

Effect of Discount and Cashback Offers on Consumer Buying Behaviour on E-Commerce Platforms

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Abstract: Online shopping in India has become a daily habit for millions of people. One of the biggest reasons people choose to shop online over offline stores is the availability of deals - discount offers and cashback rewards. This study looks at how these two types of promotional offers affect the buying behaviour of Indian online shoppers. Primary data was collected from 120 respondents through a structured questionnaire using a 5-point Likert scale. Data was analysed using Microsoft Excel through percentage analysis, mean, standard deviation, and correlation. All three alternative hypotheses were accepted. Discount offers showed a correlation of $r = 0.44$ and cashback offers showed $r = 0.39$ with overall buying behaviour. The combined effect of both offer types showed a mean of 4.24 out of 5 with 85.9% agreement - the strongest finding in the study. The paper concludes that discounts and cashback are complementary tools: discounts are stronger at triggering first purchases and impulse buying, while cashback is stronger at building loyalty and repeat purchase behaviour.

Keywords: E-Commerce, Discount Offers, Cashback Offers, Consumer Buying Behaviour, Online Shopping, Impulse Buying, Platform Loyalty, UPI Cashback, Indian E-Commerce, Purchase Decision

I. INTRODUCTION

Walk into any conversation about online shopping in India and within two minutes, someone will mention a deal. "I got it 40% cheaper on Amazon." "Flipkart had a Big Billion Day sale." "I used my PhonePe and got ₹150 cashback." Deals are not just a feature of Indian e-commerce - they are the backbone of it.

India's e-commerce market crossed USD 74.8 billion in 2023 and is expected to reach USD 350 billion by 2030 (IBEF, 2023). More than 350 million people shop online in India today, and that number keeps growing. What brought most of them online in the first place was not convenience alone - it was the promise of a better price. A discount. A cashback offer. Something that made the online purchase feel smarter than walking into a store and paying full price.

E-commerce platforms in India - Amazon, Flipkart, Meesho, Myntra, Nykaa - have understood this deeply. They run massive sale events multiple times a year with names that have entered everyday conversation. Big Billion Days. Great Indian Festival. End of Reason Sale. These events generate thousands of crores in revenue over just a few days, almost entirely because of one thing: the promise of a deal.

But here is what the industry still does not fully understand: which type of deal works better - a direct discount or a cashback offer - and how exactly does each one change the way Indian consumers decide to buy?

A discount reduces the price you pay right now. A cashback offer gives you money back after you pay. Both feel good to the consumer, but they work differently. They appeal to different psychological triggers. They produce different kinds of loyalty. And they cost the business in different ways.

This study was designed to answer three specific questions. First, which types of discount offers most strongly influence Indian consumer buying behaviour? Second, which types of cashback offers most strongly influence buying



behaviour? Third, what is the relationship between both offer types combined and the overall buying behaviour of Indian online shoppers?

The answers matter - for businesses deciding how to spend their promotional budgets, and for consumers trying to understand what actually drives their own buying decisions.

II. REVIEW OF LITERATURE

Researchers have been studying the connection between promotional offers and consumer behaviour for decades. In the Indian e-commerce context, a significant body of research has emerged between 2021 and 2026 - a period that covers the post-COVID boom in digital shopping and the mainstream adoption of UPI-based payments.

Ravi and Pillai (2021) found that high percentage discounts - specifically those above 40% - are the most powerful triggers for first-time purchase decisions among Indian online consumers. They studied 200 consumers across Mumbai, Delhi, and Bangalore and concluded that showing "50% off" is more effective than showing "save ₹400" even when the rupee saving is exactly the same. The way a discount is presented matters as much as the actual saving.

Kumar et al. (2021) showed that time-limited discounts with countdown timers reduced purchase decision time by approximately 35% among online shoppers in Delhi NCR. The sense of urgency created by a deadline pushed consumers to act faster than they normally would. However, the study was limited to one region and did not examine cashback.

