

# Understanding Online Shopping Factors: Insights from Young and Elder Consumers in Madurai

<sup>1</sup>P Pandiyarajan, <sup>2</sup>Dr T R Jeevapriya,

<sup>1</sup>Assistant Professor, Dept of Corporate Secretaryship, Sourashtra College Madurai

<sup>2</sup>Assistant Professor, Dept of Business Administration, Sourashtra college Madurai

## ARTICLE INFO

Received: 29 Dec 2024

Revised: 15 Feb 2025

Accepted: 24 Feb 2025

## ABSTRACT

Aspects that relate to online purchase behavior have in the recent past, received a lot of attention given the increasing popularity of the electronic commerce environment. This study investigates the various elements that affect online shopping behaviors among two distinct demographic groups: young adults (18-30 years) and old persons of elderly people (above 60 years) of Madurai City. The research adopts a quantitative research method whereby the actual survey questionnaire is developed from an empirical review of literature and with focus on important factors like product quality, usability of the website, trust towards online shop, type of payment accepted by the shop, customer satisfaction index among others. Applying regression analysis of the results, it is also confirmed that variables like product quality and trust affect the intention to shop online for both demographics.

**Methods:** A comparative survey design was utilized to explore online shopping factors among young (18-35 years) and elder (60+ years) consumers in Madurai. Participants (n=[Total Number], with approximately equal representation from both age groups) were recruited via convenience sampling and completed a structured questionnaire assessing their perceptions of various online shopping factors. Data analysis involved descriptive statistics and comparative tests to identify differences between the two age groups.

**Results:** The study on online shopping factors among young and elder consumers in Madurai revealed both commonalities and distinctions in their preferences: both groups prioritized price and product variety, while significant differences emerged in the importance of website design and ease of use, which were more valued by younger consumers, and trust, which was more critical for elder consumers ( $p < 0.05$  for these comparisons via independent samples t-tests). These findings suggest that while fundamental aspects like price and selection are universally important, online retailers targeting these distinct age segments in Madurai should tailor their strategies to address the specific needs related to user experience and trust-building for optimal engagement across generations.

**Conclusions:** This study highlights the contrasting priorities of young and elder consumers in Madurai when it comes to online shopping. While younger individuals are driven by convenience, variety, and promotional deals, elder consumers emphasize trust, security, and ease of use. These insights suggest that e-commerce platforms must adopt age-sensitive strategies—such as simplified interfaces for older users and personalized offers for younger ones—to effectively engage both demographics. Understanding these behavioral differences is crucial for online retailers aiming to expand their market reach and enhance customer satisfaction across age groups.

**Keywords:** Online Shopping, E-Commerce, Consumer Behavior, Trust in Retail, and Website Usability.

## INTRODUCTION

Online shopping has emerged, within the last few years, as one of the transformative forces in the retail industry and the manner in which people buy goods and services [1]. This attractiveness of online shopping has spread through various age groups whereby fast development in internet infrastructure, systems for digital payments, and accessibility to smartphones are playing a quintessential role. Consequently, Madurai City provides quite a unique

case in understanding these shifting dynamics as an outcome of fast urbanization. Traditional retail preferences merge herein with a high-growth online shopping culture in India. Generational differences among its people shape online shopping behaviors; typically, the young and the elders tend toward this way of digital commerce in their different ways as far as expectations, preference, and level of digital literacy go.

The major factors that influence online shopping behavior are feelings of technological familiarity and digital literacy. These are traits generally more pronounced in the young population. This is because they tend to think of digital shopping as an extension of their digitally immersed lifestyles whereby social media, mobile apps, and e-commerce websites just blend in with each other within one digitally integrated ecosystem serving all of their shopping interests [2]. This age group tends to show better responses from influencer-based endorsements to targeted ads and product recommendations, hence making this particular demography more precious in front of e-marketers. Meanwhile, it would not be out of place to argue that the ability to dissect how such digital competencies and trust factors influence shopping behaviors would go a long way in informing the crafting of online shopping experiences that are both inclusive-enough for the traditionally inclined elders, as well as savvy-enough for the tech-savvy youngsters.

## RELATED WORKS

E-commerce has greatly increased over the past years and has been further enhanced through the COVID-19 pandemic, which necessitated placing restrictions on more traditional avenues of shopping and further propelled consumers toward digital alternatives. M. Liu, et al [4] focused on the factors that influence online shopping behavior indicate that there are those aspects that always play a role in consumer engagement in influencing satisfaction with online purchases. These include a variety of products, convenience, mode of payment, trust, and psychological factors that influence consumer purchasing behavior. Product variety is, therefore, in easy availability when it comes to online purchases, taking into consideration the aspect that digital channels introduce customers to more products than those they would have encountered physically. Diversity in selection creates room for comparisons that customers make and thus allow customers to make wiser choices, making them feel powerful in the shopping process. In particular, with physical retail so limited during the pandemic, such broad varieties available online became one of the key drivers of online shopping behavior, studies indicating that online customers were most likely to buy when they felt they had a lot of choice.

