

E-COMMERCE ADOPTION AND ITS INFLUENCE ON CHANGING CONSUMER BUYING BEHAVIOUR: AN EMPIRICAL STUDY OF CONSUMERS IN MADIKERI CITY IN KODAGU DISTRICT

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ABSTRACT

The present study, “E-Commerce Adoption and Its Influence on Changing Consumer Buying Behaviour: An Empirical Study of Consumers in Madikeri City, Kodagu District,” examines the growing role of e-commerce in transforming consumer purchasing practices. The study has two major objectives: first, to examine the level and pattern of e-commerce adoption among consumers with reference to selected demographic characteristics; and second, to analyse the relationship between perceived product variety available through e-commerce platforms and changing consumer buying behaviour. The study adopted a descriptive and empirical research design and used both primary and secondary data. Primary data were collected from 50 consumers in Madikeri City through a structured questionnaire, while secondary information was obtained from books, journals, research articles, reports and other relevant sources. Data were analysed using frequency, percentage, mean, standard deviation, Pearson’s correlation coefficient and Pearson’s Chi-square test at the 5% level of significance. The correlation analysis revealed a very strong positive relationship between perceived product variety and changing consumer buying behaviour ($r = 0.984$, $p < 0.001$). Therefore, the null hypothesis was rejected and the alternative hypothesis was accepted, indicating that perceived product variety is significantly associated with changes in consumer buying behaviour. The Chi-square results further revealed significant associations between e-commerce adoption and gender ($\chi^2 = 7.737$, $p = 0.021$), age ($\chi^2 = 16.798$, $p = 0.010$), education ($\chi^2 = 17.912$, $p = 0.006$), and occupation ($\chi^2 = 13.034$, $p = 0.043$). Thus, the study concludes that product variety and demographic characteristics significantly influence e-commerce adoption and changing consumer buying behaviour in Madikeri City.

Keywords: E-Commerce Adoption; Changing Consumer Buying Behaviour; Perceived Product Variety; Consumer Preferences

INTRODUCTION

The rapid development of information and communication technology has transformed the traditional retail environment and created new opportunities for consumers to access goods and services through digital platforms. E-commerce has emerged as an important component of modern economic activity, enabling consumers to search for products, compare prices, read reviews, make digital payments and complete purchases without physically visiting a retail outlet. The increasing availability of smartphones, affordable internet connectivity, digital payment systems and online marketplaces has further accelerated the adoption of e-commerce among consumers.

E-commerce has not merely changed the method of purchasing; it has also contributed to significant changes in consumer buying behaviour. Consumers today have access to a wider range of products, brands, designs, sizes and price alternatives than may be available through conventional local markets. Product reviews, ratings, personalised recommendations, promotional offers and easy price comparisons can influence consumers’ product preferences

and purchasing decisions. Consequently, consumers may increasingly explore new brands, change their purchase frequency, compare alternatives and shift from traditional stores towards online platforms.

The Indian e-commerce market has expanded considerably with the growth of digital infrastructure and changing consumer preferences. The expansion of platforms such as Amazon, Flipkart, Myntra, Meesho and other online marketplaces has made products accessible to consumers beyond major metropolitan areas. Digital payment mechanisms, particularly UPI, have further facilitated online transactions. However, e-commerce adoption is not uniform across consumers. Gender, age, educational qualification, occupation and income may influence consumers' familiarity with digital technologies, purchasing capacity, trust and willingness to use online platforms.

In smaller cities such as Madikeri in Kodagu District, e-commerce provides consumers with access to products that may have limited availability through conventional local markets. The geographical and market characteristics of the region make it important to examine how consumers are responding to the expansion of digital commerce. At the same time, issues such as product quality, delivery services, return policies, privacy, cybersecurity and consumer trust can affect the continued adoption of e-commerce.

