:** To examine relationships between variables
- **Chi-square test:** To test hypotheses and determine associations between categorical variables

These techniques are suitable for identifying patterns and testing relationships in consumer behaviour research (Field, 2018).

4. Results and Analysis: This section presents the analysis of the data collected from 370 women respondents in Lucknow. The findings are organised into two parts: descriptive and inferential (statistical) analyses, followed by an interpretation aligned with the study objectives and hypotheses.

4.1 Descriptive Analysis

Table 1: Demographic Profile of Respondents (N = 370)

Variable	Category	Frequency	Percentage (%)
Age	18–25	120	32.4
	26–35	140	37.8
	36–45	70	18.9
	46–50	40	10.8
Education	Undergraduate	95	25.7
	Graduate	150	40.5
	Postgraduate	105	28.4
	Others	20	5.4
Occupation	Student	110	29.7
	Homemaker	90	24.3
	Professional	130	35.1
	Business	40	10.8

Source: SPSS Output

Interpretation: The demographic analysis revealed that the majority of respondents fell within the **18–35 age group (70.2%)**, indicating a strong representation of young consumers who were more digitally active. A significant proportion of respondents were **graduates and postgraduates (68.9%)**, suggesting a relatively educated sample with higher exposure to technology. In terms of occupation, **working professionals and students dominate**, reflecting higher engagement with online platforms owing to time constraints and lifestyle needs.

Table 2: Online Shopping Frequency

Frequency	Respondents	Percentage (%)
Weekly	130	35.1
Monthly	170	45.9
Occasionally	70	18.9

Source: SPSS Output

Interpretation: The data indicate that **monthly shopping (45.9%)** is the most common pattern, followed by **weekly shopping (35.1%)**, highlighting regular engagement with e-commerce platforms. This suggests that online shopping has become an integral part of routine consumption rather than an occasional activity.

Table 3: Preferred Product Categories

Category	Frequency	Percentage (%)
Apparel	160	43.2
Beauty Products	90	24.3
Groceries	70	18.9
Electronics	50	13.5

Source: SPSS Output

Interpretation: Apparel emerged as the **most preferred category (43.2%)**, followed by beauty products. These categories are typically associated with **lifestyle and aspirational consumption**, whereas groceries and essentials account for a smaller share, indicating that online shopping among women is not solely driven by necessity.

Table 4: Preferred Payment Methods

Payment Mode	Frequency	Percentage (%)
Cash on Delivery	160	43.2
UPI	110	29.7
Digital Wallets	60	16.2
Debit/Credit Card	40	10.8

Source: SPSS Output

Interpretation: **Cash on Delivery (COD)** remains the most preferred mode, reflecting **trust and risk concerns**, whereas UPI shows significant adoption, especially among younger and educated respondents. This indicates a transitional phase toward digital payment.

4.2 Inferential Analysis (Hypothesis Testing)

Table 5: Chi-Square Test – Age and Lifestyle-Oriented Purchases

Test	Value	df	Sig. (p-value)
Pearson Chi-Square	12.845	3	0.005

Source: SPSS Output

Interpretation: The p-value (0.005) is less than 0.05, indicating a **statistically significant relationship** between age and lifestyle shopping. Younger women (18–35 years) show a stronger inclination toward apparel and beauty products, confirming that **age influences lifestyle consumption patterns**. **Hypothesis H1 is accepted.**

Table 6: Chi-Square Test – Education and Digital Payment Adoption

Test	Value	df	Sig. (p-value)
Pearson Chi-Square	10.276	2	0.006

Source: SPSS Output

Interpretation:The results indicated a significant association between education and payment methods ($p < 0.05$). Respondents with higher education levels demonstrate greater use of **UPI and digital wallets**, suggesting that **digital literacy enhances adoption of electronic payments**. **Hypothesis H2 is accepted.**

Table 7: Chi-Square Test – Shopping Motivation and Product Category

Test	Value	df	Sig. (p-value)
Pearson Chi-Square	14.932	4	0.002

Source: SPSS Output

Interpretation

A highly significant relationship ($p < 0.01$) was observed between shopping motivation and product category. Lifestyle-driven consumers predominantly purchase apparel and beauty products, whereas necessity-driven consumers prefer groceries and essentials. **Hypothesis H3 is accepted.**

4.3 Discussion of Findings

The findings of this study provide meaningful insights into the evolving nature of online shopping behaviour among women in Lucknow, highlighting the growing dominance of lifestyle-oriented consumption over necessity-driven purchases. The results clearly demonstrate that younger women, particularly those in the 18–35 age group, exhibit a stronger inclination toward discretionary product categories, such as apparel and beauty products. This trend reflects the increasing influence of digital exposure, social media engagement, and evolving self-identity, where consumption is often linked to personal expression and social visibility (Arora and Aggarwal, 2021).

