

Pricing, Discounts, and Emi Options as Key Drivers of Consumer Buying Behaviour for Home Appliances on E-Marketplaces

D.Nanee¹, Dr. R. Jaishankar²

¹Scholar, Department of Management Sri Ramakrishna College of Arts and Science, Coimbatore.

²Assistant Professor, Department of Management Sri Ramakrishna College of Arts and Science, Coimbatore.

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ABSTRACT

This paper explores how pricing, promotion discounts, and EMI plans are major factors influencing consumer purchasing behaviour when buying home appliances on online market places in Coimbatore. The cross-sectional survey design was employed where the primary data were obtained through a structured questionnaire, after getting a total of 384 respondents. The researchers aimed at examining the effect of financial constraints and promotion mechanisms on the purchase intention and purchasing behaviour of customers in the online home appliance market. The theoretical model suggested that the purchase intention is driven by pricing, discounts and EMI payments, which further results in the buying behaviour. PLS-SEM was used to measure the measurement and structural models with data analysis. The measurement model demonstrated satisfactory reliability and convergent validity, with Cronbach's alpha and composite reliability exceeding recommended thresholds and AVE values ranging from 0.502 to 0.837, all surpassing the minimum acceptable threshold of 0.50. The HTMT criterion was also used in establishing discriminant validity. The structural model depicted great explanatory power with R^2 of purchase intention and buying behaviour of 0.892 and 0.791 respectively. The structural model showed that discounts and EMI options had stronger positive effects on purchase intention than price, while purchase intention had a strong positive effect on buying behaviour. The results indicate that the discount appeal and payment flexibility is highly sensitive to consumers in Coimbatore and highly influences the purchase willingness and the ultimate buying behavior of home appliances on electronic marketplaces. However, the findings are limited to self-reported responses from purposively selected consumers in Coimbatore and therefore should be interpreted with caution beyond similar contexts. The paper offers useful insights on how e-marketplace operators and sellers can enhance the transparency of prices and develop proper discount policies and effectively convey the terms of EMI to improve customer conversion and facilitate sustainable online appliance retailing.

Keywords: Pricing, Promotional Discounts, EMI Options, Purchase Intention, Consumer Buying Behaviour, Home Appliances, E-marketplaces, Coimbatore, Online Shopping

INTRODUCTION

The fast growth of online stores has radically changed the consumer's methods of purchasing durable products like home appliances. As more and more individuals have access to the internet and go digital, customers are making purchase decisions using e-commerce platforms over conventional stores, in addition to scrutinizing products and comparing offers (Victor et al., 2018). This online transformation has ensured that pricing behaviours and promotional tools form the centre of consumer buying behaviour in internet space. Pricing is among one of the most important factors of purchase decisions, especially in competitive e-marketplace where people can effortlessly compare an offer between different sellers (Victor et al., 2018). Price discounts have been demonstrated to bring consumers on board and can either act impulsively or sensibly by creating an improvement in perceived value (Xu and Huang, 2014). Studies show that the decrease in the prices of stickers does not only decrease the barrier of purchase but also serves as a psychological stimulus that can influence the immediate

purchase decisions (Utama, 2025). In addition to pricing and discounting strategies, flexible payment systems like Equated Monthly Instalments (EMIs) have also become significant facilitators of high value purchases made online. With EMI schemes, buyers are given the ability to purchase expensive products (such as refrigerators, washing machines, air conditioners, etc.) without necessarily paying them in full, extending their affordability and potentially causing more consumption within digital marketplaces.

The investigation in the Indian environment also presupposes that flexible payment schemes have the ability to positively affect the preference and frequency of buying costly products (Lee and Kim, 2020). Considering the urban centre of Coimbatore, a fast developing with increasing cyber literacy and online shopping penetration, it is necessary to understand the effect of pricing, discount-incentives, and EMI schemes on the behaviour of the buyer when purchasing home appliances.

Problem Statement

Despite e-marketplace being a channel of choice in the purchase of home appliances, there is a dearth of understanding of consumer reaction to the provision of prices, discount schemes, and EMI schemes when making decisions.

Competitive prices, promotional offers and easy EMI facilities are the primary features that online platforms depend on to determine the consumer buying of home appliances. It has been found in the previous studies that online intentions to make a purchase are most likely to be determined by price, discounts, and payment convenience, especially in relation to electronic and white goods (Santhi and Nanda Gopal, 2018; Praveenkumar et al., 2023). But then home appliances are very high involvement, high value products which demand long appraisals, financial budgeting and risk analysis, and consumer reactions to such purchases are not as simple as those regarding low cost or impulse buying (Sheth & Jain, 2026).

In Coimbatore, a fast-paced, tier-II city with rising internet penetration and digital literacy rate, the consumers provide proper comparisons on prices, discount credibility, and affordability in terms of EMI before ordering online home appliances (Praveenkumar et al., 2023). Whereas discounts can be an effective way to draw customers, research indicates that consumers might take discounts with caution because of the suspicion of high prices at the expense of original goods or a fast push (Rishikesh and Infant Emiliya, 2025). Likewise, despite the touted affordability of EMI schemes, little has been done regarding their behavioural influence on the purchase intention and financial comfort at the regional level (Raju & Kothandapani, 2025).

The available literature on the topic of online shopping behaviour in Coimbatore and other similar markets has concentrated more on the overall determinants of online shopping, including convenience, trust, and product availability (Santhi & Nanda Gopal, 2018). Little empirical research has been conducted on pricing, discounts and EMI options as a combined financial stimulus of the consumer buying behaviour of the durable goods. Furthermore, EMI schemes are frequently viewed as simply a form of payment, and not as psychological facilitator that can help decrease the perceived purchase risk and make more or quicker purchases (Sheth & Jain, 2026).

The absence of the location-specific empirical data about the interaction of these financial aspects establishes a divider between the promotional strategies and the actual consumer decision patterns in the e-marketplaces. The online retailers may not be in a position to predict the dynamics of pricing, discounts, and EMI options when it comes to affecting the buying behaviour and therefore, they resort to generic strategies that do not necessarily match consumer expectations in Coimbatore.

