

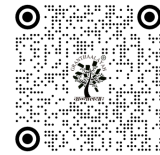
Original Article

## A STUDY ON THE INFLUENCE OF DIGITAL APPLICATIONS ON THE PURCHASE DECISIONS OF URBAN WOMEN

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### ABSTRACT

Urban societies have seen a major change in consumer purchasing Behaviour due to the quick development of smartphones, mobile internet and digital commerce platforms. Urban women have been treated as one of the most active consumers of digital shopping applications among various consumer groups because of their busy lifestyles, growing financial independence, and increased technological knowledge. This study looks at how metropolitan women between the ages of 18 and 45 make purchases in relation to digital shopping applications. The research mainly looks at how social influence, customized suggestions, ease of use, trust and security, app usability, and marketing strategies affects buying habits on the internet.

The study uses Google Forms to distribute a structured online survey as part of quantitative method. From urban women who actively use digital shopping apps, 250 valid replies were collected. To understand consumer Behaviour in digital environments, the study includes ideas from the Technology Acceptance Model (TAM), Theory of Planned Behaviour (TPB), Social Influence Theory, Trust Theory, and Consumer Decision-Making Theory.

Convenience, ease of navigation, home delivery services, customized recommendations, discounts, and platform trust are found to have an important effect on purchasing decisions. Additionally, the study suggests that influencer marketing, online communication, and social media reviews have an important effect on customers who value goods and services. Even older consumers prioritize on safety, security, and trust, younger women are willing to make impulsive and emotional purchases. The study results in the conclusion that in order to keep female consumers in a competitive online market, digital shopping apps need to set a high priority on customized user experiences, safe transactions, and effective communication methods in along with ease of usage.

**Keywords:** Digital Shopping Applications, Urban Women Consumers, Purchase Decision Behavior, Mobile Commerce (M-Commerce), Consumer Trust and Security

### INTRODUCTION

Traditional retail markets have changed in the digital era. Online purchasing has increased because of smartphones, mobile networks and e-commerce platforms. Today, consumers depend on digital applications for purchasing goods and services. Applications for shopping offer flexibility, speed, and easy access to goods. One of the consumer segments in online transactions which is growing fastest are urban women. Their purchasing capacity and online engagement have improved because of greater job and educational involvement. Many urban women balance their personal lives, careers, and household responsibilities.

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**Email address:** Adithya Sibal

**Received:** 20 March 2026; **Accepted:** 23 April 2026; **Published** 28 May 2026

**DOI:** [10.29121/ShodhVichar.v2.i1.2026.91](https://doi.org/10.29121/ShodhVichar.v2.i1.2026.91)

**Page Number:** 62-69

**Journal Title:** ShodhVichar: Journal of Media and Mass Communication

**Journal Abbreviation:** ShodhVichar J. Media & Mass Commun.

**Online ISSN:** 3107-6408, **Print ISSN:** 3108-270X

**Publisher:** Granthaalayah Publications and Printers, India

**Conflict of Interests:** The authors declare that they have no competing interests.

**Funding:** This research received no specific grant from any funding agency in the public, commercial, or not-for-profit sectors.

**Authors' Contributions:** Each author made an equal contribution to the conception and design of the study. All authors have reviewed and approved the final version of the manuscript for publication.

**Transparency:** The authors affirm that this manuscript presents an honest, accurate, and transparent account of the study. All essential aspects have been included, and any deviations from the original study plan have been clearly explained. The writing process strictly adhered to established ethical standards.

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Customized recommendations, consumer feedback, discounts, safe payment methods, and delivery services are just some of the functions that modern shopping applications offer. Choices regarding what to purchase online are influenced by these factors. Before making a purchase via the internet, consumers also consider security, trust, and discounts taken into account. This study looks at the variables that affect urban women who actively use digital shopping applications and are between the ages of 18 and 45 while making purchases.

### **SIGNIFICANCE OF THE STUDY**

This study is significant as it offers information on how metropolitan women between the ages of 18 and 45 make purchasing decisions based on internet shopping platforms. In order to satisfy the needs and preferences of this quickly growing demographic of educated and financially involved consumers, businesses may develop better methods.

The study highlights a number of key characteristics that influence purchasing decisions, including convenience, security, customization, and social influence. According to the study, social influence, convenience of use, security, and customization are some of the key factors that influence consumers' purchasing decisions. The study plays a role in the development of mobile commerce platforms that are more user-friendly and consumer-focused by examining these variables.

