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## E-COMMERCE REVIEWS AND SHOPPING PATTERNS IN INDIA

**Shirish Mishra**

Research Scholar, Sunrise University, Alwar, Rajasthan

**Dr. Deshmukh Narendrarao Pandurang**

Research Supervisor, Sunrise University, Alwar, Rajasthan

### ABSTRACT

India's e-commerce market has expanded rapidly on the back of affordable smartphones, ubiquitous digital payments, and logistics reaching tier-2/3 cities. Alongside this growth, online consumer reviews have become a critical information source shaping discovery, evaluation, and conversion across marketplaces and social commerce. This paper synthesizes international and India-specific literature on review effects, proposes a contextualized framework linking review features (valence, volume, variance, recency, credibility, and media richness) to trust and purchase intentions, and maps how these relationships are moderated by Indian shopping patterns—cash-on-delivery legacy, discount salience, vernacular browsing, and category differences (electronics, fashion, grocery). We outline a mixed-methods design suitable for India (platform-level panel data and multilingual netnography), detail measures and an analysis plan (SEM with endogeneity checks), and translate findings into implications for merchants, platforms, and policy. We conclude with limitations and a forward research agenda spanning ONDC integration, generative-AI review risks, and inclusive access for new-to-internet consumers.

**Keywords:** online reviews, social proof, trust, India, e-commerce, ONDC, UPI, shopping patterns.

## **I. INTRODUCTION**

In the past decade, India has experienced an unprecedented transformation in its retail landscape, driven by the rapid expansion of the internet, the proliferation of affordable smartphones, and the accelerated adoption of digital payment systems such as Unified Payments Interface (UPI). The e-commerce sector, which was once considered a niche market primarily catering to urban elites, has evolved into a massive, mainstream shopping channel serving diverse consumer segments across the country. This expansion has been fueled not only by the infrastructural growth of digital and logistical networks but also by a dramatic change in consumer behaviour. Today, online marketplaces like Amazon India, Flipkart, Myntra, Nykaa, and several category-specific platforms coexist alongside emerging social commerce models and quick-commerce services such as Blinkit, Zepto, and Swiggy Instamart, catering to needs that range from high-involvement purchases like electronics to everyday essentials like groceries. As the physical boundaries between traditional retail and online shopping blur, one of the most significant factors influencing consumer decisions in the digital space is the role of online reviews. In an environment where consumers cannot physically inspect products, touch the fabric, assess the quality, or test the functionality before purchase, e-commerce reviews serve as a critical proxy for firsthand experience.

E-commerce reviews in India typically appear as a blend of quantitative ratings—often on a five-star scale—and qualitative feedback that can range from detailed descriptions of product performance to simple expressions of satisfaction or dissatisfaction. Many reviews also include photographs and videos, offering potential buyers visual proof of the product's attributes or shortcomings. This evolution in review formats reflects the broader shift towards media-rich content consumption among Indian internet users, driven by high smartphone penetration and cheap mobile data plans. Unlike in many mature markets where online review ecosystems have stabilised, India's review landscape is still in a state of flux. It is characterised by the coexistence of genuine, experience-based feedback and challenges such as fake or incentivised reviews, spam content, and ratings inflation. Nevertheless, for the majority of online shoppers, especially those making first-time purchases from unfamiliar brands or sellers, these reviews remain a vital source of information that reduces uncertainty, builds trust, and facilitates informed decision-making.

The Indian consumer's reliance on reviews is shaped by several distinctive factors in the

country's e-commerce environment. Historically, the dominance of cash-on-delivery (COD) as a payment method meant that consumers retained significant post-purchase control—they could inspect the product upon delivery and reject it if unsatisfied. This habit, though now gradually declining due to the rise of UPI and pre-paid orders, has created a cautious consumer base that values credible reviews to minimise the risk of returns or disputes. Additionally, the diversity of the Indian market introduces linguistic, cultural, and regional complexities into the review ecosystem. A significant share of new internet users comes from tier-2 and tier-3 cities, where English proficiency may be limited. For these shoppers, reviews in Hindi or other regional languages, supplemented by images and videos, often carry more weight than text-heavy English reviews. This vernacularisation of reviews is not just a matter of accessibility—it reflects the inclusivity of India's digital economy and its ability to cater to the informational needs of all socio-economic segments.

