

# Attitudes of College Students Towards Online Shopping: A Study in Mandi Town, Himachal Pradesh

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**Abstract**—This study explores the online shopping behaviors and perceptions of a predominantly young, rural population in Solan district, Himachal Pradesh. Findings reveal that respondents generally hold positive views toward online shopping, appreciating its convenience, time-saving nature, and 24/7 accessibility. However, concerns regarding security risks such as credit card fraud, identity theft, and payment limitations remain significant barriers, particularly among those lacking formal banking access. Delivery delays, insufficient product information, and the inability to physically inspect products also impact consumer confidence. Price competitiveness emerges as a key factor influencing purchase decisions. To address these challenges, recommendations include enhancing product transparency through detailed descriptions and authentic reviews, strengthening cybersecurity measures, offering flexible payment options like cash-on-delivery and digital wallets, and improving delivery efficiency alongside hassle-free returns. Educating consumers on safe online practices and fostering trust through clear communication are also emphasized. The study concludes that addressing these critical factors is essential for e-commerce platforms to build consumer trust, increase accessibility, and sustain growth in emerging rural and semi-urban markets. This research contributes to understanding the evolving dynamics of online shopping behavior in India's digital economy.

**Index Terms**—Online Shopping Behavior, Consumer Trust, E-commerce in Rural India, Digital Payment Barriers, Delivery and Product Transparency

## I. INTRODUCTION

This trend is further reinforced by Monsuwe et al. (2004), who noted that not only are more individuals adopting online shopping, but their purchasing volumes are also escalating proportionally. Convenience and price competitiveness remain the

primary drivers of online shopping (Chen & Chang, 2003). However, persistent concerns about privacy and security (Grabner-Kraeuter, 2002; Yianakos, 2002) continue to deter a segment of internet users, many of whom limit their online activities to informational searches rather than transactions (Curtis & Slater, 2000). Studies in Malaysia, Greece, and Bangladesh highlight their role as primary drivers of e-commerce growth. In India, students constitute 35% of online shoppers, prioritizing affordability, convenience, and product variety (Kaymu, 2015). With the increasing use of smartphones, laptops, and high-speed internet, consumers now enjoy the luxury of shopping at their convenience—anytime, anywhere (Beauchamp & Ponder, 2010). Online shopping allows consumers to directly purchase goods or services from sellers in real-time, typically via websites or mobile applications (Kumar, Anand, & Mutha, 2016). Affordable smartphones and increasing digital literacy are driving rural and semi-urban consumers to explore e-commerce platforms more actively (Johnson, 2015). The "cash on delivery" model, in particular, has proven crucial in building trust among first-time online shoppers in rural areas, where skepticism toward online payments remains prevalent (Wu & Wang, 2005). Their frequent exposure to online platforms makes them ideal subjects for studying emerging online shopping behaviors in semi-urban areas (Mandhlazi, Dhurup, & Mafini, 2013). However, local challenges—such as trust issues, delivery constraints, and limited product awareness—can alter consumer attitudes significantly (Chellappa & Pavlou, 2002; Chen, 2008). Extant literature highlights various determinants of online shopping behavior, such as trust, perceived usefulness, convenience, and social influence (Delafrooz et al., 2010; Priyanka & Ramya, 2016). Additionally, with the rise of mobile commerce

(m-commerce), new dimensions such as app interface quality, mobile payment systems, and digital promotions have become influential factors—yet few studies have incorporated these into research conducted in rural or semi-urban India (Agrebi & Jallais, 2015). Historically, the foundations of e-commerce were laid in the late 1970s with the advent of Electronic Data Interchange (EDI) and Electronic Funds Transfer (EFT), which were primarily used by businesses to carry out transactions efficiently (Delafrooz, Paim, & Khatibi, 2010).

II. METHODOLOGY

Research methodology is the systematic way to solve the research problems. It may be understood as science of studying how research is done systematically. When we talk about m, formulating logic behind the methods or techniques and why we are not using others. Research process starts with defining research problem, formulating hypothesis, design research, collection of data and finding interpretation and analysis of data to form a report. The descriptive research design was adopted for the concerned study.