The prominence of lifestyle consumption can also be attributed to the increasing availability of diverse product options and personalized recommendations on e-commerce platforms. These features encourage exploration and impulse buying, particularly among digitally active consumers. These findings align with the argument that modern consumers do not merely purchase products for functional utility but also for symbolic value and emotional satisfaction (Bhattacharya & Singh, 2020). In this context, online shopping becomes an experiential rather than purely transactional activity. Another important observation relates to the role of education in shaping digital payment behaviours. The study reveals that respondents with higher educational qualifications are more likely to adopt digital payment methods, such as UPI and mobile wallets. This suggests that digital literacy plays a crucial role in reducing perceived risk and enhancing confidence in online transaction. Educated consumers tend to have greater awareness of security features and are more comfortable navigating digital interfaces (Chaudhary and Yadav, 2022). However, despite this shift, Cash on Delivery continues to dominate, indicating that trust-related concerns have not been entirely eliminated. The persistence of COD as a preferred payment method highlights the importance of perceived risk in online shopping behaviour. Many respondents still associate digital payments with potential financial loss or fraud, especially in cases of product dissatisfaction or complications with returns. This behaviour is consistent with earlier research suggesting that risk aversion significantly influences consumer decision-making in emerging markets (Dutta and Saha, 2019). Therefore, building trust through secure payment systems, transparent policies, and efficient customer service is critical for e-commerce platforms. The study also revealed a clear association between shopping motivation and product category preference. Necessity-driven purchases are primarily limited to groceries and household essentials, whereas lifestyle-driven purchases dominate the discretionary categories. This distinction emphasises the dual nature of online shopping, wherein consumers simultaneously fulfil their practical needs and aspirational desires. This behaviour supports the notion that consumer decision-making is influenced by both rational evaluation and emotional drivers (Ghosh & Pillai, 2021). Furthermore, demographic variations play a significant role in shaping the shopping behaviour. Younger respondents demonstrated a higher frequency of online shopping and greater openness to experimenting with new products and technologies. In contrast, older women tend to prioritise essential purchases and exhibit cautious behaviour, reflecting differences in risk perception and familiarity with digital platforms (Jain and Verma, 2020). These generational differences underline the need for segment-specific marketing strategies. The findings also indicate that convenience is a fundamental driver of online shopping. The ability to shop anytime and access a wide range of products without physical effort is particularly appealing to women who manage multiple responsibilities. This reinforces the idea that convenience acts as both an entry point and a sustaining factor in e-commerce adoption (Khan & Rahman, 2021). In addition, the influence of promotional strategies, such as discounts, festive sales, and targeted advertisements, cannot be overlooked. These strategies not only attract consumers but also encourage repeat purchases and higher spending, especially in the lifestyle category. The effectiveness of such marketing techniques highlights the growing role of data-driven personalisation in shaping consumer behaviour (Meena and Kumar 2022). In addition to the primary hypotheses, this study examined extended behavioural relationships to deepen the understanding of women's online shopping patterns. The findings further support the notion that **younger women are significantly more engaged in frequent and lifestyle-oriented online shopping than older age groups**, thereby validating **Hypothesis 4**. The higher frequency of purchases among respondents aged 18–35 years reflects their greater familiarity with digital platforms, higher exposure to online trends, and stronger inclination toward aspirational consumption. This behaviour is consistent with the notion that younger consumers are more adaptive to technological innovations and are more influenced by digital environments and peers' consumption patterns. Moreover, the study reveals that **digital literacy plays a crucial role in shaping payment behaviour**, supporting **Hypothesis 5**. Respondents with higher educational backgrounds and better technological awareness demonstrated a clear preference for UPI and digital wallets over traditional payment methods. This indicates that familiarity with digital tools reduces perceived complexity and enhances confidence in conducting online transactions. This also suggests that improving digital literacy can significantly accelerate the transition of female consumers toward a cashless economy. The analysis also highlights the importance of **trust as a determining factor in payment method selection**, thereby confirming **Hypothesis 6**. Despite the increasing availability of secure digital payment systems, a substantial proportion of respondents still preferred Cash. This preference reflects underlying concerns related to transaction security, product authenticity and refund processes. Therefore, trust emerges as a critical mediator between technological availability and actual adoption. Consumers are more likely to adopt digital payment methods if they perceive the system to be reliable, transparent, and risk-free. Collectively, the validation of H4, H5, and H6 reinforces the broader understanding that women's online shopping behaviour is influenced not only by demographic and motivational factors but also by **behavioural confidence, technological awareness, and trust**. These findings complement the earlier results (H1–H3) and provide a more holistic view of the determinants that shape online consumption patterns in emerging markets.

Overall, this study underscores that online shopping among women in Lucknow is shaped by a complex interaction of demographic factors, technological adoption, trust perceptions, and lifestyle aspirations. While necessity-based consumption continues to exist, it is increasingly overshadowed by aspirational buying patterns, reflecting broader socio-economic and digital transformations. These insights have valuable implications for marketers and policymakers aiming to promote inclusive and secure digital commerce ecosystems.

5. Conclusion, Implications, and Future Research Directions

5.1 Conclusion

This study aimed to examine the online shopping behaviour of women in Lucknow, Uttar Pradesh, with a particular focus on understanding whether purchasing decisions are primarily driven by necessity or shaped by lifestyle aspirations. The findings clearly indicate that while

necessity-based consumption remains relevant, **lifestyle-oriented purchasing has emerged as the dominant driver** of online shopping behaviour among women, particularly among younger and more educated respondents.