Against this background, the present study, "E-Commerce Adoption and Its Influence on Changing Consumer Buying Behaviour: An Empirical Study of Consumers in Madikeri City, Kodagu District," examines the level and pattern of e-commerce adoption among consumers and investigates the relationship between perceived product variety and changing consumer buying behaviour. The study also examines whether selected demographic characteristics are significantly associated with the level of e-commerce adoption. By combining primary and secondary evidence, the study seeks to provide localized empirical insights into the changing nature of consumer behaviour in the emerging digital marketplace of Madikeri City.

CONCEPTUAL FRAMEWORK

The conceptual framework of the present study, "E-Commerce Adoption and Its Influence on Changing Consumer Buying Behaviour: An Empirical Study of Consumers in Madikeri City, Kodagu District," is developed to explain the relationship between demographic characteristics, e-commerce adoption, perceived product variety and changing consumer buying behaviour.

E-Commerce Adoption: E-Commerce Adoption represents the extent to which consumers use online platforms for purchasing goods and services. It includes aspects such as frequency of online purchases, duration of e-commerce usage, digital payment usage, platform preference and online shopping expenditure. The level of adoption is categorized as low, moderate and high.

Perceived Product Variety is considered the principal explanatory variable for changing consumer buying behaviour. It refers to consumers' perception regarding the availability of different product categories, brands, designs, models, sizes, price ranges and alternative products through e-commerce platforms. Greater product variety provides consumers with more alternatives for comparison and selection.

Changing Consumer Buying Behaviour: Changing Consumer Buying Behaviour is the outcome variable. It reflects changes in purchasing frequency, product and brand preferences, product comparison, willingness to try new products, influence of online reviews and ratings, and shifting preference from traditional retail outlets towards e-commerce platforms.

STATEMENT OF THE PROBLEM

The rapid expansion of e-commerce has significantly transformed the way consumers search, compare, select and purchase products. The availability of diverse products, competitive prices, digital payment facilities, convenience and doorstep delivery has encouraged consumers to increasingly shift from traditional purchasing methods towards online platforms. However, the extent to which e-commerce adoption is influencing consumer buying behaviour varies across individuals and socio-economic groups. In the context of Madikeri City, Kodagu District, there is limited empirical evidence regarding the level of e-commerce adoption and the factors contributing to changes in consumer purchasing practices. In particular, the influence of perceived product variety on changing consumer buying behaviour requires systematic investigation. Further, demographic characteristics such as gender, age, education and occupation may influence consumers' adoption of e-commerce platforms. Therefore, the problem addressed by the present study is to examine the level and pattern of e-commerce adoption, assess the relationship between perceived product variety and changing consumer buying behaviour, and determine whether selected demographic characteristics are significantly associated with e-commerce adoption among consumers in Madikeri City.

REVIEW OF LITERATURE

Tandon, Kiran, and Sah (2016) examined online shopping adoption in India using the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) framework along with perceived risk. The study assessed the influence of performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit on consumers' online shopping intentions and behaviour. The findings demonstrated that UTAUT2 factors significantly contribute to explaining online shopping adoption, while perceived risk also influences consumers' attitudes and behavioural intentions. The study emphasized the importance of trust, convenience, and improved user experience in encouraging online shopping adoption.

Rathod and Kumar (2018) investigated the major factors affecting customers' decisions to shop online in the Indian context. The study identified convenience, product variety, price, information availability, ease of use, and perceived benefits as important factors influencing consumers' online purchasing decisions. The authors highlighted that increasing internet accessibility and changing consumer preferences have contributed significantly to the growth of online shopping in India. The study suggested that understanding consumer expectations and improving online services are essential for attracting and retaining customers.

Nalluri and Rao (2023) examined the relationship between product lines and consumers' shopping motivations in e-commerce using correspondence analysis. The study found that product availability and diversity influence consumers' shopping motivations and preferences. Different product categories were associated with different consumer motivations, demonstrating the importance of product variety in shaping online shopping behaviour. The study provides valuable insights for e-commerce platforms to improve product offerings and enhance consumer engagement and purchasing decisions.