The research was conducted among 60 students of Solan district (Himachal Pradesh) Sampling is defined as the segment of population that is representative of whole population. The number of individual in a sample is called a sample unit. The respondents were selected by convenience sampling depending on availability of respondents. Convenience sampling is a type of non-probability sampling technique where subjects are selected because of their convenient accessibility and proximity to the study. Data collection is the systematic approach to gather and measure information from a variety of sources to get a complete and accurate picture of an area of interest. For the present study the data is collected from primary as well as secondary sources. The Primary data is the information collection is the systematic approach to gather and measure information from a variety of sources to get a complete and accurate picture of an area of interest. For the present study the data is collected from primary as well as secondary sources. Primary data was collected through closed ended structured interview schedule. The mathematical tool used for data analysis is percentage analysis

Table No.1

Profile	Variable	Number	Percentage (%)
Gender	Male	66	66
	Female	34	34
Age	15-20	12	11.9
	21-25	59	58.4
	26-30	8%	7.9
	30 and above	22	21.8
Qualification	Undergraduate	40	39.6
	Graduate	45	44.6
	Post-Graduate	16	15.8
Income	Daily	10	15.9
	Weekly	29	46
	Fortnightly	2	3.2
	Monthly	22	34.9
Background	Urban	30	30.9
	Rural	67	69.1

The Table No 1 demographic profile of the respondents reveals several key insights. A majority of the participants are male, accounting for 66% of the total sample, while females represent 34%, indicating a male-dominated population. In terms of age distribution, the largest group falls within the 21–25

years range (58.4%), followed by those aged 30 and above (21.8%), 15–20 years (11.9%), and 26–30 years (7.9%), showing that most respondents are young adults. Regarding educational qualifications, 44.6% are graduates, 39.6% are undergraduates, and 15.8% are postgraduates, suggesting a well-educated

respondent base. When it comes to income frequency, 46% of participants earn weekly, 34.9% monthly, 15.9% daily, and 3.2% fortnightly, indicating a prevalence of regular income patterns among the

group. Finally, the majority of respondents come from rural backgrounds (69.1%), while 30.9% belong to urban areas, pointing to a largely rural sample in this study.

