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A STUDY ON THE CONSUMER AWARENESS REGARDING E-COMMERCE

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Abstract:

E-commerce or electronic commerce is the buying and selling of goods and services, or the transmitting of funds or data, over a network. E-Commerce is done through a variety of applications, such as website, Email, mobile app, social media etc. Consumer awareness regarding E-Commerce is about making the consumer aware of online transaction and information security. Information security is a huge concern for online customers regarding their personal information that is being processed by gateway for execution of the transaction. Most consumer purchase their products without reading the privacy statement or taking adequate precautionary measures such as only accessing securing sites when engaging in online transactions. Customer's awareness is an important factor to reduce the cybercrime by knowing the difference between web spoofing and phishing. When a customer submit or transmit data over internet, he/she must have the proper knowledge whether the website (website or Email or the mobile app) is original or phishing. To reduce cyber-attack users should regularly clear their caches, cookies etc, and mobile phones or other devices should not hand over to others. Moreover the most crucial data, such as OTP, or other personal information should not enclose to others. Regarding the consumer awareness on E-Commerce, government or other institution have to arrange some seminar time to time in all over the India about security and its functionality.

Keywords: *E-commerce, Customer's Awareness and Satisfaction, Precaution, Security and Trust.*

Introduction:

The Internet has changed the operations of many businesses, and has been becoming a powerful channel for business marketing and communication in India in recent years. The advance of communication and computer technology and the availability of the Internet have made it possible that one can do most online transactions from a remote location even without stepping into a physical service place.

A recent survey (1*) revealed that at this time, India has an internet users base of about 450 million as of July 2017, 40% of the population. Despite being the second-largest user base in world,

only behind China (650 million, 48% of population), the penetration of ecommerce is low compared to markets like the United States (266 million, 84%), or France (54 M, 81%), but is growing at an unprecedented rate, adding around 6 million new entrants every month. The industry consensus is that growth is at an inflection point.

Consumer awareness regarding E-Commerce is about making the consumer aware of online transaction and information security. Awareness regarding ecommerce involves the reading of privacy policy, securing the user's system, identifying the secure sites etc.

Security and trust are the foundation of e-commerce, and many researchers have identified that the major barriers to the adoption of e-commerce relate to these dimensions. Security is important to build customers' trust and confidence in the online purchase process. Trust plays an important role in a customer's willingness to proceed with an online transaction, and the lack of consumer trust in e-commerce can create many barriers to ecommerce. E-commerce awareness is the first stage towards trust. The government role presented here is crucial to provide a secure infrastructure to facilitate the adoption of ecommerce.

1.1 NEED FOR CONSUMER AWARENESS:

Raising awareness is an important factor in e-commerce adoption. Awareness will help positively to enhance e-commerce prevalence and increase the number of internet users. The study about e-commerce awareness is important, because it can reduce customers' uncertainty and concern.

Awareness is an important element for e-commerce adoption in India as without the right knowledge, e-commerce adoption cannot be achieved. Awareness could be enhanced by social media. Awareness can also increase by adopting proper training and education in schools and universities. It is the government's role to provide training and education of ecommerce.

1.2 Precaution to be taken on e-commerce transaction:

To ensure security during e commerce transaction, consumers should be concern of their roles and responsibilities, and some points are:

- Do not disclose Login ID and Password or personal information
- Regularly change password and avoid using easy-to-guess passwords such as names or Birthdays
- Check for the right and secure website. Before doing any online transactions or sending personal information, make sure that correct website has been accessed. Beware of phishing or "look alike" websites which are designed to deceive consumers
- Always keep the operating system and the web browser updated with the latest security patches, in order to protect against weaknesses or vulnerabilities.
- Do not show OTP or passcode to others.

1.3 Review of literature:

In 2016, Amutha D, Department of Economics, St. Mary's College, Tuticorin, India, in his study named "A Study of Consumer Awareness towards e-Banking", found that majority of people influenced to use o e-commerce due to saving time. Ease of use is another important determinant or the customer choosing e-commerce, and convenience is found as the most important factor, online banking lets users access their accounts from anywhere and at any time.

In 2008, Apeksha Lewis , in her study "E-Commerce Applications in India: An Empirical Study" found that with security and encryption being proven, technology for the transfer of funds over the Internet, the Indian Government still has problems with 'Digital signatures' and verification processes over the Internet. So consumer avoids e-commerce transaction due to this weakness o security.

Dr. Rajasekar, S. and SwetaAgarwal on, "A STUDY ON IMPACT OF E-COMMERCE ON INDIA's COMMERCE" found that e-commerce has taking over the traditional commerce system since it takes less time and easy to use.

1.4 OBJECTIVES OF THE RESEARCH PAPER:

The objectives of the study are:

- To identify the reasons for preferring E-commerce.
- To study the level of consumer awareness regarding e commerce.
- To find out the opinion of the respondents regarding the various problems of Ecommerce.
- To give valuable suggestions to improve awareness and satisfaction about Ecommerce.

1.5 RESEARCH METHODOLOGY:

The study was carried out as a descriptive one and convenient method of sampling is used for the selection. The sample size taken for the study is 80. Both primary and secondary data are used for the study. Primary data was collected from consumers in Chhayagonof Kamrup district by using the questionnaire/schedule from the respondents. In order to collect the data, a convenient sampling method was followed. Secondary data which are used for the purpose of analysis are taken from various published sources of books, journals, newspapers, various websites and other related publications.