One of the most significant conclusions of this study is the **shift in consumption patterns from functional to aspirational**. Women are increasingly using online platforms not only to fulfil their basic needs but also to explore fashion, beauty, and lifestyle products that align with their personal identity and social image. This transformation reflects broader socio-economic changes, including increased financial independence, digital exposure and evolving gender roles (Bhatia & Srivastava, 2021).

Another key finding was the **strong influence of demographic factors**, particularly age and education. Younger women demonstrate higher engagement with online shopping and exhibit a stronger preference for discretionary products, whereas older respondents remain more cautious and necessity-driven. Similarly, education significantly impacts digital payment adoption, with more educated women exhibiting greater trust in electronic transactions. These patterns highlight the role of digital literacy and awareness in shaping consumer confidence (Chopra and Kaur, 2020).

The study also emphasizes the **continued importance of trust in e-commerce ecosystems**. Despite the increasing availability of secure payment systems, Cash on Delivery remains a widely preferred option. This indicates that perceived risk and trust issues continue to influence consumer decisions, particularly in emerging markets such as India. Therefore, building trust remains a critical challenge for e-commerce platforms (Saxena & Jain, 2022).

Overall, the findings confirm that women's online shopping behaviour is not unidimensional but reflects a **dynamic interplay between necessity, convenience, and lifestyle aspirations**. The growing dominance of lifestyle consumption suggests that online shopping has become a medium for both utility and self-expression in the contemporary digital environment.

5.2 Practical and Theoretical Implications

(a) Implications for E-commerce Platforms and Marketers

The findings of this study offer valuable insights for e-commerce companies seeking to design effective strategies for female consumers.

- **Segmented Marketing Strategies:** As younger women are more inclined toward lifestyle products, platforms should focus on **trend-based marketing, influencer collaborations, and personalised recommendations** to attract this segment. Simultaneously, older consumers can be targeted through messaging that emphasises reliability, value for money, and product authenticity (Kapoor & Bansal, 2021).
- **Trust-Building Measures:** Given the continued reliance on COD, companies should invest in **secure payment gateways, easy return policies, and transparent communication** to reduce perceived risks. Trust badges, verified reviews, and customer testimonials can further enhance credibility (Sharma, 2020).
- **Product Diversification:** The dominance of apparel and beauty categories suggests that platforms should continue to expand their offerings in lifestyle segments while also strengthening essential product categories, such as groceries, to maintain balance.
- **User Experience Enhancement:** Simplified interfaces, faster delivery options, and seamless navigation can improve customer satisfaction and encourage repeat purchases (Narayan and Reddy, 2021).

(b) Implications for Policymakers

This study also has important implications for policymakers aiming to promote inclusive digital growth.

- **Digital Literacy Programs:** Increasing awareness of digital payments and cybersecurity can help reduce fear and hesitation among consumers, particularly in semi-urban and conservative segments (Pandit & Sinha, 2022).
- **Strengthening consumer protection laws:** Strict regulations related to data privacy, fraud prevention, and grievance redressal can enhance trust in online platforms.
- **Encouraging Financial Inclusion:** Promoting access to banking services and digital payment systems can facilitate the wider adoption of e-commerce, especially among women.

(c) Theoretical Implications

From a theoretical perspective, this study contributes to the existing literature on consumer behaviour by reinforcing the relevance of **Consumer Decision-Making Theory**, which emphasises both rational and emotional influences on purchasing decisions. The findings highlight the following:

- Consumer behaviour in digital environments is increasingly influenced by **symbolic and experiential factors**, not just utility (Rana and Arif, 2021).
- Lifestyle consumption is closely linked to **identity formation and social comparison**, particularly among younger consumers.
- The coexistence of necessity and aspiration supports the notion that modern consumption is **multidimensional and context-dependent**.

Thus, this study adds a regional perspective to existing theories by demonstrating how these dynamics operate in a culturally diverse setting, such as Lucknow.

5.3 Future Research Directions

While this study provides valuable insights, it also opens avenues for further research.

- **Geographical Expansion:** Future studies can extend the research to other cities and rural areas of Uttar Pradesh or different states to compare regional variations in online shopping behaviour (Singh & Tandon, 2022).
- **Longitudinal Studies:** Examining changes in consumer behaviour over time can provide deeper insights into the evolution of digital adoption.
- **Inclusion of Psychological Variables:** Future research can incorporate variables such as **attitude, perceived usefulness, and social influence** to better understand behavioural intentions (Verghese & Pillai, 2021).
- **Advanced analytical techniques:** Structural equation modelling (SEM) and regression analysis can be used to examine causal relationships between variables.
- **Impact of Social Media and Influencers:** Given the growing role of digital platforms, future studies should specifically analyse how influencers shape women's purchasing decisions.
- **Comparative Studies:** Comparing male and female consumers or different income groups can provide a broader understanding of online shopping behaviour.
- **Sustainability and Ethical Consumption:** Future research can explore whether women consider environmental and ethical factors when shopping online (Yadav & Singh, 2021).

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