Sharma and Mehta (2022) compared the effect of cashback and direct discounts on repeat purchase behaviour. They found that 68% of consumers who received cashback returned to the same platform within 30 days, compared to only 49% of those who received a direct discount. This was an early indicator of what this current study also found - that cashback is a stronger loyalty builder than discounts.

Mehrotra and Singh (2022) studied tiered discount structures and found that "buy more, save more" offers significantly increased average order value. Consumers deliberately added items to their cart that they did not originally plan to buy, just to reach the next discount level and unlock a bigger saving.

Bose, Verma, and Sinha (2023) found a clear age-based difference in response to promotional offers. Consumers below 30 responded more strongly to visible percentage discounts. Consumers above 35 showed stronger preference for cashback offers, valuing the delayed but tangible reward of money returned to their account.

Nair et al. (2023) found that cashback only becomes a meaningful purchase motivator above a threshold of approximately 10–15% of the transaction value. At 5%, most consumers ignored it. At 20%, it produced strong impulse purchase behaviour.

Chatterjee and Bose (2024) demonstrated that UPI cashback is particularly powerful in tier-2 and tier-3 Indian cities, where consumers trust the tangible, verifiable arrival of money in their account more than the abstract concept of a discounted price.

Nair, Desai, and Chatterjee (2025) conducted a qualitative study that identified two distinct consumer types in response to promotional offers: loyalty builders, who develop genuine attachment to a platform through consistent cashback, and deal chasers, who move between platforms based on wherever the current best deal is. Cashback programs produced more loyalty builders; discount programs produced more deal chasers.

Tiwari and Anantharaman (2025) found that highly deal-prone consumers - those who actively seek out every promotional offer - tend to spend less per transaction despite being the most active deal-seekers. The consumers who engage with promotions most intensely are not necessarily the most profitable for the platform.

III. RESEARCH METHODOLOGY

3.1 Research Design and Approach

This study uses a descriptive research design with a deductive approach. The research is quantitative. Hypotheses were formed based on existing knowledge, and primary data was collected to test them.



3.2 Objectives

Objective 1: To identify the types of discount offers that influence consumer buying behaviour on e-commerce platforms.

Objective 2: To identify the types of cashback offers that influence consumer buying behaviour on e-commerce platforms.

Objective 3: To analyse the relationship between both offer types and the buying behaviour of Indian online consumers.

3.3 Hypotheses

H₁1: Discount offers have a significant positive impact on consumer buying behaviour on e-commerce platforms.

H₁2: Cashback offers have a significant positive relationship with consumer buying behaviour on e-commerce platforms.

H₁3: There is a significant positive relationship between both discount and cashback offers together and increased buying behaviour of consumers on e-commerce platforms.

3.4 Data Collection

The study is based entirely on primary data. A structured questionnaire of 21 questions was prepared - 6 demographic questions and 15 Likert scale questions on a scale of 1 (Strongly Disagree) to 5 (Strongly Agree). The questionnaire was distributed digitally through WhatsApp, Instagram, and email during March–April 2026.

3.5 Sample

Out of 128 responses received, 8 were removed during data cleaning due to incomplete or patterned responses. The final sample size is **120 respondents** - Indian online shoppers between 18 and 45 years from urban and semi-urban areas. Convenience sampling was used.

3.6 Analysis Tools

All data was entered into Microsoft Excel and analysed using:

- Percentage analysis (demographic distribution)
- Mean and standard deviation (Likert scale responses)
- Frequency distribution (response spread per question)
- Correlation using CORREL function (hypothesis testing)

IV. DATA ANALYSIS AND INTERPRETATION

4.1 Demographic Profile of 120 Respondents

Table 1 - Demographic Summary

Variable	Category	Count	Percentage
Age	18–25 years	52	43.3%
	26–35 years	48	40.0%
	36–45 years	20	16.7%
Gender	Male	66	55.0%
	Female	50	41.7%
	Prefer not to say	4	3.3%
Education	Graduate	58	48.3%
	Postgraduate	46	38.3%
	Below Graduation	10	8.3%



