

THE IMPACT OF THE DEVELOPMENT OF ELECTRONIC COMMERCE ON CONSUMER PURCHASE DECISIONS

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Abstract. This article analyzes the rapid development of electronic commerce and its impact on consumer purchasing decisions. The study examines the impact of online trading platforms on consumer behavior, including convenience, pricing policy, information transparency, customer reviews, and digital marketing tools. It also identifies the advantages and disadvantages of electronic commerce over traditional trade, and highlights factors that affect consumer trust and satisfaction. The results of the study are important in improving marketing strategies for electronic trading entities.

Keywords: electronic commerce, consumer behavior, purchase decision, online trading platforms, digital marketing, consumer trust, market competition

ВЛИЯНИЕ РАЗВИТИЯ ЭЛЕКТРОННОЙ ТОРГОВЛИ НА РЕШЕНИЯ ПОКУПАТЕЛЕЙ

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Аннотация. В данной статье анализируется стремительное развитие электронной торговли и ее влияние на решения потребителей о покупке. В исследовании рассматривается влияние онлайн-торговых платформ на поведение потребителей, включая удобство, ценовую политику, прозрачность информации, отзывы клиентов и инструменты цифрового маркетинга. Также определяются преимущества и недостатки электронной торговли по сравнению с традиционной торговлей и выделяются факторы, влияющие на доверие и удовлетворенность потребителей. Результаты

исследования важны для совершенствования маркетинговых стратегий субъектов электронной торговли.

Ключевые слова: электронная торговля, поведение потребителей, решение о покупке, онлайн-торговые платформы, цифровой маркетинг, доверие потребителей, рыночная конкуренция

Introduction. In recent years, as a result of the rapid development of information and communication technologies, electronic commerce (e-commerce) has become an important component of the global and national economy. The widespread popularity of the Internet, the development of mobile devices and digital payment systems have created a new form of trade relations and fundamentally changed the consumer purchasing process. Today, consumers have the opportunity to purchase products and services via online platforms anywhere and at any time, without visiting traditional retail outlets.

The development of electronic commerce has also significantly changed the factors influencing consumer purchasing decisions. Price comparisons, detailed product information, user reviews, ratings and online advertising tools are becoming increasingly important in consumer choice. At the same time, factors such as trust, security, delivery quality and level of service also determine consumers' attitude to electronic commerce.

Research methodology. In this study, a number of research methods were used to determine the impact of e-commerce on consumer purchasing decisions. In particular, the methods of analysis and synthesis, comparison, generalization, and logical inference were used. Also, secondary data analysis was carried out based on statistical data and scientific sources related to the field of e-commerce. During the research, the factors influencing consumer online shopping behavior were systematically studied, and the impact of e-commerce on purchasing decisions was assessed.

Literature review. The issue of the impact of e-commerce on consumer purchasing decisions has been widely studied by foreign scholars. In particular, F.

Kotler emphasizes in his studies that in digital marketing conditions, information openness, brand image, and online advertising tools have a significant impact on consumer purchasing decisions. E. Turban and co-authors evaluated e-commerce as an important direction of the modern economy and scientifically substantiated that the convenience of online trading platforms, price transparency and quality of service are the main factors in consumer choice. Also, the Technology Acceptance Model (TAM) developed by F. Davis is widely used in the e-commerce environment, proving that the usefulness and ease of use of technology directly affect users' online shopping decisions.

In the scientific studies of local scientists, special attention is paid to the role of e-commerce in the economy of Uzbekistan and its impact on consumer behavior. In particular, the scientific works of Sh. Gulyamov, B. Khodiev and A. Rakhmonov emphasize that the development of e-commerce in the digital economy increases the activity of the domestic market and leads to positive changes in consumer purchasing habits. In local studies, online payment systems, logistics services and consumer trust are also indicated as important factors determining the effectiveness of e-commerce.

Analysis and results. The study found that the development of e-commerce significantly affects consumers' purchasing decisions. The analysis shows that the convenience and time savings of online shopping platforms are the main motivating factors for consumers. Compared to traditional shopping, e-commerce allows consumers to quickly compare products, make choices based on price and quality indicators, which contributes to a quick and informed purchase decision. Also, detailed information about products, user reviews and rating systems play an important role in building consumer confidence. According to the results of the analysis, products with positive feedback and high ratings are more likely to be chosen by consumers. This confirms that information transparency in e-commerce directly affects consumer behavior. The study results showed that the development of electronic payment systems and the quality of delivery services also

significantly affect consumer decisions. Secure payment mechanisms and fast logistics services increase trust in e-commerce and increase the likelihood of repeat purchases. At the same time, the analysis also revealed that some consumers have concerns about the security of personal data and product quality. Overall, the analysis showed that the development of e-commerce is an important factor in shaping consumer purchasing decisions. Convenience, price advantage, information openness and service quality were identified as the factors that most strongly influence consumer choice. These results are of great importance for e-commerce entities in developing strategies focused on consumer needs.