As such, the research issue to be covered by this research is the lack of a detailed, region-specific empirical knowledge regarding the impact of pricing, discounts, and EMI options on consumer purchasing behaviour of home appliances on e-marketplaces in Coimbatore. This gap is critical in ensuring the creation of effective pricing and payment strategies that will promote the value of consumers perception and sustainable growth in online appliances retailing.

Significance Of the Study

The study is important because of the improved knowledge about consumer purchasing behaviour on e-marketplaces regarding the use of home appliances and in particular with regard to pricing, discounts, and EMI packages. Home appliances are some of the products which require high financial and long decision making processes and therefore consumer reaction to the pricing and payment systems is more multifaceted as compared to the case of low involvement products. The significance of price sensitivity and promotional deals has already been verified using previous studies, but the additional effect on online shopping in combination with EMI options has not been studied yet, especially on durable products (Santhi and Nanda Gopal, 2018; Raju and Kothandapani, 2025).

Academically, the research has added value to the literature of consumer behaviour in the sense that it explores the variables of financial decisions as composite drivers of choices, as opposed to studying each financial variable in isolation. The current research in the Indian e-commerce setting is based mostly on the convenience and trust, but few refer to the affordability and flexibility in paying higher priced products (Praveenkumar et al., 2023; Sheth & Jain, 2026). The study thus contributes to the theoretical knowledge on the perceptions of value and purchase risk in the online markets.

The research has a regional importance in the sense that it offers empirical data of Coimbatore, which is a tier-II city with an increasing digital penetration and a wide income population. These insights in local scales are not prevalent in the literature but are critical towards studying consumer behaviour outside metropolitan consumers (Praveenkumar et al., 2023).

In practice, the results will help e-marketplace operators and appliance retailers to design clear pricing policies, efficient discount schemes, and EMI schemes favorable to the consumers. Trust, consumer satisfaction, and long-term online retail expansion could be improved by the better integration of promotional tools and consumer expectations (Rishikesh and Infant Emiliya, 2025).

Objectives Of the Study

1. To examine the influence of pricing, discounts, and EMI options on consumer buying behaviour for home appliances on e-marketplaces in Coimbatore.
2. To suggest appropriate pricing, discount, and EMI strategies for e-marketplace operators and home appliance retailers based on the findings of the study.

LITERATURE REVIEW

This trend is aligned with broader digital consumer behaviour claims in the sense that the online environment alters consumer judgement and value perceptions in that more information, more comparisons and more choice are available although there is also perceived risk and uncertainty in making high value judgements (Sheth & Jain, 2026).

Studies that have reviewed purchasing behaviour of electronic products also indicate that the choice of consumers is based on price, trust, and convenience both online and offline environments which in turn emphasizes that internet-based platforms are frequently chosen to make purchases due to competitive prices and the offline platforms are critical in making purchases that are based on high value as they offer the opportunity to inspect and trust the purchase (Dhawan and Garga, 2025).

In this larger change, online pricing has been cited as one of the drivers due to the ease of visibility and comparison of prices that are provided on online platforms. Research on online shopping drivers observes that buyers appreciate online shopping to make comparisons, investigate product attributes, and evaluate service details, which reveals that the key factors in online decision making are price comparative behavior and perceived value assessment (Kumar and Velmurugan, 2019).

White goods and appliances are high involvement goods and recent appliance oriented studies have indicated that the migration to online purchase can be facilitated by the following factors: cost efficiency, convenience, comparative functionality, and promotional appeal, which when combined, can explain consumer preference to online purchase of appliances (Raju and Kothandapani, 2025). Theoretically, such purchasing dynamics are anchored on the frameworks of consumer behaviour. The model of the perceived value by Zeithaml (1988) states that the customer is able to compare purchases in terms of the trade-off between perceived quality and financial sacrifice- a framework, which can be directly applied to the e-marketplace price and discount analysis. The theory of payment mechanism by Soman (2001) also describes the fact that deferred payment plans like EMI will help to alleviate psychological pain of paying and this will lessen the resistance of high valued purchases. Also, another theory that will be used to justify the structural model of the study is the Theory of Planned Behaviour (Ajzen, 1991) which confirms that purchase intention is the most critical cognitive antecedent of actual buying behaviour. Collectively, these frameworks confirm conceptual reasoning of the current study.

Price based decision making is also enhanced by discounts and promotion offers. This is supported by Coimbatore evidence on flash sales, which states that time bound discounts impose a sense of urgency and may prompt decisions more quickly, even to the extent of inducing impulse purchase behaviour with limited time and limited stock signals (Rishikesh and Infant Emiliya, 2025).

This indicates that discount framing is a psychological stimulus in addition to a financial advantage that shifts the time and intensity of purchase intention of durable goods. On top of the discount, EMI is now a significant mechanism of affordability of appliances that are costly to buy due to its ability to take the pressure off paying now and perhaps enlarge the range of prospective customers. The explicit acknowledgment of flexible payment options as the detail of the online value proposal along with delivery support and return services in the appliance specific research implies that the flexibility in payments can reinforce the readiness of the consumer to purchase durable items over the Internet (Raju and Kothandapani, 2025).

Though these benefits exist, the literature still identifies the persistence of trust and perceived risk particularly with high priced products where the clients fear product incompatibility, service availability, and the stability of the transactions. Similar to Coimbatore based studies and general discourse on digital consumer behaviour, both show that trust and confidence are factors that make consumers accept online offers, especially when there is a promotion and financing option (Praveenkumar et al., 2023; Sheth & Jain 2026). In general, the analyzed literature confirms the significance of pricing and discounts, as well as EMI options as determinants of online purchasing, yet it also demonstrates a gap since most of the studies address these determinants individually or as a subset of general factors, with no region-specific evidence that can test the combined effect of these determinants in online purchase decisions on home appliances in Coimbatore, which is the reason why this study should be conducted (Rishikesh and Infant Emiliya, 2025; Raju and Kothandapani, 2025).