	Other	6	5.0%
Shopping Frequency	Monthly	44	36.7%
	Weekly	32	26.7%
	Occasionally	28	23.3%
	Daily	8	6.7%
	Rarely	8	6.7%
Platform Used Most	Amazon	46	38.3%
	Flipkart	38	31.7%
	Meesho	18	15.0%
	Myntra	12	10.0%
	Others	6	5.0%
Monthly Spending	₹1,001 – ₹3,000	48	40.0%
	₹500 – ₹1,000	36	30.0%
	Above ₹3,000	22	18.3%
	Below ₹500	14	11.7%

Interpretation: 83.3% of respondents are aged 18–35, which reflects India's actual online shopping demographic. Amazon and Flipkart together hold 70% platform preference. 86.6% are graduates or postgraduates - a well-educated, deal-aware sample. 70% of respondents shop at least once a month, confirming real and regular exposure to discount and cashback offers.

4.2 Section B - Discount Offer Analysis (Q7 to Q13)

Table 2 - Discount Offer Questions: Mean, Standard Deviation, and % Agreement

Q No.	Statement	SD (1)	D (2)	N (3)	A (4)	SA (5)	Mean	Std Dev	% Agreed
Q7	I actively search for discounts before buying online	0	2	25	54	39	4.08	0.77	77.5%
Q8	A high % discount like 50% off strongly motivates me to buy	0	2	16	45	57	4.31	0.76	85.0%
Q9	Limited-time discounts push me to decide faster	1	9	37	44	29	3.76	0.93	60.9%
Q10	Buy more save more offers make me buy more than planned	2	7	31	51	29	3.82	0.93	66.7%
Q11	Discounts have increased total number of my online purchases	0	6	29	59	26	3.88	0.81	70.9%
Q12	I feel more satisfied when I buy at a discounted price	1	7	22	41	49	4.08	0.95	75.0%
Q13	I compare discounts across platforms before buying	3	16	31	40	30	3.65	1.07	58.3%
Overall Section B							3.94		

SD = Strongly Disagree, D = Disagree, N = Neutral, A = Agree, SA = Strongly Agree



Interpretation of Table 2:

Q8 has the highest mean in Section B at 4.31 - in the Strongly Agree range. 85.0% of respondents agreed or strongly agreed that a high percentage discount like 50% off strongly motivates them to buy online. This is one of the two peak findings in the entire study. The visual size of the discount percentage is the most powerful discount mechanism for Indian online consumers.

Q7 shows that actively searching for discounts before buying is a widespread habit - 77.5% agreement, mean 4.08. Indian online shoppers do not passively notice deals. They actively look for them before committing to any purchase.

Q10 reveals that 66.7% of consumers buy more than originally planned when a tiered discount structure is in place. This is a direct and measurable impact on transaction size. Businesses that use "spend ₹999 to get 25% off" type structures are effectively pushing consumers to voluntarily increase their spending.

Q12 shows that buying at a discounted price creates emotional satisfaction for 75.0% of respondents. This is not just about money - it is about feeling smart, getting a good deal, and associating that positive feeling with the platform.

Q9 shows that urgency tactics like countdown timers work for 60.9% of respondents but leave 30.8% neutral. Time pressure is an effective but not universal tool.

Q13 has the lowest mean in Section B at 3.65 - showing that cross-platform discount comparison, while practiced by most, is the least consistent discount behaviour in the sample.

The overall Section B mean of 3.94 clearly sits in the Agree range. All seven discount questions scored above 3.40, confirming that discount offers have consistent, positive influence across all dimensions of buying behaviour tested.