1.6 SIGNIFICANCE OF THE STUDY:

Consumer rights awareness is a need of today's world as they get exploited in this field. They may be cheated through phishing, hacking or stealing information, making fake call pretending to be an authorised person, making spam/virus etc. Consumers should know to secure his/her information and should check the website or application's privacy policy.

Trust appears to be a significant factor that effects purchase intention, customer satisfaction

and Additionally, the law affects the level of trust as the law provides customer protection which is one the important elements in building ,Therefore, the role of government is mandatory to set these laws. Furthermore, e-commerce awareness influences trust.

The present study is useful to find the consumer awareness regarding e-commerce and other consumer related aspectsIt will be helpful to design programs to provide training and education for e-commerce.

1.7 LIMITATION OF THE STUDY:

The study undertaken by the researcher suffers the following limitation:

1. The sample taken for the study may not be true representation of the population.
2. The study has been conducted during a very short span of time.
3. The results may vary according to the opinion expressed by the respondents
4. The primary data is taken only from Chhaygaon in Kamrup district.
5. The sample size is limited to 80 consumers.

2. ANALYSIS AND INTERPRETATION OF DATA:

2.1. Distribution of sample respondents according to their age.

Age in Group (in years)	No. of Respondents
Up to 25	34(42.5%)
Between 26-50	42(52.5%)
Above 50	4(5%)
Total	80 (100)

2.2: Distribution of sample respondents according to their gender

Gender	No. of Respondents
Male	55 (68.75%)
Female	25 (31.25%)
Total	80 (100%)

Source: Primary Data.

2.3: Customer preference of E-banking services or online shopping.

Motivating Factors	No. of Respondents	Percentage
Time saving	63	78.75
Accuracy	41	51.25
Easy and convenient access	55	68.75
Cost saving	72	90

Confidentiality	50	62.5
Exchange of information	72	90
Service quality	67	83.75

2.4: Respondent’s response with future expectations with E- banking services or online services.

Future Expectations	No. of Respondents	Percentage
Reasonable cost	23	28.75
Expected neither technique intervention nor quality services	32	40
Security	25	31.25
Total	80	100.00

Source: Primary data.

2.5: Difficulty for using the E-banking facility or online shopping.

Difficulty	No. of Respondents	Percentage
Risky	10	12.5
Less Knowledge	46	57.5
Complex to use	24	30
Total	80	100.00

Source: Primary data

2.6: Respondent’s response with system maintenance or security concern.

Process	Yes	No
Reads privacy policy	10(12.5%)	70(87.5%)
Maintains system (clearing cache, cookies etc)	12(15%)	68(85%)
Changes Password regularly	15(18.75%)	65(81.25)

Source: Primary data.

Results and Discussion:

From the above table (2.1) it is clear that 42.5% of the respondents belong to up to 25 years, 52.5% of the respondents belong to between 26-50 years and 4% of the respondents are in the age

group of above 50 years and the mean age group is 33.41667. From 2.2, it is seen that out of 80 respondents, 68.75% is male.

The table (2.3) highlights the customer preference towards E-banking services or online shopping. Out of the total respondents, Majority of the customers are satisfied about the e-commerce transaction. Most of the respondent is aware and satisfied with the services provided by the bankers for online transaction. The Easy and convenient access, confidentiality, service quality and time saving are the factors influencing the respondents to prefer e-commerce services at 68.75%, 62.5%, 83.75% and 78.75% respectively in Chhaygaon, kamrup district. 51.25% and 90% of the respondents are influenced by factors accuracy and cost saving to prefer e-commerce services

In the table (2.4) highlights the difficulty for using the E-banking facility or online shopping. Out of the total respondents, 12.5% found e-commerce as risky, 57.5% avoid doing online transaction due to lack of sufficient knowledge, and 30% of them found it complex or ecommerce. The table(2.6) highlights the awareness regarding security issue, 15.42% respondents are aware of security.

3.1 Findings:

1. Most of the consumer prefers e-commerce for time saving, cost saving and accuracy of the system.
2. Only 15.42% respondents aware about system security and 84.58% respondents are unaware about this.
3. It is important to examine the privacy policy at the time of transaction. but only 12.5% respondents often examine the privacy statement
4. The main difficulty for using the E-banking facility is less knowledge about the operations of banking facility (57.5%). Respondents also feel the services of Ebanking too complex to use (30%) and respondents also believe the E-banking to be risky (12.5%).

3.2 Conclusion:

Consumer awareness regarding e-commerce is about making the consumer aware of products or services, and procedure to adopt e-commerce service. A consumer has the right to know the product description, terms and condition of the website or application, security policy of the same etc. However, this is largely unknown to many citizens irrespective of whether they are educated or uneducated. With enormous population along with high levels of poverty, poor literacy levels, lack of knowledge of IT (security policy), consumer awareness regarding e-commerce continues to remain low.

When Consumer Awareness among people increases, the cyber-crime will decrease and trust towards e-commerce will automatically increase. So Government and related parties should take necessary actions to educate the consumer about e-commerce and the precaution to be taken during

the online transaction.

The present study is more useful to know the consumer awareness regarding e-commerce and it will be helpful to design programs to provide training and education for e-commerce.

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