The study's conclusions will be helpful to digital marketers, mobile application developers, and e-commerce businesses who desire to bring in and engage female customers. Businesses may develop better user interfaces and focused marketing campaigns by knowing how urban women analyze application features, access the dependability of digital platforms, and react to marketing methods.

It offers to the body of knowledge in the fields of digital marketing and consumer Behaviour. It provides current studies on how buying habits in modern cities are influenced by digital platforms and technological developments.

### **RESEARCH OBJECTIVES**

- To examine how convenience and app usability affect consumers' decision to buy.
- To determine the importance of trust and security.
- To examine the influence of social factors (influencers, reviews).

### **RESEARCH QUESTIONS**

- 1) RQ: How much effect does convenience and app usability have on their purchase decisions?
- 2) RQ: What role do security and trust play in making decisions?
- 3) RQ: What effect do social media and reviews have on purchases?

### **LITERATURE REVIEW**

The quick development of mobile shopping and digital technology has increased the academic interest in online consumer Behaviour. Scholars have investigated digital communication, convenience, trust, and use of technology in online buying environments.

[Abbas and Szabó \(2022\)](#) investigated mobile shopping applications using the Technology Acceptance Model. According to their research, users' views of shopping applications are positively impacted by perceived value, comfort, and social influence. The significance of technology acceptance in the adoption of mobile commerce was also highlighted by the study.

[Rashmi et al. \(2020\)](#) investigated how customers behave while shopping on mobile devices. There that perceived risk has a negative impact on online purchases.

Customer satisfaction in mobile shopping applications was the main goal of [Ngubelanga and Duffett \(2021\)](#). According to their research, user involvement, convenience, and trust all boost customer satisfaction and encourage users to stay with shopping applications.

[Singh et al. \(2024\)](#) focused on security and trust in digital marketplaces. The results indicated that platform reliability, secure payment methods, and security measures for privacy had significant effects on the choices made by customers to make purchases online.

The influence of online advertising on customer Behaviour was examined by [Anoop \(2017\)](#). According to the study, advertisements increase customer awareness, but peer recommendations and evaluations influence final purchase decisions.

[Lakshmi et al. \(2024\)](#) examined urban Indian women consumers and their online shopping habits. Their research showed the importance of online communication, traditional, and social media for influencing women's buying habits.

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Convenience, trust, social influence, and technological ease of use have a significant impact on online purchase Behaviour, according to previous studies. However, there is a lack of study that particularly targets urban women's usage of digital shopping applications to make purchases.

## **RESEARCH GAP**

Current research mainly focuses on Behavioural intention and technology usage instead of actual purchasing decisions. Rather than concentrating on urban women as a distinct demographic group, several studies look at general consumer groupings.

Furthermore, previous studies often look at psychological, social, or technological aspects separately. To understand urban women's purchasing Behaviour, very few studies combine elements like convenience, customization, security, trust, reviews, and social influence into a single structure.

To close these gaps, this study examines how a variety of social and technological elements interact to affect urban women's purchasing decisions while they use digital shopping applications.

## **THEORETICAL FRAMEWORK**

The study is founded on various assumptions regarding consumer Behaviour and technology usage. According to the Technology Acceptance Model, customers choose items that are useful and simple to use [Davis \(1989\)](#).

The Theory of Planned Behaviour states that attitudes, beliefs, and social influence all have an impact on online shopping decisions [Ajzen \(1991\)](#).

According to Social Influence Theory, ratings, reviews, and recommendations from influencers have an impact on consumer behaviour.

The significance of safe payment methods and reliable services in online buying is explained by trust theory. The methods that customers go through before making purchases are described by consumer decision-making theory. These ideas help in the explanation of how urban women's online purchasing Behaviour is influenced by convenience, trust, social influence, and personalized experiences.

## **RESEARCH METHODOLOGY**

### **RESEARCH DESIGN**

The study uses a quantitative method to examine how urban women's purchasing decisions are influenced by digital shopping applications.

### **RESEARCH METHOD**

Using Google Forms, a structured online survey was conducted. Convenience, app usability, trust, security, personalized recommendations, and social influence were some of the topics covered by closed-ended and Likert-scale questions.