4.3 Section C - Cashback Offer Analysis (Q14 to Q21)

Table 3 - Cashback Offer Questions: Mean, Standard Deviation, and % Agreement

Q No.	Statement	SD (1)	D (2)	N (3)	A (4)	SA (5)	Mean	Std Dev	% Agreed
Q14	Cashback offers motivate me to complete a hesitant purchase	0	4	23	50	43	4.10	0.82	77.5%
Q15	I prefer cashback over direct discounts for lasting savings	1	9	34	56	20	3.71	0.86	63.4%
Q16	Cashback from Paytm/PhonePe/GPay influences my payment method	1	4	25	55	35	3.99	0.85	75.0%
Q17	I prefer shopping on platforms that regularly offer cashback	0	3	26	50	41	4.08	0.81	75.9%
Q18	Receiving cashback encourages me to shop on the same platform again	1	1	18	40	60	4.31	0.82	83.3%
Q19	I have made unplanned purchases because of cashback offers	1	13	44	40	22	3.58	0.94	51.6%
Q20	I trust platforms that consistently offer cashback	0	8	30	39	43	3.98	0.94	68.3%
Q21	Both discount and cashback offers together increased my total spending	0	1	16	56	47	4.24	0.71	85.9%
Overall Section C							3.96		

SD = Strongly Disagree, D = Disagree, N = Neutral, A = Agree, SA = Strongly Agree

Interpretation of Table 3:

Q18 is the strongest single finding in the entire study - mean 4.31, 83.3% agreement, and 50.0% of all 120 respondents strongly agreed. Half the sample gave the maximum score to the statement that receiving cashback after a purchase



encourages them to return to the same platform. No other question across all 15 Likert items produced this level of agreement. Cashback - specifically the act of receiving money back after a purchase - is the most powerful loyalty-building mechanism available to Indian e-commerce platforms.

Q14 shows that 77.5% of respondents agreed that cashback converts them from hesitant to committed buyers. This is cashback's most valuable conversion role - it removes the psychological barrier for a consumer who is almost ready to buy but holding back.

Q17 shows that 75.9% of respondents prefer platforms that offer regular cashback over those that do not. No respondent strongly disagreed. Regular cashback availability is a platform selection criterion - not just a purchase decision factor.

Q16 shows that 75.0% of respondents change their payment method based on cashback availability. This is a behaviour that discounts cannot produce. When a payment app offers cashback, consumers switch from their habitual payment method to claim that reward. This makes cashback a two-layer behavioural tool - it changes what you buy and how you pay.

Q20 links consistent cashback delivery to platform trust - 68.3% agreement. Trust is built every time cashback arrives on time as promised, and broken every time it does not.

Q19 is the weakest cashback finding - 51.6% agreement that cashback triggered an unplanned purchase. Cashback is a less reliable instant impulse trigger than discounts, because the reward comes later rather than immediately. Discounts create present-moment urgency; cashback creates future-value anticipation.

Q15 shows that 63.4% prefer cashback over discounts when asked directly, though 28.3% were neutral - confirming that both offer types serve different consumer needs and cannot replace each other.

Q21 - the combined effect question - is the strongest percentage finding in the study. 85.9% of 120 respondents agreed that both offer types together have significantly increased their total spending online. The standard deviation of 0.71 is the lowest in the entire questionnaire - meaning this was the most consistently agreed-upon statement by the entire sample. When discounts and cashback work together, the effect is stronger than either working alone.

The overall Section C mean of 3.96 sits in the Agree range, marginally above Section B (3.94). Both sections are nearly equally influential in overall terms, but through different mechanisms.

4.4 Section Comparison - Discounts vs Cashback

Table 4 - Side-by-Side Comparison of Section B and Section C

Dimension	Discount Question	Mean	Cashback Question	Mean	Stronger
Peak motivational strength	Q8 - High % off motivates buying	4.31	Q18 - Cashback drives repeat purchase	4.31	Tied
Converting hesitant buyers	Q9 - Time limit speeds decision	3.76	Q14 - Cashback converts hesitant buyer	4.10	Cashback
Platform preference	Q7 - Actively search discounts	4.08	Q17 - Prefer cashback-offering platform	4.08	Tied
Building repeat purchase behaviour	Q11 - Discounts increased purchases	3.88	Q18 - Cashback drives repeat purchase	4.31	Cashback
Triggering impulse	Q10 - Buy more save	3.82	Q19 - Unplanned purchase	3.58	Discount



buying	more		from cashback		
Post-purchase satisfaction or trust	Q12 - Satisfied at discounted price	4.08	Q20 - Trust from consistent cashback	3.98	Discount
Changing secondary behaviour	Q13 - Compare platforms	3.65	Q16 - Cashback changes payment method	3.99	Cashback
Overall section mean		3.94		3.96	Cashback (marginal)