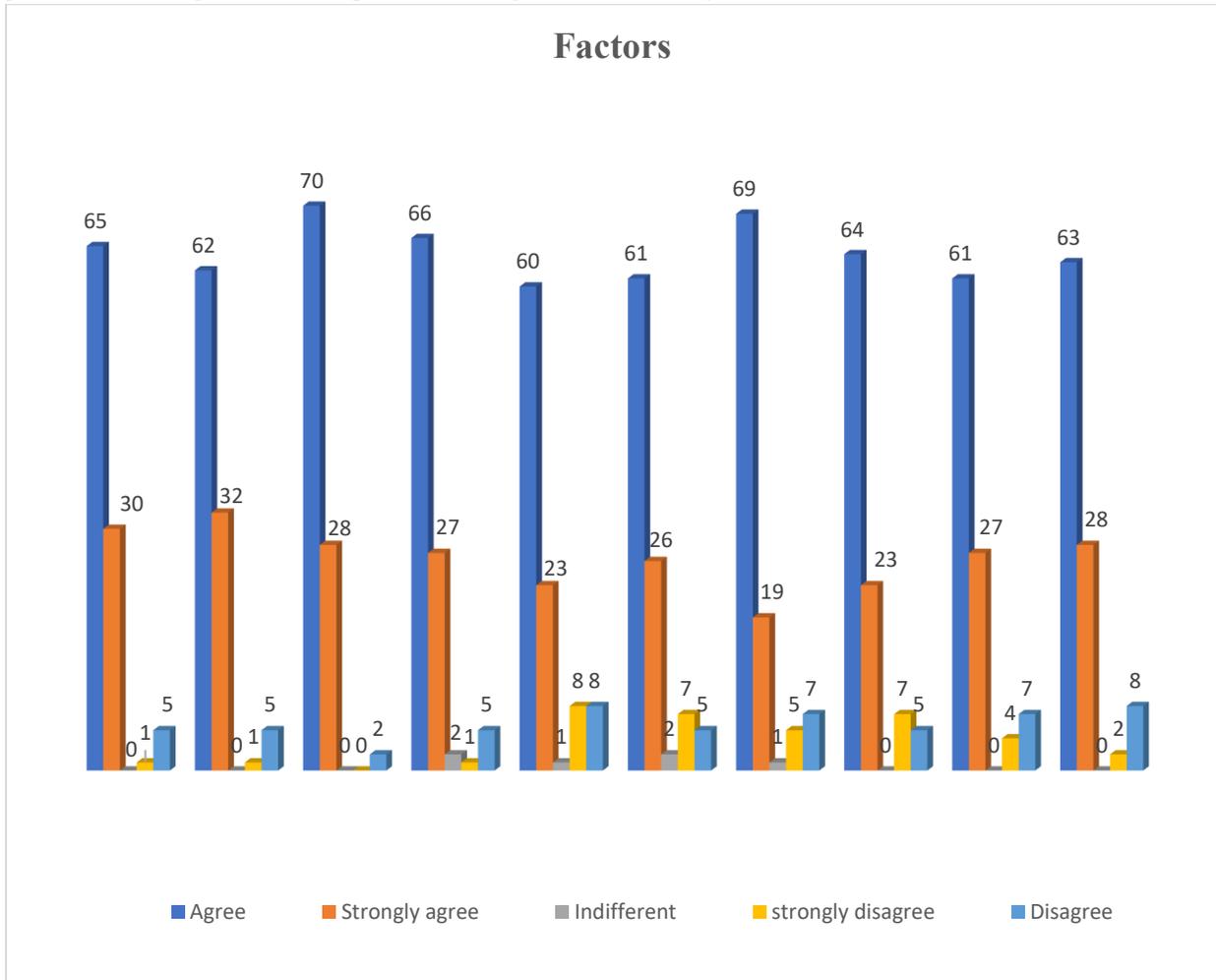


Figure No.1

The Figure No.1 data reveals overall positive perceptions toward online shopping among respondents. A majority agree that online shopping is useful (65 agree, 30 strongly agree), and many believe it saves time (62 agree, 32 strongly agree). Additionally, a large number of participants (70 agree, 28 strongly agree) appreciate the convenience of 24/7 shopping, highlighting its flexibility. Most respondents also find online shopping easy (66 agree, 27 strongly agree), indicating a user-friendly experience. However, concerns remain regarding risks associated with online shopping, as 60 respondents agree it is risky, while 16 (8 strongly disagree and 8 disagree) do not share this view. The price sensitivity of users is evident, with 61 agreeing and 26 strongly

agreeing that they prefer online shopping only when prices are lower than in physical stores. Delivery time appears to be a concern for some, as 69 agree and 19 strongly agree that a long wait time is required, though only a few disagree. In terms of product variety, the broad selection available online is appreciated by most (64 agree, 23 strongly agree), although some (12 in total) express disagreement. Respondents are somewhat divided on the adequacy of product information, with 61 agreeing it is insufficient, while a smaller portion (11) disagree. Lastly, payment restrictions are seen as a drawback by many, with 63 agreeing and 28 strongly agreeing that needing a credit card or bank account limits accessibility. Overall, the interpretation suggests that while online shopping is

widely accepted for its convenience and time-saving benefits, concerns around security, delivery times, and accessibility still influence user preferences.