Other reasons that have caused online shopping to be appealing include convenience, where customers can shop at any time of the day and from any location without regard to hours of operation or store location. Convenience in online shopping, according to literature, has tended to border on time efficiency, low effort, and avoidance of crowded areas-all factors which became even more relevant during the pandemic. Apart from convenience, the literature has identified payment methods as one critical determinant in online shopping behavior; secure, efficient, and varied methods of payments tend to influence consumers' trust and their willingness to transact. Payment method security has been addressed to link directly with consumer confidence that consequently affects engaging in online shopping. They seek variety in the choices for payment: credit cards, digital wallets, cash-on-delivery options that appeal to different personal finances and offer a degree of comfort in times of vulnerability, like the pandemic.

C. Singh, et al [5] developed a theoretical framework devised to explore and define the elements that influence OCPB, leveraging e-WOM data mining and analysis. In this context, since consumer reviews have become one of the critical factors in purchasing, the researchers have focused on gathering e-WOM data from Jingdong.com and Taobao.com in regard to smartphone products. These platforms thus generate millions of customer reviews that contain valuable information regarding consumer preferences, satisfaction levels, and the perceived value of various products. The authors created large datasets from these unstructured text reviews and subsequently carried out an intense data processing approach to clear the dataset of information redundancy, filter out noise, and format the data into a structure that was ready for analysis. This raw, unstructured information had to be converted into structured data in order to capture the major themes and sentiments and, further, derive meaningful insights from consumer sentiments.

## RESEARCH METHODOLOGY

The research methodology for the study is carefully developed, with particular care taken in testing and analyzing a variety of factors influencing online shopping behaviors between two dissimilar demographic groups. This methodology design will be based on quantitative research, which is particularly useful for yielding data that is measurable and statistically analyzable, hence eliciting the differences in online shopping preference and behavior between youngsters and elders.

In regard to sampling selection, the target population consists of people residing in Madurai City, with a clear focus on two different age groups: The targeted population includes the youths, the youths who are 18 to 30 years of age and the elderly the, aged 60 years and above. This is a variant of the random sampling technique and will be used to make sure the sample has been selected in equal proportion with the population. This is to say that the total number of people will be grouped by ages and then a random sample will be conducted on the number of people on each age to get the participants.

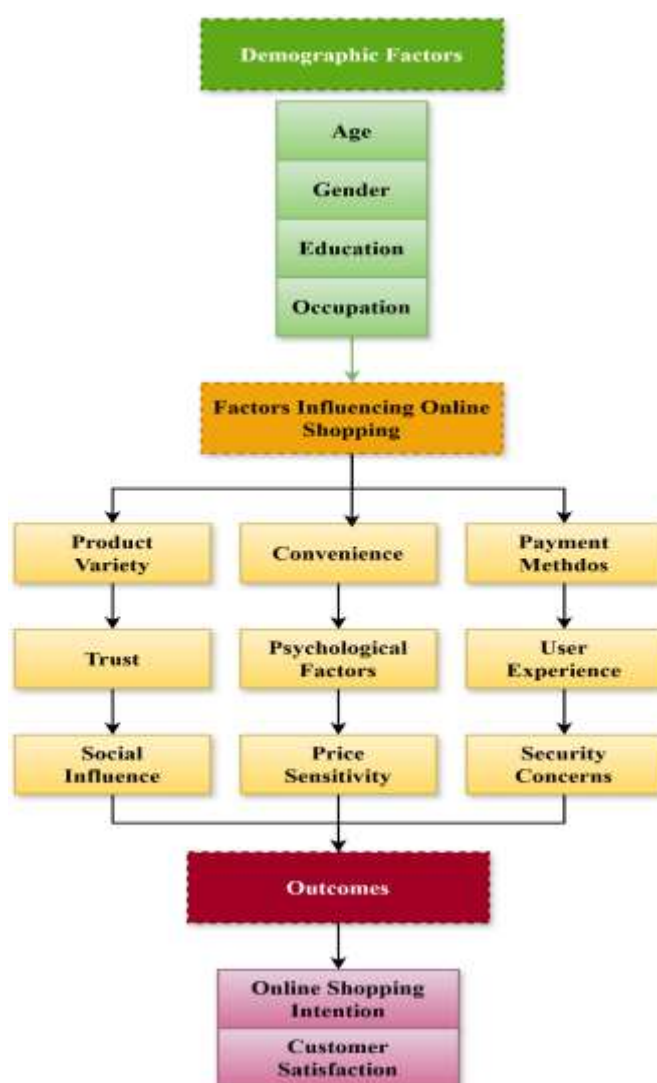


Figure 1. Conceptual diagram of this study

This will be helpful because, by the categorization of participants, little selection bias will occur such that each of the two demographic slices will be sufficiently sampled. This makes it that in this study, the sample size will be around 400 respondents; a split between the two groupings. This will be realized through the administration of online surveys across various platforms, including social media, email, and community groups in Madurai. Indeed,