### **SAMPLING**

Urban women between the ages of 18 and 45 who regularly use digital shopping applications belong to the target audience. Non-probability convenience sampling was used in the study. A total of 250 valid replies were collected from participants with different educational and professional backgrounds.

### **DATA COLLECTION TOOLS**

A questionnaire was shared through social media and personal networks to collect data.

The questionnaire has sections on the following topics:

- Usage of digital shopping applications
- UI/UX design of applications
- Convenience & Accessibility of shopping applications.
- Price Sensitivity & Promotional Influence
- Trust & Security
- Impact of digital shopping applications on purchase decisions

## ETHICAL CONSIDERATIONS

Before taking part in the survey, participants were informed about the purpose of the study. Throughout the study, response privacy and confidentiality were protected. The information was only collected for academic research.

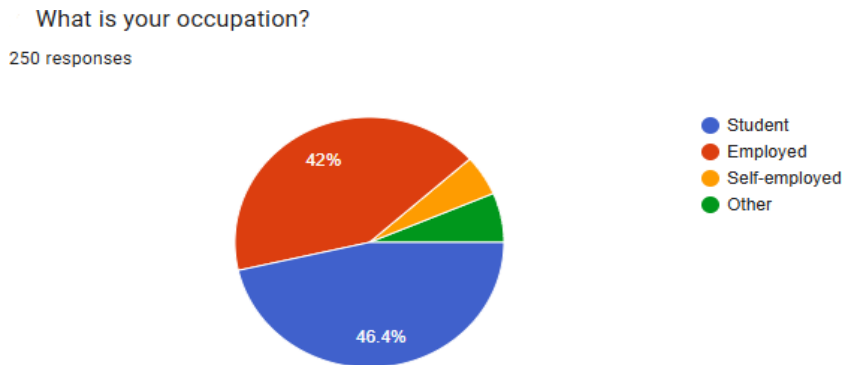
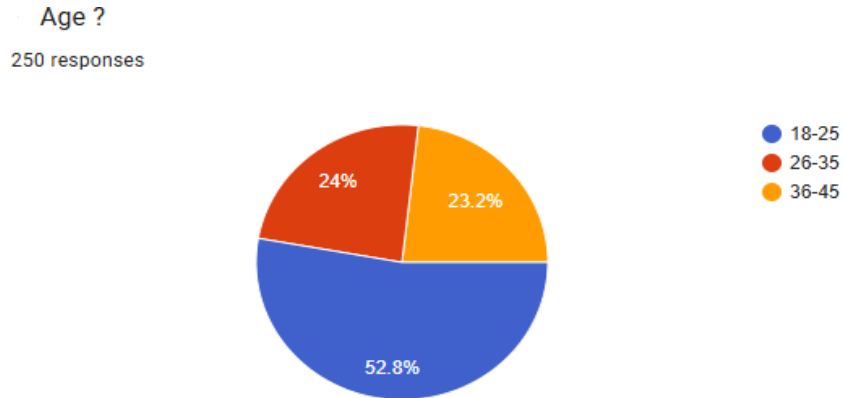
## DATA ANALYSIS

Using descriptive statistical methods like frequency analysis and percentages, the data collected was arranged and examined.

## DEMOGRAPHIC ANALYSIS

250 urban women between the ages of 18 and 45 took part in the survey. The majority of the Participants aged between 18-25 (52.8%). 24% of the participants were aged between

26-35 and (23.2%) were aged between 36-45. Most were students (46.4%), and employed individuals (42%), self-employed individuals (5.2%), and others (6.4%).

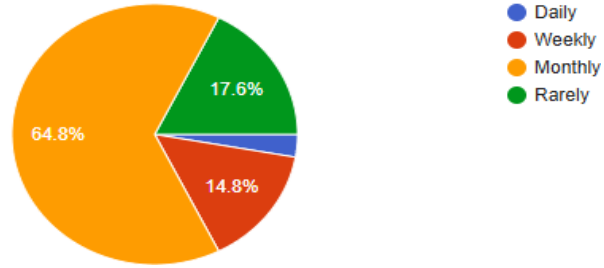


## USAGE OF DIGITAL SHOPPING APPLICATIONS

Frequency of use: Most participants (64.8%) use digital shopping applications monthly according to the analysis of results it suggests that most users prefer occasionally, but planned usage over regular involvement. Only 17.6% of respondents said they use these applications rarely, where 14.8% said they use it once a week. Only a very small portion of participants use digital shopping applications daily, showing a low level of daily dependence on these platforms. The results show that although urban women use digital shopping applications frequently but are mainly used occasionally rather than for regular shopping.