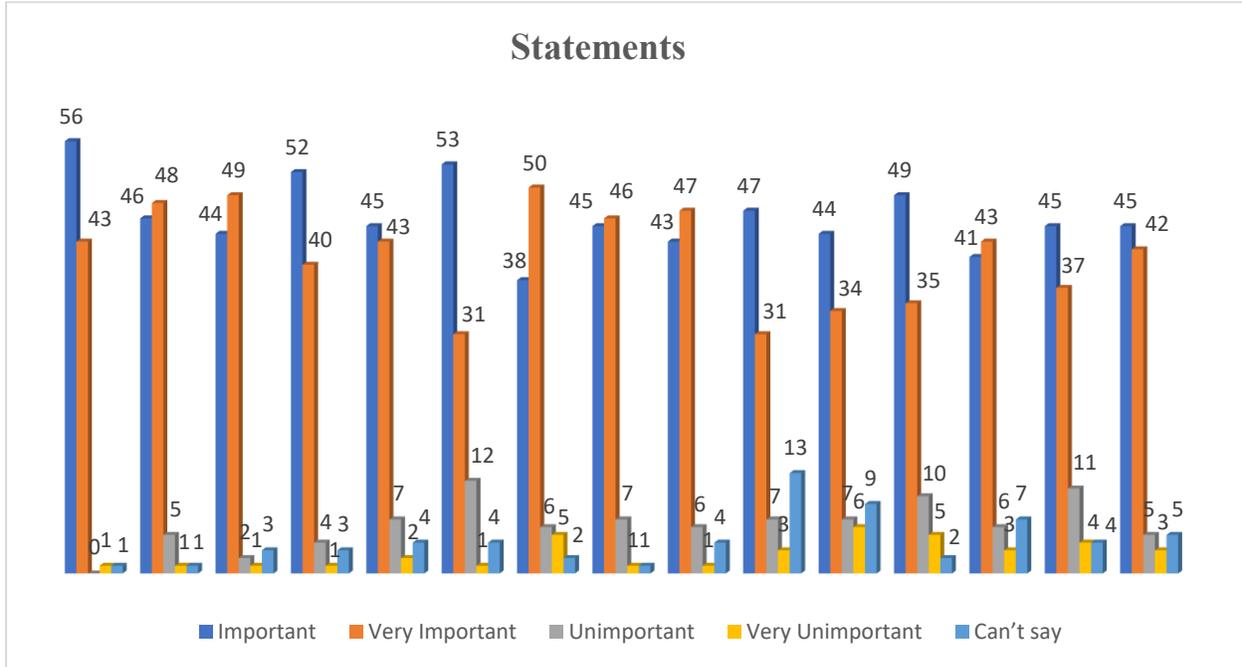


Figure No.2

The Figure No.2 data indicates that several factors are considered highly significant by respondents when it comes to online shopping. Price stands out as a major consideration, with 56 rating it as important and 43 as very important. Similarly, delivery time, company reputation, and guarantees and warranties are valued highly, with over 90 respondents in each case considering them either important or very important. This highlights that cost-effectiveness, prompt delivery, and brand reliability play a crucial role in influencing purchase decisions. Privacy of information, security, and quality are also perceived as essential, with the majority of participants ranking them as important or very important. Specifically, 50 respondents rated security as very important and 46 considered quality very important. The description of goods also matters significantly, although a slightly larger number (12) found it unimportant, indicating some variation in expectations. Concerns related to risks, such as credit card fraud, identity theft, and receiving incorrect items, also emerged. While a substantial number considered these risks important or very important, a notable number (13 for credit card risks and 9 for identity theft) chose "can't say," suggesting some uncertainty or lack of awareness

among participants. Additionally, issues like difficulty in returning items and vendor trustworthiness were also seen as important, though to a slightly lesser extent. Interestingly, the inability to physically inspect products was highlighted by 87 respondents as important or very important, showing that the tactile experience still influences consumer confidence. Overall, the interpretation reflects that while customers appreciate the convenience of online shopping, factors such as pricing, product security, delivery efficiency, and brand trust are critical to their satisfaction and decision-making.

### III. FINDING

The demographic profile shows that the majority of respondents are young adults aged between 21 and 25 years, predominantly male, and largely from rural backgrounds. This group generally views online shopping positively, recognizing its usefulness, time-saving benefits, and convenience, particularly appreciating the ability to shop any time of day. Most respondents find online shopping easy and accessible, reflecting the growing familiarity with digital platforms. However, significant concerns remain

regarding the security risks associated with online transactions, such as credit card fraud, identity theft, and payment security, which create hesitation among some users. Many respondents also feel restricted by the need for credit cards or bank accounts, which limits access for those without formal banking. Delivery issues, especially long waiting times, and insufficient or unclear product information further contribute to consumer apprehension. Moreover, a large number of respondents express discomfort with the inability to physically inspect products before purchase, which impacts their trust and willingness to buy certain items online. Despite these concerns, price sensitivity remains a driving factor, with many preferring to shop online only when prices are lower than in traditional stores, highlighting the importance of competitive pricing.

#### IV. RECOMMENDATION

To overcome these challenges and improve consumer confidence, e-commerce platforms should take several key actions. First, they need to enhance product transparency by providing comprehensive descriptions, multiple high-quality images, and authentic customer reviews to replicate the in-store experience as closely as possible. This will help mitigate the drawback of not being able to physically inspect items. Second, platforms must invest heavily in cybersecurity infrastructure to ensure secure payment gateways and protect user data. Clear communication about these security measures can reassure hesitant customers. Offering diverse and flexible payment options, including digital wallets, UPI, and cash-on-delivery, will also broaden accessibility, especially for those without bank accounts or credit cards. Third, improving logistics and delivery efficiency is critical; faster and more reliable delivery services, alongside easy and hassle-free return policies, will enhance overall customer satisfaction. Finally, e-commerce companies should educate consumers about safe online shopping practices and build trust through consistent, transparent communication.

#### V. CONCLUSION

In conclusion, while online shopping is increasingly accepted for its convenience, variety, and time

efficiency, consumer satisfaction depends heavily on addressing persistent concerns about security, product authenticity, delivery reliability, and payment accessibility. The inability to physically inspect products and uncertainties around transaction risks continue to limit full consumer confidence. Therefore, e-commerce businesses must focus on creating a secure, transparent, and customer-centric shopping environment. By prioritizing enhanced product information, secure payment methods, flexible options, and improved logistics, online retailers can not only attract more users but also foster long-term loyalty. These improvements are essential for sustaining growth and competitiveness in the rapidly evolving digital marketplace, ensuring that customers feel valued, safe, and confident in their online purchases.

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