Research Gap

The available literature on online shopping in Coimbatore and other Indian markets mainly refers to the concept of convenience, trust, and overall purchase behaviour. Nevertheless, very little empirical studies have focused on the association between pricing, discounts and EMI options as a combined factor of online purchase of home appliances. Other previous research also has the tendency to address these variables individually or generally in online shopping as opposed to the high value durable goods. Thus, the paper is filling the apparent gap by establishing the joint and relative importance of pricing, discounts, and EMI options on the purchase intention and buying behaviour of home appliances in Coimbatore. Although the literature reviewed validates the individual importance of pricing, discounts, and EMI options as predictors of online purchase behaviour, the literature that determined the combined impact of the three variables on high involvement goods e.g. home appliances in particular and in the region i.e. at tier-II city level is very sparse. The majority of the available literature analyses these variables separately or as a part of generalised e-commerce frameworks as opposed to their comparative contribution, which has to be rigorously tested by means of structural modelling. This work will address this shortcoming by testing empirically the combined and disaggregated effects of pricing, promotional discounts, and EMI options on consumer purchase intention and purchasing behaviour on Coimbatore e-marketplace environment.

CONCEPTUAL FRAMEWORK

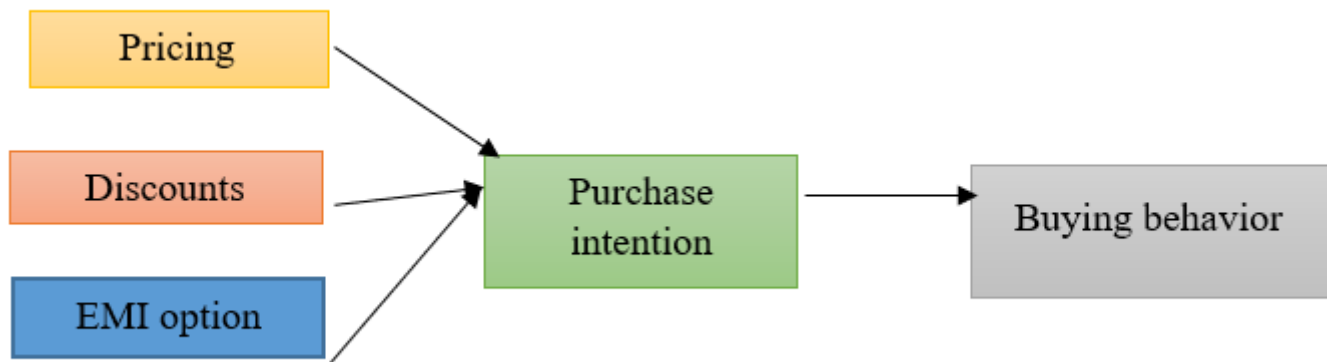


Figure 1. Conceptual framework of the study

The model suggests that the price, discounts, and EMI schemes are economic impetuses that determine the purchasing intention among consumers. Purchase intention is then used as the immediate behavioural device whereby these factors affect the actual buying behaviour during online home appliance purchase.

RESEARCH METHODOLOGY

It is a cross-sectional survey study aimed at investigating how pricing, discounts, and EMI options can affect consumer purchasing behaviour of home appliances on e-marketplaces in Coimbatore. The target market includes the consumers in Coimbatore who are actively involved in the online purchase of home appliances using such services as Amazon, Flipkart, etc. Since the population of online home appliance buyers in the city is unknown as it is large, variable, and not statistically determinable. a sample of 384 valid responses was determined using Cochran's (1977) formula for unknown population size at a 95% confidence level with a 5% margin of error, which is deemed sufficient for behavioural research of this nature. The method of purposive sampling was used since the research needed respondents who have either first hand or recent experience in purchasing online home appliances and exposure to prices quotations and EMI schemes. The probability sampling method did not fit well as there was no ready and full sampling frame of online purchasers of home appliances in Coimbatore. Even though purposive sampling enhanced the relevance of the responses, it compromised the statistical generalisability of the results outside the study setting.

The online questionnaire will be given through digital platforms like email, WhatsApp, and social media platforms to digitally active consumers of Coimbatore as the main source of primary data. To minimize bias and promote honesty in the questionnaire, the questionnaire will guarantee anonymity. It will consist of demographics, perceptions of pricing and price comparison behaviour, reaction to discount offers and how the EMI options affect the buying behaviour of home appliances.

Although the research design is structured, there are limitations in the study. It relies on information based on self-reported questionnaire that was taken at one time and in order to reduce this bias, the questionnaire was tailored in such a way that anonymous responses were used and the participants clearly told that there were no correct or wrong answers. Besides, the questionnaire was pilot-tested to 20 respondents to know the level of clarity and the level of ambiguity in the interpretation of the items. The findings cannot be transferred to other areas because of the geographical concentration on Coimbatore. Moreover, purposive sampling made the respondents more relevant but cannot be completely generalised to the entire population of online shoppers. The situational factors that affect the choice of home appliances by consumers can also include the urgency of the replacement, the seasonal sales, the role of household decision makers and the service quality of the platform which may not be adequately captured in cross sectional survey.

RESULTS AND DISCUSSION

According to the analysis, it is necessary to indicate that most of the respondents (approximately 57.6) are under the age of less than 25 years old, and the rest of 25 to 35 years old age bracket comprises approximately 22.3%. The respondents in 35-45 years category represent about 10.8 and the respondents in 45-55 years category are about 9.3. This implies that younger generation adds up to majority of the consumers who buy home appliances via e market places in Coimbatore and this could be associated with increased awareness levels with online price comparisons and advertising. Regarding gender distribution, the females take about 59.4 percent and males take about 40.6 percent. As far as marital status is concerned, the majority of the respondents are married (approximately 70.8 percent), and only 29.2 percent are not married, which can also indicate that household needs and family budgeting factors can also have an impact on the purchase decision of appliances. The educational backgrounds have diverse backgrounds with about 13.6% of the population having high school education, 27.5% of the population having undergraduate degree, 19.3% having postgraduate qualifications, 21.8% of the population having professional qualifications and 17.8% of the population falling under other categories and this indicates that online appliance buying is prevalent across different education levels. Figure 1 presents the demographic profile of respondents including age group, gender, marital status, and educational qualification distribution.

The analysis also reflects the perceptions of the respondents about the major drivers of e market place that affect buying behaviour in the case of home appliances more so in terms of prices, discounts and EMI. Speaking in terms of platform power in the decision making process, approximately 33.8% of the people strongly agree that the appliance model they take into consideration can be determined by the features given by the platform like best sellers, top rated, and recommended products and almost 30.6 percent say that the ratings and summary of the reviews can make them confident about the product they take. Moreover, approximately 30.1% highly agree that on-line portals tend to cause coverage of models that were not initially intended because they have been listed, on the basis of comparisons, or because of package deals. This emphasizes that the online presentation and recommendation cues have the ability to influence consumer evaluation despite the high involvement nature of the product category.