E-commerce reviews in India are also deeply intertwined with the country's shopping patterns, which are in turn influenced by socio-economic, technological, and cultural dynamics. Indian consumers tend to be highly value-conscious, often prioritising deals, discounts, and promotional offers when making purchase decisions. Major sales events such as Flipkart's Big Billion Days or Amazon's Great Indian Festival drive enormous spikes in online shopping activity, during which the influence of reviews may temporarily diminish as price becomes the dominant factor. However, in high-risk or high-involvement product categories—such as electronics, fashion, or beauty—the impact of reviews remains substantial even during discount periods, as consumers seek reassurance about product quality and authenticity. In categories such as groceries, delivery speed and freshness-related reviews can heavily sway repeat purchase decisions, especially for perishable goods.

Another layer of complexity arises from the role of trust in Indian e-commerce. Unlike in traditional retail, where interpersonal interaction with sellers can provide a degree of assurance, online shopping requires consumers to place their faith in a combination of platform reputation, seller ratings, and peer reviews. In this trust equation, reviews act as social proof, reducing perceived risk and enhancing purchase confidence. Trust is not only about the authenticity of the product but also about the reliability of delivery, the accuracy of product descriptions, the quality of customer service, and the efficiency of returns or refunds. This holistic view of trust underscores why reviews in India frequently address logistical and service-related aspects alongside the product itself. For instance, a mobile phone review may simultaneously discuss

the device's performance, the timeliness of delivery, the condition of the packaging, and the behaviour of the delivery personnel.

While the potential benefits of reviews are immense, the Indian e-commerce ecosystem faces significant challenges in maintaining their credibility. The prevalence of fake reviews—generated either by sellers to inflate product ratings or by competitors to tarnish reputations—undermines consumer trust. Platforms have responded by introducing verification mechanisms such as “verified purchase” tags, AI-driven fraud detection systems, and user voting on review helpfulness. However, these measures are still evolving, and consumer scepticism remains high in certain categories prone to counterfeiting, such as cosmetics, branded apparel, and electronic accessories. Moreover, the vast scale of India's e-commerce sector, with millions of SKUs and multiple sellers per product, makes it difficult to monitor and curate reviews comprehensively.

The increasing influence of visual and vernacular reviews also calls for platforms to adapt their design and content moderation practices. For example, platforms must ensure that image and video uploads are optimised for low-bandwidth environments common in rural areas, while also protecting against the misuse of visual reviews for fraudulent purposes. The rise of social commerce, where purchases are driven by influencer recommendations and peer-to-peer interactions on platforms like Meesho or through WhatsApp groups, further blurs the line between reviews and marketing. Here, authenticity and transparency become even more critical, as consumers may struggle to distinguish between genuine user experiences and sponsored endorsements.

Importantly, the study of e-commerce reviews in India cannot be separated from an understanding of the country's shopping patterns. Indian consumers are known for conducting extensive pre-purchase research, often combining multiple online and offline sources of information before committing to a purchase. This hybrid approach means that reviews are not always the sole determinant of buying behaviour but operate within a broader decision-making framework that includes word-of-mouth from friends and family, price comparisons across platforms, and, in some cases, visits to physical stores for product inspection before ordering online. As more consumers transition from being cautious first-time buyers to habitual online shoppers, the role of reviews may shift from being primarily risk-reducing to serving as a tool for post-purchase validation and advocacy.

In this context, understanding the interplay between e-commerce reviews and shopping patterns in India is not merely of academic interest—it holds direct implications for platform design, seller strategies, and consumer protection policies. For platforms, optimising the review system can enhance user experience, improve conversion rates, and reduce costly returns. For sellers, encouraging authentic, high-quality reviews can build brand loyalty and differentiate their offerings in an increasingly crowded marketplace. For policymakers, ensuring the integrity of online reviews is essential for maintaining consumer trust and safeguarding fair competition in the digital economy.