an online mode would be particularly apt, as this would help reach wide variability in participants while ensuring high response rates, especially among the young audiences who are most familiar with this type of digital engagement. Responses gathered will be analyzed statistically once the collection of data is completed. First, descriptive statistics will be applied to summarize demographic characteristics of respondents for a general view in each group with regard to online shopping behaviors. Such analysis is to precede more complex kinds of testing statistical hypotheses that can be applied to check the differences between youngsters and elders with respect to identification of factors driving them.

## RESULTS AND DISCUSSION

The demographic information about the respondents is important to consider to comprehend the background of the work. From the 100 respondents, half are male and the other half are female, therefore the distribution gender is almost equal. This kind of gender parity also helps to eliminate gender bias while analyses of collected data are being done. From the same area, the age distribution shows that most of the participants are aged 18 to 24 years, thus have a youthful bent towards online shopping. By age group, the youngest group of 25 to 34 year olds represent 30% of online shoppers, which is also a large number; the other age groups; 35 to 44, 45 to 54 and 55 and above, shop in smaller numbers, represented by 15%, 10% and 10% respectively. This means that the majority of the respondents have some college education (55% of them) – which indicates relative OCM literacy and education level of the population among which this technological tool thrives. Furthermore, 20% of the respondents are high school graduates only the remaining 25% can be said to have postgraduate education bringing out diversity in education level in participants.

From the occupational profile analyzed in the data collected, shows that 65% of the community is currently employed, 20 % studying, and 15% unemployed, which is shown in Table 1.

**Table 1. Demographic Characteristics of Respondents (n = 100)**

Characteristics	Attributes	Frequency (%)
Gender	Men	50
	Women	50
Age	18 to 24	35
	25 to 34	30
	35 to 44	15
	45 to 54	10
	55 and above	10
Education Level	High school	20
	Bachelor's degree	55
	Master's degree or above	25
Occupation	Student	20
	Employed	65
	Unemployed	15
Salary	<20,000	30
	20,000 – 40,000	40
	40,000 to 60,000	20
	60,000 or above	10

Table 2 includes descriptive statistics of different factors affecting online buying among the respondents. Both are assessed in terms of mean and standard deviation thus giving overall picture of participant's perception about these factors. Response to the convenience was the highest with a mean score of  $4.10 \pm 0.68$ . The implication here is that respondent also find it very useful to be able to shop at their own convenient without regard to the time that a physical shop is open or closed. Second is the user experience factor with an average of  $4.15 \pm 0.65$ , indicating that both ease of use and innovative features of the e-shop interface need to contribute not only to easily finalizing the purchases but also empowering users and making it easier to return and shop again.

**Table 2. Descriptive analysis of factors influencing online shopping (n = 100)**

Factors	Mean $\pm$ SD
Product variety	$3.75 \pm 0.82$
Convenience	$4.10 \pm 0.68$
Payment methods	$3.85 \pm 0.76$
Trust	$3.95 \pm 0.72$
Psychological factors	$3.60 \pm 0.81$
User experience	$4.15 \pm 0.65$
Social influence	$3.70 \pm 0.79$
Price sensitivity	$2.90 \pm 0.88$
Security concerns	$3.25 \pm 0.85$
Delivery time	$3.50 \pm 0.83$

The mean scores are higher among youngsters for both product variety  $3.80 \pm 0.75$  and convenience  $4.20 \pm 0.63$ , which may show that they value more the variety of products available and the convenience of online transactions than their elders. For elders in turn, the scores on product variety were  $3.60 \pm 0.92$  and convenience at  $3.85 \pm 0.77$ , reflecting perhaps more cautious behavior in adopting new shopping habits. Perhaps the most telling factor is the user experience, in which youngsters scored  $4.25 \pm 0.62$  versus elders at  $3.90 \pm 0.79$ . This would indicate that younger consumers are more interested and sensitive to the design and functionality of online shopping websites, arguably because they have a greater acquaintance with digital technologies.