How often do you use digital shopping apps?

250 responses



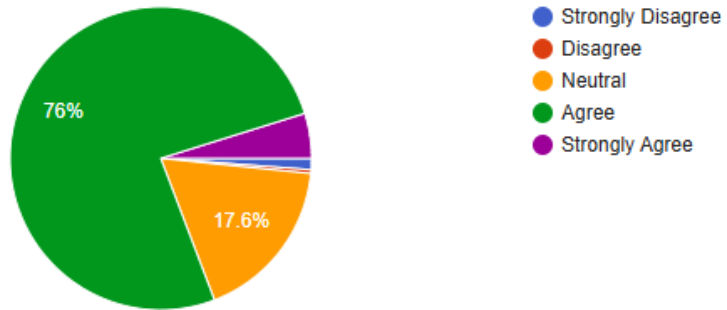
Types of apps used: According to the findings, the most popular applications are those for general e-commerce (32%) and grocery delivery applications (30.8%). Fashion applications (11.6%) are the least popular although beauty and lifestyle applications (25.6%) are also widely used. In general, urban women enjoy shopping applications that can be easy and flexible.

**UI/UX DESIGN OF APPLICATIONS**

Ease of navigation: According to the results, a large majority (76%) believe that the Shopping applications that they use are easy to navigate. Furthermore, 17.6% were neutral on the topic. There was a little disappointment because only a percentage showed strong support or dissatisfaction. Most people found that shopping applications are simple and easy to use.

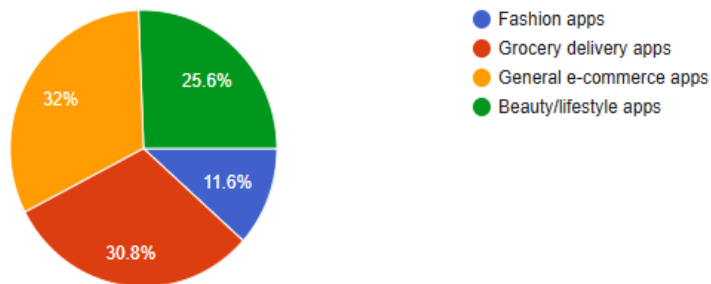
The shopping apps I use are easy to navigate.

250 responses



4. Which type of shopping apps do you mostly use?

250 responses

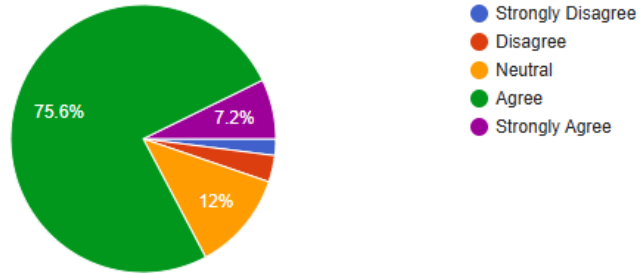


**CONVENIENCE AND ACCESSIBILITY OF SHOPPING APPLICATIONS**

Most respondents (75.6%) agreed that using shopping applications instead Going to actual stores saves time. Just a small percentage disagreed, with 12% being neutral and 7.2% strongly agreeing.

Shopping apps save time compared to visiting physical stores.

250 responses

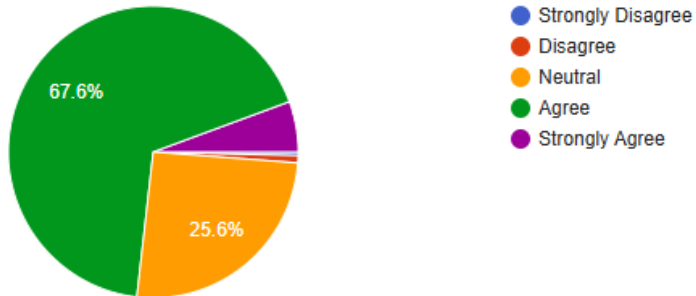


**TRUST AND SECURITY**

The results show that while 25.6% of respondents had no opinion, 67.6% of respondents agree that secure payment methods boost their confidence in shopping applications. The statement was strongly agreed with or disagreed by a percentage. Overall, the findings show that when urban women use digital applications to shop, safe payment methods are important for building trust.