RESEARCH GAP

Existing studies have examined e-commerce adoption, online shopping intention, perceived risk, demographic characteristics, platform attributes and consumer buying behaviour. However, important gaps remain. First, much of the available research focuses on national, metropolitan or large urban markets, while limited empirical evidence exists on consumers in

Madikeri City, Kodagu District. Second, previous studies have generally examined e-commerce adoption and consumer buying behaviour separately, with comparatively limited attention to perceived product variety as a factor associated with changing buying behaviour. Third, although demographic variables such as gender, age, education and occupation have been studied, their association with different levels of e-commerce adoption requires further investigation in a localized context. Fourth, limited studies combine demographic analysis with the relationship between product variety and changing consumer behaviour. Therefore, the present study addresses these gaps by empirically examining e-commerce adoption, perceived product variety and changing consumer buying behaviour among consumers in Madikeri City using primary and secondary data. The study provides localized evidence useful for researchers, e-commerce firms, retailers and policymakers.

OBJECTIVES OF THE STUDY

1. To examine the level and pattern of e-commerce adoption among consumers in Madikeri City, Kodagu District, with reference to selected socio-economic and demographic characteristics.
2. To analyse the influence of perceived product variety available through e-commerce platforms on changing consumer buying behaviour in Madikeri City.

HYPOTHESIS OF THE STUDY

- ❖ There is a statistically significant association between selected demographic characteristics of consumers and their level of e-commerce adoption in Madikeri City.
- ❖ There is a statistically significant positive relationship between perceived product variety available through e-commerce platforms and changing consumer buying behaviour in Madikeri City.

RESEARCH METHODOLOGY

The present study adopted a descriptive and empirical research design to examine e-commerce adoption and its influence on changing consumer buying behaviour among consumers in Madikeri City, Kodagu District. The study used both primary and secondary data. Primary data were collected from 50 consumers through a structured questionnaire covering socio-economic characteristics, e-commerce usage, perceived product variety, e-commerce adoption and changing buying behaviour. Perceived product variety and buying behaviour were measured using a five-point Likert scale. Secondary data were collected from relevant books, research articles, journals, government reports, statistical publications, websites and other credible sources to provide conceptual and contextual support to the study. Respondents were selected from consumers with experience in e-commerce transactions. The collected data were analysed using frequency, percentage, mean and standard deviation. Pearson's correlation was used to examine the relationship between product variety and changing buying behaviour, while Pearson's Chi-square test was used to examine the association between selected demographic characteristics and e-commerce adoption. Hypotheses were tested at the 5% level of significance ($\alpha = 0.05$).

DATA ANALYSIS AND INTERPRETATION

The present study, "E-Commerce Adoption and Its Influence on Changing Consumer Buying Behaviour: An Empirical Study of Consumers in Madikeri City, Kodagu District." The analysis is based on primary data collected from 50 consumers in Madikeri City through a structured questionnaire. The collected data have been systematically classified, tabulated and analysed to understand the socio-economic characteristics, e-commerce adoption patterns,

perceived product variety and changes in consumer buying behaviour. his analysis provides an empirical basis for understanding how e-commerce adoption and product variety are influencing the purchasing preferences and buying behaviour of consumers in Madikeri City.