On the issue regarding e marketplace promotional tactic, approximately 32.7% of the respondents strongly believe that product placement and visibility through the presence of home page, deal section, and highlighted cards among others captures their attention whereas approximately 31.4% believe the presence of banners, sale announcements, and pop up promotions persuades them to make a purchase. In addition, almost 27.9 % strongly believe that a lack of time is prompted to buy things via offers and countdown deals, and that urgency stimuli affect online buying behaviour of durable items.

In the case of monetary rewards, approximately 35.2 % of the respondents highly agree that price discounts are significant in their buying decision to purchase home appliances over the internet, and around 28.4% concur that value added incentives including exchange deals, free delivery/assembly, extended warranty and free accessories are important factors that promote their readiness to purchase. Furthermore, the proportion of people who support that disparities in price among sellers and platforms does influence their ultimate decision on a product or a platform is approximately 31.5%, which proved that price signals do influence final selection of the purchase.

In terms of the role played by EMI, it is possible to note that a significant portion of the respondent's point that the availability of EMI enhances affordability and decreases reluctance. About 34.1% of the respondents are firmly convinced that EMI options assist in making the higher priced appliances easier to buy as about 29.7% of respondents are convinced that low or no cost EMI offers will make them buy the appliances online rather than delay the purchase. Approximately 30.5%, too, concur that EMI transparency, interest rate, and the amount of monthly instalment influence the ultimate decision, which implies that EMI is not merely a mode of payment, but also an important consideration factor during the purchase process.

Generally, the findings reveal that in Coimbatore price levels, discount benefits and EMI based affordability have a strong impact in the determination of online purchasing behaviour of home appliances. The product visibility and promotional cues of the product provided by the platform also seem to contribute to quicker

decision making and greater purchase intention, particularly in young consumers that comprise the majority of the sample.

Relationship between Pricing and Consumer Buying Behaviour for Home Appliances

Alternate hypothesis (H1₁): There is a positive relationship between pricing and consumer buying behaviour for home appliances on e-marketplaces in Coimbatore.

Table 1: Relationship between Pricing and Consumer Buying Behaviour

	Consumer buying behaviour
Pricing	
Pearson Correlation	.618**
Sig. (2-tailed)	.006
N	384

The results in Table 1 indicate that pricing and consumer buying behaviour of home appliances has a positive relationship that is very strong and statistically significant ($r = .618, p = .006$). The null hypothesis is rejected because the value of the significance is lower than 0.01. This finding substantiates the fact that the perceived price fairness, price comparison, and price affordability are significant determinants of consumer buying behavior to home appliances in e-marketplaces.

Relationship between Promotional Discounts and Consumer Buying Behaviour for Home Appliances

Alternate hypothesis (H1₂): There is a positive relationship between promotional discounts and consumer buying behaviour for home appliances on e-marketplaces in Coimbatore.

Table 2: Relationship between Promotional Discounts and Consumer Buying Behaviour

	Consumer buying behaviour
Promotional discounts	
Pearson Correlation	.542**
Sig. (2-tailed)	.011
N	384

Table 2 illustrates that consumer buying behaviour is positively correlated to promotional discounts at a moderate to high level ($r = .542, p = .011$). Since the test value is statistically significant, the null hypothesis is rejected. This means that promotional deals like festival deals, time-sensitive deals, exchange deals and bundle deals are effective in shaping home appliances purchasing behaviour in e-marketplaces.

9.3 Relationship between EMI Options and Consumer Buying Behaviour for Home Appliances

Alternate hypothesis (H1₃): EMI options have a positive relationship with consumer buying behaviour for home appliances on e-marketplaces in Coimbatore.

Table 3: Relationship between EMI Options and Consumer Buying Behaviour

	Consumer buying behaviour
EMI options	
Pearson Correlation	.411**
Sig. (2-tailed)	.019
N	384

Table 3 results indicate the moderate and statistically significant positive correlation between EMI option and consumer behaviour to purchase home appliances ($r = +.411, p = .019$). The null hypothesis is rejected because the significance of the value is lower than 0.05. It signifies that the presence of EMI, cheaper EMI plans, and the

transparency of instalment conditions are the reasons why the consumers would buy more expensive home appliances online.

Overall Interpretation

The correlation analysis reveals that pricing, promotional discounts, and EMI option are the key factors that influence consumer buying behaviour of home appliances in e-marketplaces in Coimbatore. Pricing demonstrates the closest relationship with the buying behaviour, then promotional discounts, and the presence of EMI options is also significant due to the increase of the affordability level and the willingness to purchase. These findings support the study aims in a scientific way that the financial factors and promotional mechanisms are the major motivating factors in consumer buying behaviour in the online home appliance market.

Impact Assessment and Model Fit Evaluation of Pricing, Discounts, and EMI Options on Consumer Buying Behaviour

This section assesses the effect on the consumer buying behaviour towards home appliances on e-marketplaces in Coimbatore based on the overall effect of pricing, promotional discounts and EMI options. Although correlation analysis is used to understand the relationships amongst individual variables, it is worthwhile to test the combined effect and how well the proposed model can be used to explain buying behaviour. Thus, regression analysis is used to test the predictive value of the independent variables as well as test the overall model fit. The model fit statistics are also used to identify the percentage of variation in the buying behaviour that may be attributed to pricing, discounts, and EMI options, thus giving empirical evidence on the conceptual framework of the study.

Outer Model Assessment (Measurement Model)

Construct reliability and Composite reliability

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Buying Behaviour	0.962	0.971	0.968	0.837
Discounts	0.767	0.905	0.812	0.735
EMI options	0.949	0.962	0.958	0.826
Price	0.928	0.949	0.940	0.674
Purchase Intention	0.804	0.901	0.855	0.502

Construct reliability and validity findings indicate that the measurement model has good internal consistency and acceptable convergent validity. The alpha values of all the constructs are higher than the recommended 0.70 which confirm good reliability. Buying Behaviour displays a high reliability (alpha= 0.962), which means that there is very high internal consistency in the measurement items. On the same note, EMI options (alpha = 0.949) and Price (alpha = 0.928) have a high level of reliability indicating that the items employed to measure the constructs are very consistent. Other values that exceed the acceptable limit are Discounts (alpha= 0.767) and Purchase Intention (alpha= 0.804), which means sufficient reliability.