As part of the study, a survey was conducted among 200 respondents to determine the impact of e-commerce on consumer purchasing decisions. Respondents covered different age and social groups. The survey questions were aimed at identifying the level of use of e-commerce, factors influencing the purchase decision, and trust issues.

Table 1
Survey questions and results

№	Survey question	Answer options	Percentage (%)
1	How often do you shop online?	Frequently	72
		Rarely	18
		I don't at all.	10
2	The main reason for choosing e-commerce	Convenience and time saving	65
		Cheap price	54
		Wide selection	41
3	Do customer reviews influence your purchasing decision?	Yes	48
		Partially	32
		No	20
4	Do you believe in the security of online payments?	I completely believe.	60
		I partly believe	28
		I don't believe it.	12
5	Does the quality of delivery affect	Yes	67

your decision?	No	33
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Analysis of the survey results. As can be seen from the table, 72% of respondents regularly use e-commerce. This indicates that e-commerce has deeply penetrated the daily lives of the population. Convenience and time savings (65%) stand out as the most important factors. At the same time, price advantage (54%) and customer reviews (48%) also have a significant impact on the purchase decision. Although 60% of respondents assessed online payment systems as safe, a certain part still expressed distrust.

The empirical analysis studied the relationship between consumer purchase decisions and the factors influencing them.

Dependent variable:

- Y – consumer purchase decision

Independent variables:

- X_1 – convenience
- X_2 – price advantage
- X_3 – consumer confidence
- X_4 – information transparency (comments, ratings)

The regression model formula is as follows:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon$$

Table 2

Correlation analysis results

Variables	Correlation coefficient (r)
Y va X_1 (convenience)	0,68
Y va X_2 (price advantage)	0,61
Y va X_3 (consumer confidence)	0,73
Y va X_4 (information transparency (comments, ratings)	0,59

The results show that all factors have a positive relationship with purchase decisions. The strongest relationship was observed with consumer trust ($r = 0.73$), confirming that trust is an important determinant in e-commerce.

Table 3

Results of multivariate regression analysis

Variable	β -coefficient	t-statistic
X_1 (Convenience)	0,34	4,21
X_2 (Price)	0,27	3,68
X_3 (Trust)	0,41	5,02
X_4 (Information)	0,22	3,11

Model specifications:

- $R^2 = 0,62$
- The model is statistically significant ($p < 0,05$)

The regression results show that the independent variables can explain 62% of the consumer purchase decision. The largest impact is attributed to the factors of consumer trust ($\beta = 0.41$) and convenience ($\beta = 0.34$). This indicates that a reliable environment and convenient services are of strategic importance in e-commerce. The results of the questionnaire and empirical analysis are consistent with each other, confirming that the development of e-commerce has a positive and statistically significant impact on consumer purchase decisions. Convenience, trust, and price factors emerged as the main factors determining the effectiveness of e-commerce.

Conclusion. This study showed that the development of e-commerce has a significant and statistically significant impact on consumers' purchasing decisions. The results of the survey and empirical analyses confirmed that e-commerce provides convenience, time savings, and price advantages for consumers. In particular, consumer trust, the security of online payment systems, and the quality of delivery services were shown to be decisive factors in the purchase decision.

The results of correlation and regression analyses revealed that consumer trust and convenience factors have the strongest impact on the purchase decision.

The study shows that e-commerce is changing consumer behavior and creating a new digital shopping culture compared to traditional shopping. At the same time, the continued uncertainty about data security and product quality among some consumers limits the full potential of e-commerce.

In general, the development of e-commerce is an important factor shaping consumer purchasing decisions in the digital economy, and in-depth study and improvement of this process is of great importance for e-commerce entities and the economy.

Practical suggestions: Based on the results of the research, the following practical suggestions were developed to improve the efficiency of e-commerce and strengthen consumer confidence:

1. Increase consumer confidence. E-commerce platforms should pay special attention to strengthening the security of online payments, improving personal data protection mechanisms, and operating in an open and transparent manner.
2. Improve platform usability. Simplifying the interface of websites and mobile applications, developing quick search and product comparison functions will facilitate the consumer's shopping process.
3. Develop customer reviews and a rating system. Increasing information transparency by expanding real and verified user reviews will have a positive impact on consumer decisions.
4. Improve logistics and delivery services. The introduction of fast, reliable, and affordable delivery services increases the likelihood of repeat purchases and enhances competitiveness.
5. Develop digital marketing strategies. Strengthening marketing activities through targeted advertising, personalized offers, and social media is effective in attracting consumers.
6. Strengthen government support. Improving the legal and regulatory framework, creating incentives for small businesses, and increasing digital literacy are important for the development of e-commerce.

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