Table 1: Cross-sectional Socio-Economic and E-Commerce Profile of Respondents

Variable	Category	Frequency	Percentage
Gender	Male	25	50.0
	Female	25	50.0
Age	18–30 years	15	30.0
	31–40 years	16	32.0
	41–50 years	12	24.0
	Above 50 years	7	14.0
Educational Qualification	SSLC & Below	7	14.0
	PUC	11	22.0
	Graduate	18	36.0
	Postgraduate & Above	14	28.0
Occupation	Student	12	24.0
	Employee	15	30.0
	Business	12	24.0
	Other	11	22.0
Monthly Household Income	Up to ₹20,000	8	16.0
	₹20,001–₹40,000	15	30.0
	₹40,001–₹60,000	16	32.0
	Above ₹60,000	11	22.0
Duration of E-Commerce Usage	Less than 1 year	6	12.0
	1–3 years	15	30.0
	3–5 years	17	34.0
	Above 5 years	12	24.0
Frequency of Online Purchases	Rarely	7	14.0
	Occasionally	15	30.0
	Monthly	18	36.0
	Frequently	10	20.0
Monthly Online Shopping Expenditure	Up to ₹1,000	12	24.0
	₹1,001–₹3,000	18	36.0
	₹3,001–₹5,000	13	26.0
	Above ₹5,000	7	14.0
Preferred E-Commerce Platform	Amazon	18	36.0
	Flipkart	14	28.0
	Myntra	7	14.0
	Meesho	6	12.0
	Others	5	10.0
Major Product Category Purchased	Clothing & Fashion	16	32.0
	Electronics	10	20.0
	Groceries	8	16.0
	Household Products	7	14.0
	Personal Care	5	10.0
	Others	4	8.0
Digital Payment Method	UPI	27	54.0
	Debit/Credit Card	8	16.0
	Net Banking	5	10.0
	Cash on Delivery	8	16.0
	Others	2	4.0
Level of E-Commerce Adoption	Low	12	24.0
	Moderate	19	38.0
	High	19	38.0

Source: Primary data

The table 1 shows that cross-sectional profile of the 50 respondents provides an overview of their socio-economic characteristics and e-commerce-related practices in Madikeri City. The gender distribution is balanced, with 25 males (50%) and 25 females (50%), ensuring representation of both groups. In terms of age, the largest proportion belongs to the 31–40 years group (32%), followed by 18–30 years (30%), 41–50 years (24%), and above 50 years (14%). This indicates relatively greater representation of young and middle-aged consumers.

Regarding educational qualification, graduates constitute the largest group (36%), followed by postgraduate and above (28%), PUC (22%), and SSLC and below (14%). This indicates that the respondents generally possess moderate to higher educational qualifications, which may facilitate awareness and use of digital platforms. With respect to occupation, employees account for 30%, followed by students and business respondents at 24% each, while 22% belong to other occupational categories.

The monthly household income profile shows that 32% earn ₹40,001–₹60,000, while 30% earn ₹20,001–₹40,000. About 22% report income above ₹60,000 and 16% earn up to ₹20,000. In terms of marital status, 58% are married and 40% unmarried. More than half of the respondents (54%) belong to households with 4–5 members.

With regard to e-commerce experience, 34% have been using e-commerce platforms for 3–5 years, followed by 30% with 1–3 years of experience. Regarding purchase frequency, 36% purchase online monthly, while 30% purchase occasionally and 20% frequently. Monthly online expenditure is highest in the ₹1,001–₹3,000 category (36%), indicating moderate spending through e-commerce platforms.

Among preferred platforms, Amazon is the most preferred (36%), followed by Flipkart (28%) and Myntra (14%). Clothing and fashion represent the largest product category purchased (32%), followed by electronics (20%) and groceries (16%). UPI is the dominant digital payment method (54%), demonstrating the importance of digital payment facilities in e-commerce transactions.

Finally, regarding the level of e-commerce adoption, 38% of respondents demonstrate high adoption, another 38% demonstrate moderate adoption, and 24% demonstrate low adoption. Overall, the profile suggests that e-commerce has achieved considerable penetration among consumers in Madikeri City, particularly among younger, educated and economically active respondents. These socio-economic characteristics provide an appropriate basis for examining the relationship between demographic characteristics and e-commerce adoption, as well as the influence of product variety on changing consumer buying behaviour.

TESTING OF HYPOTHESIS

Hypothesis 1: There is a statistically significant association between selected demographic characteristics of consumers and their level of e-commerce adoption in Madikeri City.

MEASUREMENT OF VARIABLES

Demographic Characteristics: Gender, age, educational qualification and occupation were measured as categorical variables based on respondents' self-reported information. Gender was classified as male and female; age into 18–30, 31–40, 41–50 and above 50 years; education into SSLC & below, PUC, graduate and postgraduate & above; and occupation into student, employee, business and other categories.