Interpretation of Table 4:

Cashback wins in 4 of 7 dimensions. Discounts win in 2 of 7. Two dimensions are tied. But the numbers tell a more specific story than just the count. The most important difference is in the repeat purchase dimension - cashback (4.31) outperforms discounts (3.88) by a gap of 0.43. On a 5-point scale, this is a meaningful difference. For building long-term customer relationships, cashback is clearly the stronger tool. For triggering in-the-moment purchases, discounts are stronger.

4.5 Hypothesis Testing - Correlation Analysis

Table 5 - Correlation Results and Hypothesis Decisions

Hypothesis	Variable 1	Variable 2	r Value	Strength	Decision
H ₁₁	Section B average (Discount score per respondent)	Q21 - Overall buying behaviour	r = 0.44	Moderate Positive	Accepted
H ₁₂	Section C average (Cashback score per respondent)	Q21 - Overall buying behaviour	r = 0.39	Moderate Positive	Accepted
H ₁₃	Combined B+C average	Q21 - Overall buying behaviour	r = 0.44	Moderate Positive	Accepted

Interpretation of Table 5:

All three alternative hypotheses are accepted. A correlation of $r = 0.44$ for discount offers means there is a moderate and positive statistical relationship between how strongly a respondent is influenced by discounts and how much their overall spending has increased due to promotional offers. The same relationship exists for cashback at $r = 0.39$ - slightly weaker in correlation terms, but still firmly moderate and positive.

The combined correlation of $r = 0.44$ confirms that when both offer types are considered together, the statistical link to overall buying behaviour is as strong as discounts alone - and given what the descriptive analysis shows about cashback's loyalty effects, the full picture strongly supports using both promotional tools simultaneously.

The correlations are moderate, not strong - which correctly reflects reality. Promotional offers do influence buying behaviour significantly, but they are not the only factor. Product quality, delivery experience, pricing, platform trust, and personal income all also play a role.

V. FINDINGS

The study produced twenty-four numbered findings across demographics, discount behaviour, cashback behaviour, and hypothesis testing. The most important are summarized here.

83.3% of the sample is aged 18–35 - confirming young Indians as the dominant online shopping demographic.

Amazon (38.3%) and Flipkart (31.7%) are the most used platforms, covering 70% of platform preference.

High percentage discounts (50% off) are the most powerful immediate purchase motivator - Q8, mean 4.31, 85.0% agreement. This was a Strongly Agree level finding.

Actively searching for discounts before buying is a widespread, active habit - Q7, mean 4.08, 77.5% agreement.



Tiered discount structures (buy more, save more) push 66.7% of consumers to buy more than originally planned, directly increasing transaction size.

Purchasing at a discounted price creates strong emotional satisfaction for 75.0% of consumers - meaning discounts improve the overall shopping experience, not just the economics.

Cashback after purchase is the single strongest driver of repeat purchase and platform loyalty in the entire study - Q18, mean 4.31, 83.3% agreement, 50.0% strongly agreed. This is the most powerful loyalty tool available to Indian e-commerce businesses.

Cashback converts hesitant buyers more effectively than any discount-related mechanism - Q14, mean 4.10, 77.5% agreement.

Regular cashback availability makes 75.9% of consumers choose one platform over another - it is a platform selection criterion, not just a purchase decision factor.

Cashback linked to payment apps influences payment method choice for 75.0% of consumers - a second-layer behavioural effect unique to cashback.

Cashback triggers impulse buying less reliably than discounts - Q19 mean 3.58 vs Q10 mean 3.82. Discounts create present-moment urgency; cashback creates future-value anticipation.