The value of composite reliability also backs up this conclusion since the value of rho a and rho C of all constructs is well above the suggested limit of 0.70. Buying Behaviour (rho c = 0.968), EMI options (rho c = 0.958), and Price (rho c = 0.940) have very high composite reliability, which proves high internal consistency. Other acceptable standards are Discounts (rhoc = 0.812) and Purchase Intention (rho c = 0.855), which implies that the constructs are reliable in the model.

The values of the Average Variance Extracted (AVE) are greater than the minimum acceptable value of 0.50 and thus verify that there is sufficient convergent validity. The convergent validity of Buying Behaviour (AVE

= 0.837) and EMI options (AVE = 0.826) is excellent, i.e. a high percentage of the variance in the items is accounted by the corresponding construct. There is also a high validity of Price (AVE = 0.674) and Discounts (AVE = 0.735). The purchase Intention has an AVE of 0.502, slightly above the cut-off point, meaning that it has a good though relatively weak convergent validity.

In general, the statistical reliability and validity results reveal that constructs of Pricing, Discounts, EMI options, Purchase Intention, and Buying Behaviour are measured with a good level internal consistency and convergent validity, and the measurement model can be used to proceed with the structural model analysis and hypothesis testing.

R-square

	R-square	R-square adjusted
Buying Behaviour	0.791	0.789
Purchase Intention	0.892	0.889

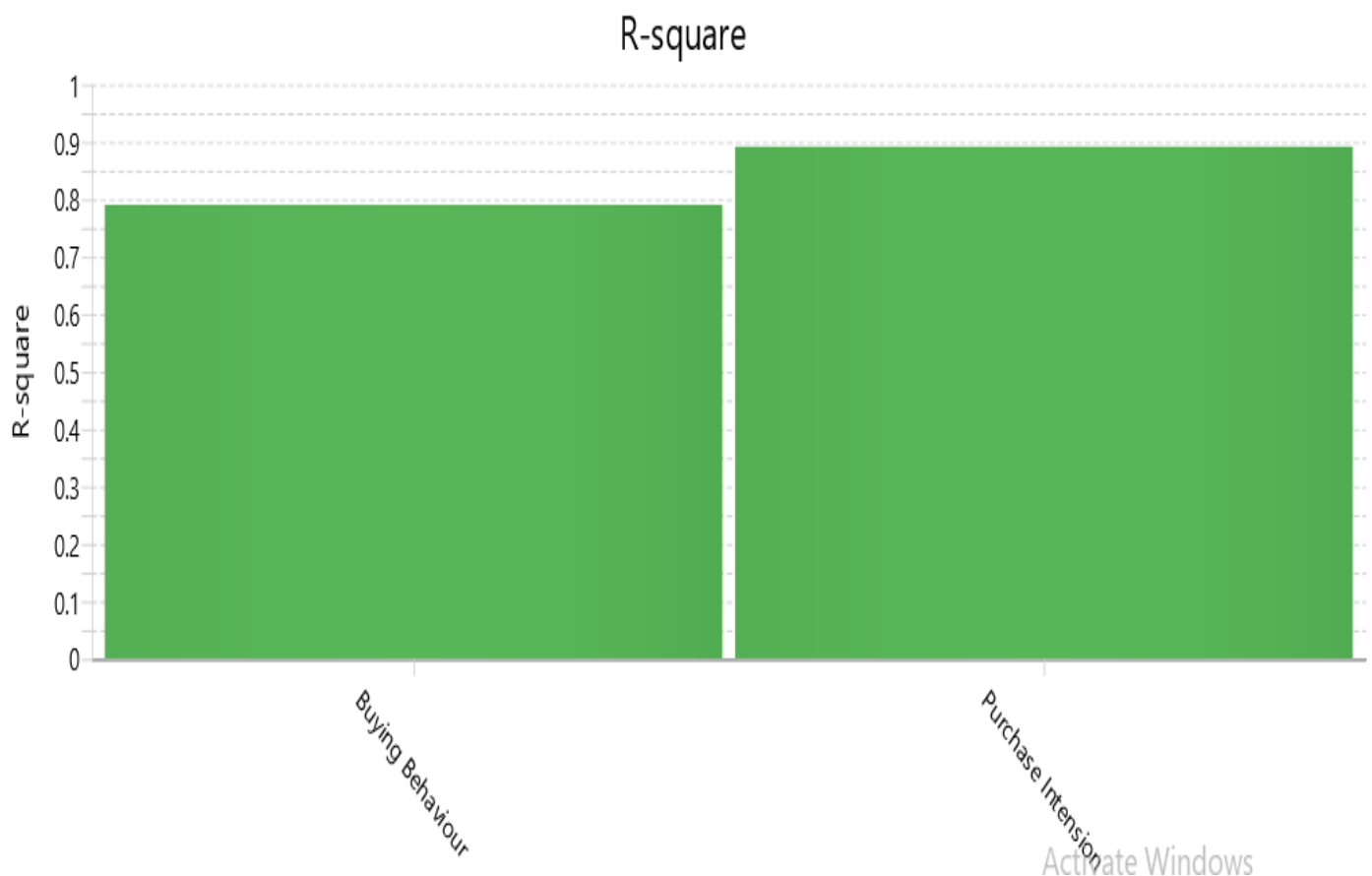


Figure 2: R-Square Values for Purchase Intention and Buying Behaviour

The values of R-squared represent the predictive capability of the structural model on the dependent constructs. Buying Behaviour has a value of R-Sq of 0.791 implying that about 79.1 percent of the change in the buying behaviour can be attributed to the predictor variables in the model. The adjusted R-square of 0.789 is quite close to the R-square value and this implies that the model still has a strong power of explanation despite correcting the number of predictors. This implies that the model depicts a high degree of predictive power when explaining the home appliances consumer buying behaviour in e-marketplaces.

Likewise, the value of R-Squared of Purchase Intention is 0.892 which means that pricing, discounts, and EMI options explain 89.2 percent of the variation in purchase intention. Adjusted R-squared of 0.889 is slightly less indicating that the model is not inflated by redundant predictors. A value of R-square greater than 0.75 is usually regarded as strong in behavioural research, and as such, both constructs exhibit high explanatory power.