E-Commerce Adoption: E-commerce adoption was measured through structured statements covering frequency of online purchases, platform usage, preference for online shopping, digital payment usage and dependence on e-commerce platforms. Responses were recorded

on a five-point Likert scale, ranging from 1 = Strongly Disagree to 5 = Strongly Agree. Composite scores were used to classify respondents into Low, Moderate and High adoption levels.

Statistical Measurement: The association between demographic characteristics and e-commerce adoption was examined using Pearson's Chi-square test (χ^2) at the 5% significance level ($\alpha = 0.05$). A p-value below 0.05 was considered statistically significant.

Table 2: Association between selected Demographic Characteristics of Consumers and their level of E-commerce adoption in Madikeri City.

Association between Gender and Level of E-Commerce Adoption among Respondents																																																	
<table><tr><th>Gender</th><th>Low</th><th>Moderate</th><th>High</th><th>Total</th></tr><tr><td>Male</td><td>9</td><td>11</td><td>5</td><td>25</td></tr><tr><td>Female</td><td>3</td><td>8</td><td>14</td><td>25</td></tr><tr><td>Total</td><td>12</td><td>19</td><td>19</td><td>50</td></tr></table>					Gender	Low	Moderate	High	Total	Male	9	11	5	25	Female	3	8	14	25	Total	12	19	19	50	<table><tr><th>Statistic</th><th>Value</th></tr><tr><td>Pearson Chi-square (χ^2)</td><td>7.737</td></tr><tr><td>df</td><td>2</td></tr><tr><td>p-value</td><td>0.021</td></tr><tr><td>N</td><td>50</td></tr></table>				Statistic	Value	Pearson Chi-square (χ^2)	7.737	df	2	p-value	0.021	N	50	The calculated p-value (0.021) is less than 0.05. Therefore, the null hypothesis is rejected and the alternative hypothesis is accepted.										
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Association between Occupation and Level of E-Commerce Adoption among Respondents							
Occupation	Low	Moderate	High	Total	Statistic	Value	The p-value (0.043) is less than 0.05. Hence, the null hypothesis is rejected and the alternative hypothesis is accepted.
					Pearson Chi-square (χ^2)	13.034	
					df	6	
					p-value	0.043	
					N	50	
Student	1	3	8	12			
Employee	2	5	8	15			
Business	5	5	2	12			
Other	4	6	1	11			
Total	12	19	19	50			

Source: Primary data

Table 3: Summary of Chi-Square Tests

Demographic Characteristic	χ^2	df	p-value	Decision	Result
Gender	7.737	2	0.021	Reject H_0	Significant
Age	16.798	6	0.010	Reject H_0	Significant
Education	17.912	6	0.006	Reject H_0	Significant
Occupation	13.034	6	0.043	Reject H_0	Significant

The Chi-square analysis indicates a statistically significant association between all four selected demographic characteristics and e-commerce adoption among consumers in Madikeri City. Gender ($\chi^2 = 7.737$, $p = 0.021$), age ($\chi^2 = 16.798$, $p = 0.010$), educational qualification ($\chi^2 = 17.912$, $p = 0.006$), and occupation ($\chi^2 = 13.034$, $p = 0.043$) show p-values below the 0.05 significance level. Therefore, the null hypothesis is rejected and the alternative hypothesis is accepted. The findings indicate that e-commerce adoption varies significantly across demographic groups, with younger, more educated, and digitally engaged respondents demonstrating comparatively higher adoption levels.

Hypothesis 2: There is a statistically significant positive relationship between perceived product variety available through e-commerce platforms and changing consumer buying behaviour in Madikeri City.

Measurement of Variables: Perceived Product Variety was measured using structured Likert-scale statements covering the availability of different product categories, brands, models, designs, sizes, price ranges, and alternative choices on e-commerce platforms. Changing Consumer Buying Behaviour was measured through statements related to changes in purchase frequency, product preferences, brand choices, price comparison, willingness to try new products, and preference for online shopping. Both variables were measured using a **five-point Likert scale**, ranging from 1 = Strongly Disagree to 5 = Strongly Agree. Higher scores indicate greater perceived product variety and greater changes in buying behaviour.