The combination of both discount and cashback offers together is the most universally agreed-upon finding in the study - Q21, mean 4.24, SD 0.71, 85.9% agreement. When both work together, the effect on total consumer spending is the strongest and most consistent.

All three alternative hypotheses are accepted - H_{11} ($r = 0.44$), H_{12} ($r = 0.39$), H_{13} ($r = 0.44$). Both offer types have a moderate positive and significant relationship with overall consumer buying behaviour.

VI. CONCLUSION

This study set out to find whether discount offers and cashback deals change how Indian consumers buy online, and if yes, how exactly. After collecting primary data from 120 respondents and running statistical analysis in Microsoft Excel, the answers are clear.

Both types of offers work - consistently, positively, and significantly. But they work in different ways and at different stages of the consumer relationship.

Discounts are front-end tools. They attract buyers, trigger first purchases, create the urgency to act quickly, increase the size of individual transactions, and make consumers feel emotionally satisfied with their purchase. The bigger the percentage shown, the more powerful the effect. Discounts are most valuable for customer acquisition and transaction growth.

Cashback is a back-end tool. It rewards buyers after the purchase, brings them back to the platform for future transactions, builds trust through consistent and reliable delivery, converts uncertain buyers into committed ones, and creates a connection between the consumer and the platform that outlasts any single transaction. Cashback is most valuable for customer retention and long-term loyalty.

The grand overall mean across all 14 Likert scale questions is 4.00 - sitting squarely in the Agree range. The combined effect question Q21 produced a mean of 4.24 at Strongly Agree level with the lowest spread of any question (SD = 0.71). This near-consensus finding - 85.9% of 120 respondents agreeing - is the clearest signal the study produced: discount and cashback offers working together have measurably and significantly increased total consumer spending on Indian e-commerce platforms.

For businesses, the strategic message is direct. Do not choose between discounts and cashback. Use discounts to bring customers in and grow their basket size. Use cashback to make sure they come back and stay. Deliver both reliably. Measure both separately. And never advertise a cashback offer you cannot fulfil on time.

For consumers, the study is a reminder that these offers are designed to shape your behaviour - and they are working. Knowing how they work gives you the ability to use them to your advantage rather than being unknowingly pushed by them into purchases you did not really need.



VII. RECOMMENDATIONS

For Businesses:

- Use high percentage discounts (40–50% off) as the primary customer acquisition tool for first-time buyers
- Build a consistent, reliable cashback program as the core retention strategy - credit cashback within 24–48 hours of delivery
- Use tiered "buy more, save more" discount structures to increase average order value per transaction
- Deploy cashback-specific offers for cart abandonment recovery - when a consumer leaves without buying, a cashback nudge is the most effective conversion tool
- Partner with UPI apps and banks for co-funded cashback to reduce promotional costs while maintaining conversion benefits
- Run both discount and cashback campaigns simultaneously but target each at its strongest use case
- Never run a cashback campaign you cannot deliver completely and on time - a broken cashback promise damages trust more than no offer at all

For Consumers:

- Before adding items to reach a discount threshold, ask whether you would buy those products at full price
- Spend five minutes comparing offers across two to three platforms for any purchase above ₹1,000
- Track your digital wallet and bank statement for cashback you have been promised - unused cashback is real money left on the table
- When you see a countdown timer or "only 2 left" message, give yourself ten minutes before clicking buy
- Stack offers - platform discount plus UPI cashback plus bank card reward on the same transaction - to maximise genuine savings

VIII. LIMITATIONS AND FUTURE SCOPE

Limitations: The study is based on 120 respondents collected through convenience sampling, which introduces a bias toward urban and digitally active consumers. Data is self-reported. The study is cross-sectional - data from one point in time only. Excel analysis does not allow for regression or ANOVA. No category-specific analysis was done.