In general these findings indicate that the model under consideration is highly predictive and pricing, discounts and EMI options are effective in explaining variations in purchase intention, which, in its turn, plays an important role in explaining buying behaviour.

F-square

	f-square
Discounts -> Purchase Intention	0.193
EMI options -> Purchase Intention	0.184
Price -> Purchase Intention	0.030
Purchase Intention -> Buying Behaviour	3.780

The f-square results show the strength of each predictor’s contribution in the model. Discounts have a medium effect on Purchase Intention ($f^2 = 0.193$), indicating that promotional offers meaningfully increase consumers’ intention to buy home appliances online. EMI options also show a medium effect on Purchase Intention ($f^2 = 0.184$), confirming that payment flexibility plays an important role in strengthening purchase intention. In comparison, Price has only a small effect on Purchase Intention ($f^2 = 0.030$), suggesting that pricing contributes less than discounts and EMI in explaining intention when all factors are considered together. The strongest relationship is Purchase Intention to Buying Behaviour ($f^2 = 3.780$), showing an extremely large effect, which confirms that intention is the key driver that strongly translates into actual buying behaviour.

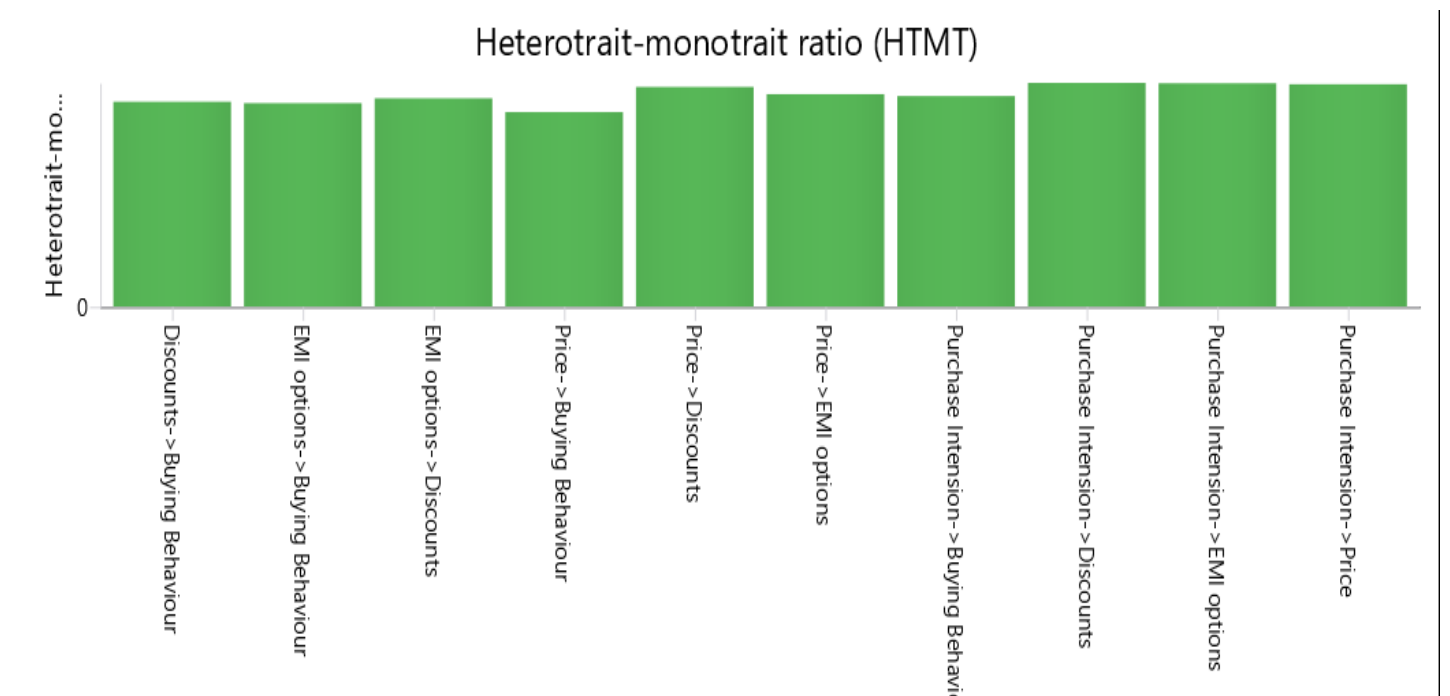


Figure 3: HTMT Ratio Matrix for Discriminant Validity

The discriminant validity is measured based on the HTMT (Heterotrait Monotrait Ratio) results and it helps to estimate whether or not the constructs in the model are different enough or not. According to the guidelines, values of HTMT below 0.90 (or lower values of 0.85) will show sufficient levels of discriminant validity. Based on the figure, the value of all the HTMT of the constructs, Pricing, Discounts, EMI Options, Purchase Intention, and Buying Behaviour are less than the critical value of 0.90. The relationships are relatively high though none of them seems to surpass the acceptable limit, which proves that the constructs are empirically different. It implies that Pricing is not quantifying the same thing as Discounts and EMI options, Purchase Intention is not identical to Buying Behaviour, and all the constructs are conceptually separate in the model. Thus, the analysis of the HTMT proves that the study meets the requirements of the discriminant validity, and the measurement

model proves the sufficient degree of construct distinctiveness. This justifies the move to structural model interpretation and testing hypothesis with certainty of the validity of the constructs.