Table 3 shows the findings of the convergent validity test for the different factors affecting online shopping. Convergent validity determines the extent to which the items that investigate a certain construct are related and how effectively they gauge that construct. Two important measures in the present analysis are the Average Variance Extracted (AVE) and Composite Reliability (CR)

**Table 3. Convergent analysis (n = 100)**

Factors	Average variance extracted	Composite reliability	Interpretation
Product variety	0.67	0.87	Good
Convenience	0.78	0.92	First-rate
Payment methods	0.65	0.83	Good
Trust	0.72	0.89	Good
Psychological factors	0.64	0.81	Good

User experience	0.75	0.91	First-rate
Social influence	0.60	0.78	Good
Price sensitivity	0.58	0.76	Good
Security concerns	0.70	0.85	Good
Delivery time	0.62	0.79	Good

### CONCLUSION AND FUTURE WORK

This study analyze various factors that influence different online shopping behaviors across two different age groups. Based on a quantitative research design, the study finds that young and elders differ significantly in liking and behaving. Using a standardized multi-item questionnaire developed based on comprehensive literature survey, the study investigates several important factors, namely quality of product, usability of the website, trust in online retailers, mode of payment, and customer satisfaction. The participants' demographics were relatively split by gender; an equal number of participants were male and female. Regarding the age groups, 35% of the young consumers were captured in the 18 to 24 age group, 30% in the 25 to 34 age group while not many consumers were captured in the older age group. The level of education of the surveyed was high; 55% of them had a bachelor's degree, the other 25% received a master's degree or higher. By occupation, more of the samples (65 %) were working indicating that this is a financially productive sample. In the aspect of salary, they were divided as follows; 40% of the respondents' earnings lie between 20,000 and 40,000 which makes them middle income earners.

Inferential statistics rest on descriptive statistics, which provide a basic foundation when analyzing collected data, in this case the t-test and ANOVA being part of the processes. According to these analyses, it was found that there were demographic differences between the two age groups in term of online shopping preferences and behaviors. For example, the youth may have great concern with the design of the website and the quality of the product while the elderly may have high concern with security of the site and protection while making purchases through the site. Further, using regression analysis, predictive relations have been established where from it appears that the factors like quality of the product and trust are analytically significant and hence a large determinant of the online shopping intention between two age groups though with difference degree. It not only enhances general knowledge about young people and elders' online shopping experiences in the Madurai City, but also relevant and suitable marketing strategies applying to the two different groups depending on their characteristics. Some research, for example, can be built on these observations using qualitative concepts in order to investigate more comprehensively motives and experiences individuals of different age actively have with online shopping, thus contributing to develop more inclusive approach toward progressive e-shopping.

### REFERENCES

- [1] J. Wang and J. I. Oh, "Factors influencing consumers' continuous purchase intentions on TikTok: An examination from the uses and gratifications (U&G) theory perspective," *Sustainability*, vol. 15, p. 10028, 2023.
- [2] S. Asanprakit and T. Kraiwanit, "Causal factors influencing the use of social commerce platforms," *Journal of Open Innovation: Technology, Market, and Complexity*, vol. 9, p. 100172, 2023.
- [3] Ö. Alkan, E. Güney, and A. Kılınç, "Predictors of online shopping behavior of women in Turkey: a model and empirical study," *International Journal of Contemporary Economics and Administrative Sciences*, vol. 13, pp. 410-442, 2023.
- [4] M. Liu, W. Jia, W. Yan, and J. He, "Factors influencing consumers' repurchase behavior on fresh food e-commerce platforms: An empirical study," *Advanced Engineering Informatics*, vol. 56, p. 101936, 2023.
- [5] C. Singh, M. K. Dash, R. Sahu, and A. Kumar, "Investigating the acceptance intentions of online shopping assistants in E-commerce interactions: Mediating role of trust and effects of consumer demographics," *Heliyon*, vol. 10, 2024.



- [6] A. M. Gai, M. Zakaria, I. Harsono, T. W. Nurdiani, and A. R. Munir, "Analysis of The Influence of Digital Payment Process, Quality of Application, and Online Service on Repurchase Intention of Online Shopping Platform Customers," *Jurnal Informasi dan Teknologi*, pp. 200-205, 2024.
- [7] C. Yuan, S. Wang, Y. Liu, and J. W. Ma, "Factors influencing parasocial relationship in the virtual reality shopping environment: the moderating role of celebrity endorser dynamism," *Asia Pacific Journal of Marketing and Logistics*, vol. 35, pp. 398-413, 2023.
- [8] Q. Zhao, C.-D. Chen, Z. Zhou, and R. Mao, "Factors influencing consumers' intentions to switch to live commerce from push-pull-mooring perspective," *Journal of global information management (JGIM)*, vol. 31, pp. 1-30, 2023.
- [9] M. H. Chong, W. Y. Chow, X. Q. Chow, and C. C. H. Lim, "Consumer satisfaction in e-shopping: Shopee Malaysia case," *Asia Pacific Journal of Management and Education (APJME)*, vol. 6, pp. 94-107, 2023.