Future Scope: Future studies should use 400+ respondents across rural and urban areas. Category-specific studies (electronics vs grocery vs fashion) would produce more targeted insights. A longitudinal study tracking the same consumers over 12–18 months would confirm whether cashback truly builds lasting loyalty or whether loyalty disappears when cashback is withdrawn. Advanced statistical tools like regression and factor analysis should be applied. A study comparing personalised AI-driven offers with standard offers would also be highly relevant given current trends in Indian e-commerce.

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QUESTIONNAIRE

Dear Respondent,

This questionnaire is part of an MBA research study at Galgotias University. The purpose is to understand how discount and cashback offers on e-commerce platforms affect your buying decisions. This survey takes about 5–8 minutes to complete. All responses are completely anonymous and will be used only for academic purposes. There are no right or wrong answers - please answer based on your own actual experience and opinion.

SECTION A - DEMOGRAPHIC INFORMATION

(Please tick the option that best describes you)

Q1. What is your age group?

- Below 18 years
- 18 – 25 years
- 26 – 35 years
- 36 – 45 years
- Above 45 years



Q2. What is your gender?

- Male
- Female
- Prefer not to say

Q3. What is your highest educational qualification?

- Below Graduation
- Graduate
- Postgraduate
- Other

Q4. How often do you shop online?

- Daily
- Weekly
- Monthly
- Occasionally
- Rarely

Q5. Which e-commerce platform do you use the most?

- Amazon
- Flipkart
- Meesho
- Myntra
- Others (please specify): _____

Q6. What is your average monthly spending on online shopping?

- Below ₹500
- ₹500 – ₹1,000
- ₹1,001 – ₹3,000
- Above ₹3,000

SECTION B - DISCOUNT OFFERS AND BUYING BEHAVIOUR

(Please rate each statement on a scale of 1 to 5)

Scale: 1 = Strongly Disagree | 2 = Disagree | 3 = Neutral | 4 = Agree | 5 = Strongly Agree

Q No.	Statement	1	2	3	4	5
Q7	I actively search for discount offers before making any online purchase	☐	☐	☐	☐	☐
Q8	A higher percentage discount (such as 50% off) strongly motivates me to buy a product online	☐	☐	☐	☐	☐
Q9	Limited-time discount deals push me to make faster purchase decisions than I normally would	☐	☐	☐	☐	☐
Q10	I often buy more products than I originally planned when I see a "buy more, save more" discount offer	☐	☐	☐	☐	☐
Q11	Discount offers on e-commerce platforms have increased the total number of purchases I make online	☐	☐	☐	☐	☐



Q12	I feel more satisfied with my purchase when I buy something at a discounted price	☐	☐	☐	☐	☐
Q13	I compare discount offers across different e-commerce platforms before deciding where to buy	☐	☐	☐	☐	☐

SECTION C - CASHBACK OFFERS AND BUYING BEHAVIOUR

(Please rate each statement on a scale of 1 to 5)

Scale: 1 = Strongly Disagree | 2 = Disagree | 3 = Neutral | 4 = Agree | 5 = Strongly Agree

Q No.	Statement	1	2	3	4	5
Q14	Cashback offers motivate me to complete a purchase that I was unsure or hesitant about	☐	☐	☐	☐	☐
Q15	I prefer cashback offers over direct discounts because cashback feels like real and lasting savings	☐	☐	☐	☐	☐
Q16	Cashback offers through payment apps like Paytm, PhonePe, or Google Pay influence which payment method I choose during checkout	☐	☐	☐	☐	☐
Q17	I am more likely to shop on a platform that regularly provides cashback deals compared to one that does not	☐	☐	☐	☐	☐
Q18	Receiving cashback after a purchase encourages me to shop on the same platform again in the future	☐	☐	☐	☐	☐
Q19	I have made unplanned purchases on e-commerce platforms because an attractive cashback offer was available	☐	☐	☐	☐	☐
Q20	I trust an e-commerce platform more when it consistently offers cashback as part of its deals	☐	☐	☐	☐	☐
Q21	Overall, both discount and cashback offers together have significantly increased my total spending on e-commerce platforms	☐	☐	☐	☐	☐

Thank you for completing this questionnaire. Your responses are valuable to this research.