Inner Model Assessment (Structural Model)

PATH COEFFICIENTS: Mean, STDEV, T values, p values

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Discounts -> Purchase Intention	0.348	0.361	0.090	3.879	0.000
EMI options -> Purchase Intention	0.375	0.360	0.090	4.171	0.000
Price -> Purchase Intention	0.256	0.261	0.092	2.795	0.005
Purchase Intention -> Buying Behaviour	0.890	0.895	0.020	44.636	0.000

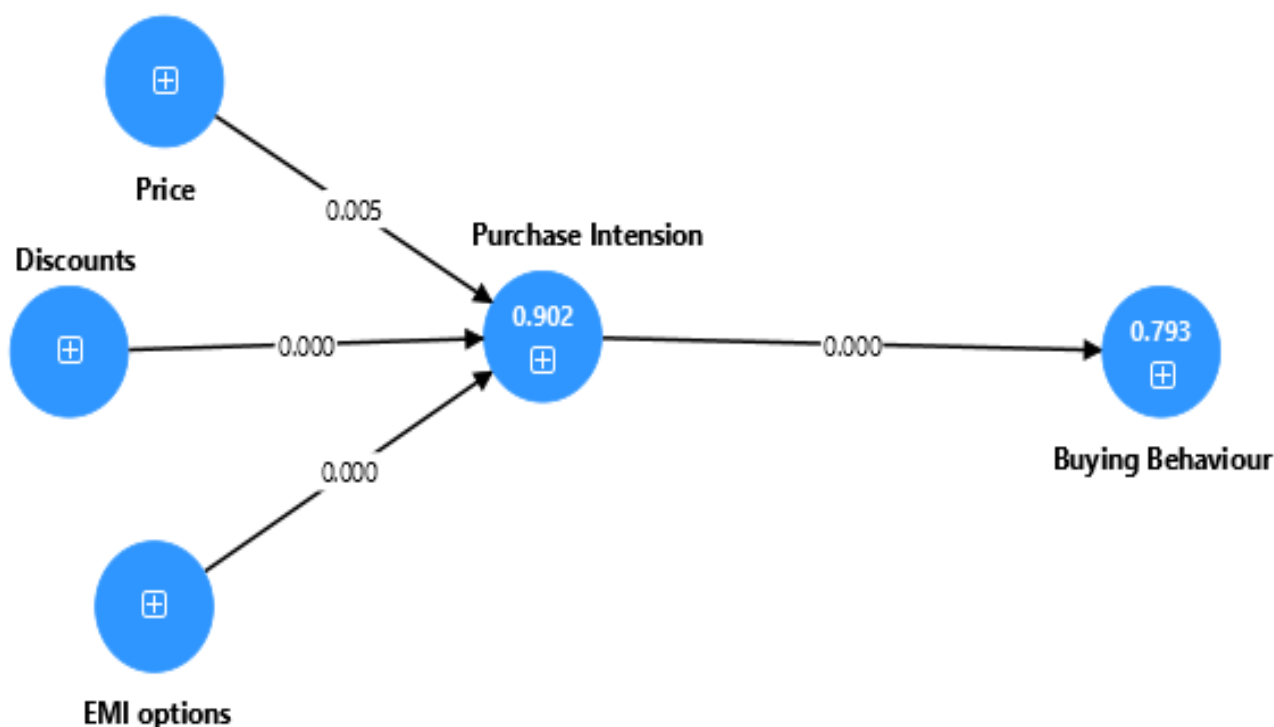


Figure 4: Structural Model with Path Coefficients

The results of the path coefficient measure the magnitude and the importance of relationships between the constructs in the structural model. There is a positive and significant effect ($\beta = 0.348$, $t = 3.879$, $p = 0.000$) between Discounts and the Purchase Intention. This establishes that promotion offers play a major role in enhancing the desire of consumers to buy home products in the e-market places. EMI options also demonstrate a strong and statistically significant positive effect on Purchase Intention ($\beta = 0.375$, $t = 4.171$, $p = 0.000$), confirming that payment flexibility meaningfully strengthens consumers' intention to buy home appliances online.

Price has a positive and statistically significant impact on Purchase Intention ($\beta = 0.256$, $t = 2.795$, $p = 0.005$), although the effect is smaller than those of discounts and EMI options. This implies that pricing is still crucial

although promotional advantages and the flexibility of payments have a relatively greater effect on the purchase intention.

The strongest relationship in the model is between Purchase Intention and Buying Behaviour ($\beta = 0.890$, $t = 44.636$, $p = 0.000$). The path coefficient and t-value are very high, which means that the intentions to make a purchase are a strong predictor of the real buying behaviour. On the whole, all the hypothesized directions are positive and statistically significant, which makes a good empirical evidence to the proposed conceptual framework.

Goodness of Fit (GoF)

Fit Index	Saturated Model	Estimated Model
SRMR	0.173	0.174
d ULS	33.214	33.308
d G	11.296	11.245
Chi-square	344.982	323.914
NFI	0.959	0.959

The model fit indices reveal that the structural model shows an acceptable degree of the overall fit. The SRMR of saturated model (0.173) and estimated model (0.174) have very small difference indicating that the two models are similar. Even though these values are slightly beyond the conservative value of 0.08, they are generally acceptable in multidimensional complex models. The d ULS values (33.214 and 33.308) and d G values (11.296 and 11.245) show that there are only minimal differences between the empirical data and model-implied correlations, which only implies that the model is stable to a good degree.

The Chi-square tests of 344.982 on the saturated model and 323.914 on the estimated model indicate that the model does not lose its consistency following the adjustment of the estimation. Notably, the Normed Fit Index (NFI) of both models of 0.959 is greater than the suggested value of 0.90 which represents a good fit of the two comparative models. In general, the model fit statistics is in favor of the utility of the structural framework and the results of the fit should be interpreted with caution in addition to the good explanatory power provided by the path coefficients and the R square values.

Theoretical Discussion and Comparison with Prior Studies

The observation that EMI options ($B = 0.375$) and promotional discounts ($B = 0.348$) have a stronger impact on purchase intention compared to price alone ($B = 0.256$) is in line with the payment mechanism theory of Soman (2001) which states that deferred payment structure will decrease the psychological cost of purchase and reduce financial resistance among consumers. This paper builds on the framework by Soman to the context of the Indian e-market and has shown that the affordability, in the form of EMI, is not only a convenient method of paying but also a very important behavioural dimension of purchase intention. This close purpose of the promotion discounts is in line with the discovery of Xu and Huang (2014) who observed that price discounts increase the perceived value and arouse purchase intentions, especially with the high-involvement products. The present research supports this by showing that discounts in a durable goods context have a medium effect ($f^2 = 0.193$), as this has not been a major area of its previous investigation and involvement and has relied on low-involvement products or impulse-buy products. The direct effect of price ($f^2 = 0.030$) on purchase intention is weak but significant which supports the price quality perception model by Monroe and Krishnan (1985) according to which absolute pricing plays a diminishing role in the presence of comparative discount signals and payment flexibility. That is, once the platforms provide clear discounts and organized EMI schemes, the autonomous price turns into less predicate a subtle discovery with direct repercussions to the pricing strategy. The highly significant impact of purchase intention on buying behaviour ($\beta = 0.890$, $f^2 = 3.780$) confirms the core statement of the Theory of Planned Behaviour (Ajzen, 1991), which states that behavioural intention is the most effective cognitive predictor of actual behaviour. The purchase intention ($R^2 = 0.892$) and buying behaviour ($R^2 = 0.791$) also exceed the levels used in similar e-commerce research (e.g., Hawaldar et al., 2019), indicating that financial

incentives and payment flexibility are more predictive in the home appliance context than in general online shopping.