This research seeks to explore the dynamic relationship between online reviews and shopping behaviour in the Indian context, acknowledging the unique socio-cultural, linguistic, and economic factors that shape both. By examining how review characteristics—such as valence, volume, variance, recency, media richness, and credibility—interact with consumer preferences, payment habits, and category-specific risks, this study aims to provide a nuanced understanding of how reviews influence purchase intentions and trust in India’s rapidly evolving e-commerce ecosystem. In doing so, it will contribute to both scholarly literature on digital consumer behaviour and practical insights for stakeholders seeking to harness the power of reviews for sustainable growth in one of the world’s most promising e-commerce markets.

## **II. TIER-2/3 AND LANGUAGE DIVERSITY**

The rapid penetration of affordable smartphones, inexpensive mobile data, and the expansion of logistics networks has brought millions of consumers from India’s tier-2 and tier-3 cities into the e-commerce fold. These regions—comprising smaller cities, towns, and semi-urban areas—are now among the fastest-growing segments for online shopping. Unlike metropolitan consumers, whose online buying behaviour has matured over more than a decade, tier-2 and tier-3 shoppers are often first- or second-generation internet users, many of whom are transitioning from traditional, in-person retail to digital marketplaces. This demographic shift has significantly altered the linguistic and cultural profile of India’s online customer base, and it has profound implications for the way e-commerce reviews are written, read, and acted upon.

Language diversity is a defining feature of the Indian e-commerce landscape. While English remains the dominant language for user interfaces and product descriptions, a substantial portion of tier-2/3 consumers prefer to access content in Hindi, Bengali, Tamil, Telugu,

Marathi, and other regional languages. Reviews, as a form of user-generated content, often reflect this diversity, with many consumers writing in their native tongues or mixing local languages with English (a phenomenon known as “Hinglish” or similar blends). This linguistic plurality is not just a matter of personal preference—it shapes comprehension, trust, and the perceived relevance of reviews. For consumers with limited English proficiency, vernacular reviews can feel more relatable and authentic, allowing them to better interpret product quality, usage experiences, and potential drawbacks.

Visual communication plays an equally important role in bridging linguistic divides. Tier-2 and tier-3 consumers often rely heavily on image- and video-based reviews, which require little or no textual interpretation. For instance, a photograph showing the actual size of a dress, the real colour of a mobile phone case, or the packaging condition upon delivery can convey critical information without the need for complex language. Video reviews, particularly those shared in regional languages, can be even more persuasive, as they combine visual proof with a conversational tone that resonates with local cultural norms.

The interaction between language diversity and trust is especially notable in these markets. Many tier-2/3 consumers are cautious about online transactions, particularly when dealing with unfamiliar brands or higher-value purchases. A review written in their native language, especially one accompanied by images from a verified purchase, often carries more credibility than an English-language review from an unknown user. This trust-building effect is amplified when multiple reviews from similar linguistic or cultural backgrounds express consistent opinions about a product.

However, the growing prominence of vernacular reviews also presents challenges. Platforms must invest in natural language processing tools capable of accurately detecting sentiment, filtering spam, and identifying fraudulent content across multiple scripts and dialects. Automated translation features can help users access reviews in languages they understand, but these tools must be fine-tuned to preserve nuance and avoid misinterpretation. Poor translations can distort meaning and, in turn, weaken trust in both the review and the platform hosting it.

From a strategic perspective, the integration of language diversity into e-commerce review systems is not optional—it is essential for sustained growth. Tier-2 and tier-3 cities are projected to drive the next wave of e-commerce expansion in India, and their buying

behaviours are closely tied to how accessible and relatable online information feels. Platforms that actively highlight vernacular reviews, encourage multimedia content, and ensure inclusivity in user experience design will be better positioned to capture loyalty in these markets. By respecting and leveraging language diversity, e-commerce companies can not only enhance the effectiveness of reviews but also create a more equitable digital marketplace where consumers from every region can make informed, confident purchasing decisions.

### **III. PAYMENT RAILS & TRUST**

In the digital economy, payment rails form the foundational infrastructure that enables the movement of money between parties, whether in domestic or cross-border contexts. These rails include traditional banking networks such as ACH (Automated Clearing House), wire transfers, and card networks like Visa and Mastercard, as well as modern fintech innovations including real-time payment systems, blockchain-based transfers, and mobile payment platforms. The reliability, speed, and accessibility of these payment rails are critical to fostering trust among consumers, merchants, and financial institutions. Trust in payment systems is built upon a combination of technical security, regulatory compliance, transparent processes, and consistent performance. If the payment rail is slow, unreliable, or prone to fraud, it directly erodes user confidence and undermines the growth of digital commerce.