Secure payment options increase my trust in shopping apps.

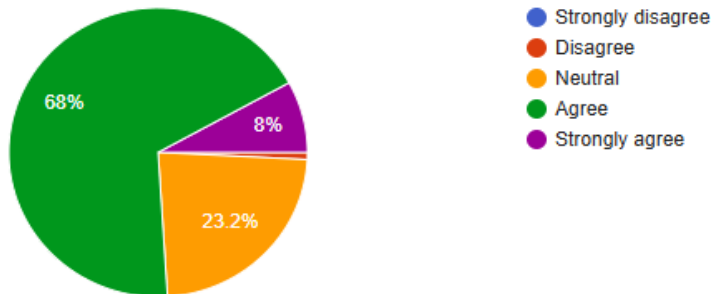
250 responses



While 8% strongly agreed, most respondents (68%) agreed that customer reviews have an impact on their purchasing decisions. This shows how consumer purchasing behaviour in shopping applications is significantly influenced by customer feedback.

Customer reviews influence my purchase decisions.

250 responses

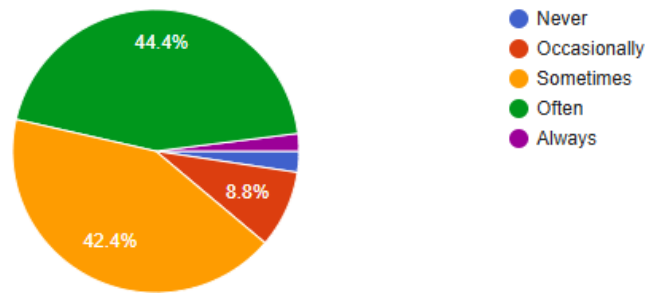


**IMPACT OF DIGITAL SHOPPING APPLICATIONS ON PURCHASE DECISIONS**

According to the results, 27.2% of respondents stated that digital shopping applications occasionally affect their purchasing decisions, while 30.4% of respondents stated that these apps are frequently the primary cause for their purchases. Furthermore, 24.4% of respondents stated that using shopping apps occasionally changed their minds about what to buy. A lower proportion said that apps almost always cause purchases (10.4%) or rarely affect purchases (7.6%).

Overall, the findings show that digital shopping apps have a big impact on urban women's purchase decisions.  
**Limited-time offers or flash sales encourage me to buy products quickly.**

250 responses



## DISCUSSIONS

The study's findings show that digital shopping applications have a significant impact on urban women's purchase decisions. Many factors, including convenience, usability, trust, customisation, and social value, influence consumers' online shopping behaviour. The findings suggest that customers are ready to use digital shopping applications when they believe products to be useful and convenient, which is like the Technology Acceptance Model. Customer opinions on online buying are positively influenced by user-friendly interfaces, efficient shopping methods, and personalized experiences. By highlighting the impact of consumer views and social influence on purchasing decisions, the study further supports the Theory of Planned Behaviour. Online shopping Behaviour is greatly influenced by peer opinions, influencer marketing, reviews, and recommendations. As participants highlighted the importance of safe payment methods and platform credibility, Trust Theory is clearly shown in the results. If consumers have trust in digital platforms, they are ready to make transactions online. The results also indicate differences in online shopping habits between groups. While older customers focus on security, reliability, and long-term value and younger women are more likely to make impulsive purchases and engage in highly emotional shopping experiences.

Customized ads, targeted recommendations, and advertising campaigns are main examples of digital marketing methods which have a significant effect on customer engagement and purchase decisions.

The study highlights how important is to combine social and emotional engagement with technological efficiency to improve online purchasing experiences.

## CONCLUSIONS

Digital shopping apps have a significant impact on purchasing decisions, according to this research of urban women (aged 18 to 45). Most respondents stated that the features of applications boost their purchasing Behaviour and evaluated as time-saving and convenient. Some of the most important findings include strong price sensitivity (about 70% compare pricing between different applications), widespread belief in safe payment methods (almost 60% feel safe paying via apps) and major social influence (most women check reviews before buying). All things considered, the online shopping environment which combines usability, convenience and special offers which have a significant impact on these consumers' decisions

## ACKNOWLEDGMENTS

None.

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