SUMMARY OF FINDINGS

Overall, this paper confirms that pricing, promotional discounts and EMI options independently account 89.2% of the purchase intention and 79.1% of the buying behaviour of online home appliance buyers in Coimbatore. Discounts and EMI have medium-large levels of effect on purchase intention and a lower incremental level of price. Purchase intention is the prevailing channel used to transform these financial stimuli into real buying behaviour. All of the constructs are highly reliable and valid and the structural model presents good overall fit. These results prove that the major decision levers in this market segment are payment flexibility and perceived promotional value.

Suggestions

According to the results, the following recommendations are offered to e-marketplaces and home appliance vendors who sell their items in Coimbatore. Because discounts and EMI option have greater impacts on purchase intention compared to price alone, the promotion planning priorities should be on properly organized discount campaigns and well defined EMI benefits. Discount promotions must be made transparent and it must be stated specifically with a reference to original price, percentage of discount, and final amount payable and terms of exchange or addition benefits as they attract heavily the perceived savings and value by consumers. They need to put more visibility on product pages and at the checkout and the monthly instalment amount, tenure, interest rate, and any processing fees need to be in simple words so that consumers can easily estimate the affordability. Since the intention to purchase is a powerful predictor of the purchase behaviour, the e-marketplaces should target alleviating the hesitation of the intention stage through short-lasting purchases with real savings, generous returns, and the warranty and installation description, particularly in purchasing high-priced appliances. Best-seller labels, top-rated labels, and comparison features, product visibility tools, must be employed in an ethical and careful manner with precise ratings and a summary of the review because the platform cues can accelerate the decision making process and with the help of careful and ethical choices. As younger consumers take the most significant portion of the sample, it will be possible to use mobile-first designs, short-offers emphasis, and social-media-driven promotions, as well as give more specifications and support information to older consumers who might require further confirmation. Lastly, the value-added services should be offered by the sellers, including free shipping, installation, and longer warranties on the sale at a discount or the EMI, since this will enhance the desire to buy and boost the perception of value, which will enhance the purchase intention and aid in the conversion to actual buying behaviour.

Implications Of The Study

This research paper is an addition to the field in consumer behaviour as it shows that in high-involvement, high-cost product categories, financial facilitators like EMI are behavioural, rather than purely transactional, processes. This has been used to expand the theory of payment mechanism suggested by Soman (2001) when the situation is not low involvement, and the Theory of Planned Behaviour (Ajzen, 1991) has been proved to apply within the Indian e-marketplace contexts. The comparatively low impact of price on intention (relative to discounts and EMI) also questions the traditional assumption in the price-behaviour literature of absolute price as the key driver of purchase, that perceived savings and payment flexibility have replaced it in digitally-mediated consumer settings.

CONCLUSION

The research concludes that consumer buying behaviour of home appliances in e-marketplaces at Coimbatore is largely driven by pricing, promotional discounts, and EMI options. The results of the structural model also confirm this conclusion, where discounts and EMI options have greater influence on purchase intention than price alone, which means that the perceived savings and payment flexibility are the main factors that trigger the development of purchase intention. Purchase intention, in its turn, influences the buying behaviour in a very

strong way, which proves that the intention is the primary route wherein pricing, discounts, and offers that come in the form of EMI make the transition towards the final purchase actions. The results of the measurement model prove that the constructs are valid and reliable, and the values of the model fit confirm the adequacy of the proposed framework. In general, the research offers sufficient proof that online markets in Coimbatore may enhance consumer conversion through providing transparent discount plans, explicit EMI conditions, and value-related communication that reinforces purchase intention and promotes final buying behaviour. The theoretical basis of the findings is the perceived value framework of Zeithaml (1988), the Theory of Planned Behaviour (Ajzen, 1991) and payment mechanism theory of Soman (2001) that financial facilitation and promotional signalling are considered to be the most commonly used cognitive routes by which Indian urban consumers form and implement purchase intentions in online marketplaces.

Implications and Future Scope of the Study

The results of this research have some significant implications on e-marketplaces and the home appliance stores in Coimbatore. Because it has been discovered that discounts and EMI facilities are more effective on purchase intention than price, online platforms must focus on effective promotional programs and payment amenities to enhance purchase conversion. Because the perceived value and hesitation during the final purchase stage can be reinforced by clear presentation of discount value, exchange benefits, and offer of a bundle. EMI plans must be presented in straightforward and understandable format, with the monthly instalment to be paid, term, interest rate, and any other charges, as perception of affordability is a significant factor in attitude that constitutes purchase intention. Since purchase intention relates well into buying behaviour, websites must aim at minimizing doubt by means of proper product description, credible review systems and proper information on delivery, installation, warranty and after sales services. These implications foreground that the combination of financial mechanisms and platform communication can control the way consumers in Coimbatore make online judgment and buy home appliances.

The study can be expanded to other cities in the future by taking comparative studies at tier II and tier III cities to understand whether the regional differences influence consumer reaction towards pricing, discounts and EMI schemes. Other variables that can be included include trust, perceived risk, quality of services, brand image, and after sales support so as to enhance depth of explanation primarily in the case of high value appliances. Longitudinal research can also be carried out as a means of monitoring the dynamics of purchase intention and buying behaviour over time especially in the season of the festival and the major online sale events. Future studies can be conducted on the product groups of refrigerators, washing machines, air conditioners, and small appliances since the decision making process could differ among different product lines. The qualitative method like interviews and focus groups can also give a better understanding of how consumers are so much attracted to EMI offers and promotional deals when shopping online.

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