Trust in payment rails also relies on security protocols like encryption, tokenization, and two-factor authentication, which protect sensitive financial data during transactions. Financial regulators play a vital role in enforcing standards, preventing money laundering, and ensuring consumer protection, thereby instilling confidence in the system. In the fintech era, companies often leverage trust through brand reputation and customer-centric dispute resolution processes, as these reassure users that their funds and data are safe.

Additionally, payment rails influence economic inclusivity. Reliable and low-cost payment systems open opportunities for the unbanked and underbanked, particularly in emerging markets where traditional banking infrastructure may be limited. Here, trust is not only a product of technical robustness but also of cultural relevance—payment solutions must align with local financial behaviors, language preferences, and economic conditions. For instance, mobile money systems in parts of Africa have built trust by integrating seamlessly into daily life and offering cash-in/cash-out points that resonate with local community structures.

The evolution of blockchain and decentralized finance introduces new trust dynamics. While blockchain-based rails promise transparency and immutability, they also require users to place trust in the underlying code, network governance, and digital asset volatility management. The absence of centralized intermediaries shifts the focus from institutional trust to technological trust, which can be empowering but also intimidating for the average user.

Ultimately, trust in payment rails is both a technical and social construct. It demands secure, transparent, and user-friendly infrastructures that operate reliably at scale. Whether in legacy banking systems or cutting-edge digital payment networks, trust is the invisible currency that fuels transaction volumes and adoption rates. As digital commerce continues to expand globally, the interplay between payment rail efficiency and user trust will be decisive in determining which systems achieve mainstream acceptance and which fade into obscurity. In this way, the future of financial transactions will depend not only on technological innovation but also on the sustained cultivation of trust across cultural, regulatory, and technological boundaries.

#### **IV. INDIA-SPECIFIC SHOPPING PATTERNS**

India-specific shopping patterns are shaped by a mix of cultural traditions, regional diversity, economic factors, and the rapid adoption of digital platforms. Historically, Indian consumers have displayed a strong preference for local markets, personalized seller relationships, and bargaining, especially in unorganized retail. However, in recent years, urbanization, rising disposable incomes, and internet penetration have transformed shopping behavior. E-commerce platforms such as Amazon India, Flipkart, Myntra, and niche D2C brands have gained traction, particularly among younger, tech-savvy shoppers who value convenience, product variety, and doorstep delivery. At the same time, “hyperlocal” shopping—ordering from nearby kirana stores via apps like Blinkit, Dunzo, and Zepto—has surged, reflecting a demand for speed and trust in known neighborhood suppliers.

Festivals and special occasions like Diwali, Holi, Raksha Bandhan, and wedding seasons strongly influence purchasing patterns, with significant spikes in spending on apparel, jewelry, electronics, and gifts. Seasonal sales, cashbacks, and “Big Billion Day” type promotions also attract price-sensitive buyers, who are known to compare extensively across platforms before making decisions. Rural consumers, while traditionally slower to adopt digital shopping, are

rapidly coming online thanks to affordable smartphones, cheaper data, and vernacular-language interfaces, creating a large emerging market. Payment preferences in India remain hybrid—digital payments via UPI, mobile wallets, and cards are growing exponentially, but cash on delivery (COD) continues to be popular, especially in smaller towns where trust in online transactions is still developing.

In Indian shopping patterns blend traditional relationship-driven commerce with modern digital-first convenience, making it a market where trust, personalization, festival-linked promotions, and value-for-money propositions drive purchasing decisions.

## **V. CONCLUSION**

In India's dynamic e-commerce landscape, online reviews sit at the center of digital trust. Their influence is neither uniform nor static; it is filtered through language accessibility, deal intensity, payment habits, and category-specific risks. By modeling review features alongside these contextual moderators—and by combining credible quantitative design with multilingual qualitative insight—platforms and brands can convert reviews from a noisy by-product of transactions into a reliable, fairness-oriented signal that boosts conversion, reduces returns, and sustains long-term loyalty. The framework and research plan offered here equip scholars and practitioners to quantify these effects rigorously and to implement review systems that work for India's diverse, growing base of online shoppers.

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