Table 4: Relationship between Product Variety and Changing Consumer Buying Behaviour (N = 50)

Variables	Mean	SD	Pearson's r	p-value
Perceived Product Variety	2.92	1.60	0.984	< 0.001
Changing Consumer Buying Behaviour	2.96	1.56	0.984	< 0.001

The Pearson correlation analysis indicates a very strong positive relationship between perceived product variety available through e-commerce platforms and changing consumer buying behaviour among consumers in Madikeri City. The obtained correlation coefficient is $r = 0.984$, with a $p\text{-value} < 0.001$, which is statistically significant at the 5% level. Since the $p\text{-value}$ is less than 0.05, the null hypothesis (H_0) is rejected, while the alternative hypothesis (H_1) is accepted. This indicates that greater perceived product variety on e-commerce platforms is significantly associated with changes in consumers' buying behaviour. Consumers who perceive a wider range of products online are more likely to modify their purchasing preferences, explore alternative products, compare options, and increasingly rely on e-commerce platforms for their purchases.

Table 5: SWOT Analysis of E-Commerce Adoption and Its Influence on Changing Consumer Buying Behaviour

Strengths	Weaknesses
- Provides consumers with a wide variety of products, brands, models and price options. - Enables easy price comparison and access to product reviews and ratings. - Digital payment facilities make transactions faster and more convenient. - Encourages consumers to explore new products and brands, contributing to changing buying behaviour.	- Consumers cannot physically inspect products before purchase. - Dependence on internet connectivity and digital literacy may exclude some consumers. - Online fraud, privacy concerns and cybersecurity risks may reduce consumer confidence. - Delivery delays, return procedures and product-quality differences can negatively affect satisfaction.
Opportunities	Threats
- Increasing smartphone and internet usage can further expand e-commerce adoption. - Growth of UPI and digital payments can encourage more frequent online transactions. - Wider product variety can attract consumers from smaller cities such as Madikeri. - Local retailers can adopt online and omnichannel selling strategies. - Personalized recommendations and digital marketing can influence purchasing decisions.	- Cyber fraud, data theft and privacy breaches can discourage online purchasing. - Intense competition among e-commerce platforms may affect smaller retailers and local businesses. - Negative reviews, counterfeit products and misleading information may reduce consumer trust. - Changing consumer preferences and rapidly developing technologies can create uncertainty. - Dependence on large e-commerce platforms may create challenges for traditional retail businesses.

The SWOT analysis indicates that e-commerce adoption has significantly changed the way consumers search, compare, select and purchase products. Wide product variety, convenience, competitive pricing, reviews and digital payments are major strengths that encourage changing consumer buying behaviour. However, issues such as cybersecurity, product quality,

delivery problems and limited physical inspection remain weaknesses. Growing digital connectivity, UPI usage and online retail expansion provide significant opportunities, while cyber fraud, intense competition and the potential decline of traditional retail represent important threats.

CONCLUSION

The present study examined E-Commerce Adoption and Its Influence on Changing Consumer Buying Behaviour among consumers in Madikeri City, Kodagu District, using primary data from 50 respondents and relevant secondary sources. The findings indicate considerable adoption of e-commerce, with consumers increasingly influenced by product variety, convenience, digital payments and wider purchasing choices. The Pearson correlation analysis revealed a very strong positive relationship between perceived product variety and changing consumer buying behaviour ($r = 0.984$, $p < 0.001$). Hence, the null hypothesis was rejected and the alternative hypothesis was accepted, confirming that greater perceived product variety is significantly associated with changing buying behaviour. The Chi-square analysis also found significant associations between e-commerce adoption and gender ($\chi^2 = 7.737$, $p = 0.021$), age ($\chi^2 = 16.798$, $p = 0.010$), education ($\chi^2 = 17.912$, $p = 0.006$), and occupation ($\chi^2 = 13.034$, $p = 0.043$). Thus, the study concludes that both product variety and demographic characteristics significantly influence e-commerce adoption and changing consumer buying behaviour in Madikeri City.

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