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Challenges before E-Commerce

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Abstract:

E-commerce transaction in India is a dream of India. Now days, making of E-commerce transactions in firm very big challenges for Indian government because of small firm's merchants and customers not aware about all things which are related with E-commerce transaction. Demonetization decision taken by the Prime Minister Narendra Modi government will further boost the development of E-commerce transactions in small firm. This research try to study the various problems faced safety and security of E-commerce transactions, role of E-commerce, advantages and disadvantages of E-commerce and also study the factors which are important for E-commerce system making of E-commerce transaction in small firm.

Keywords: *E-commerce transactions, safety and security, challenges,*

Introduction:

In 2010, the United Kingdom had the highest per capita e-commerce spending in the world. After that, in 2013, Czech Republic was European country where e-commerce delivers the biggest role to the enterprises total revenue. E-commerce means electronic commerce. E-commerce is the action of electronically buying and selling of goods or services on online. In India has massive scope for e-commerce. In spite of numerous advantages, e-commerce still has a number of hurdles to cross over before it truly revolutionizes business. These hurdles are more difficult and herculean in a country like India, where computing itself is taking root gradually. The primary cause of this being that the number of computers per person in India is too small for e-commerce to make an impression.

To deal electronically, the basic requirement is to have a computer or a device that can fulfill the requirements for dealing with online transactions. The second major issue is the access to the internet. E-commerce is carried out largely through credit cards, which are not commonplace in India. Most people are not feeling secure with the idea of a credit card itself; let alone using one on the internet.

The Role of E-Commerce:

Businesses and individuals can use electronic commerce to reduce transaction costs by improving the flow of information and increasing the coordination of actions.

By reducing the cost of searching for potential buyers and sellers and increasing the number of potential market participants, electronic commerce can change the attractiveness of vertical integration for many firms. It's not clear up till now whether wide spread adoption of electronic commerce will cause hierarchical organization structures to revert to their former market based structures, but it certainly is a distinct possibility.

Advantages of E-commerce:

- Growth in sales
- Direct marketing possible
- Comfortable for handling
- Easy payment mode

Disadvantages of E-commerce:

- Lack of infrastructure
- Lack of skills and awareness
- Not fully secured

Literature of Review:

Mitra Abhijit (2013) suggests E-Commerce has unleashed yet another revolution, which is changing the way businesses buy and sell products and services. New techniques have evolved. The role of geographical distances in forming business relationships is abolished. E-Commerce is the future of selling and buying activities. With the deployment of 4G and 5G wireless communication technologies, the internet economy will continue to grow robustly. Internet economy will then become more meaningful in India. With the rapid expansion of internet, E-commerce is set to play a very important role in the 21st century, the new opportunities that will be thrown open, will be accessible to both large corporations and small companies.

Bijl, Paul de and Peitz, Martin (2000). These researchers analyzed the effect of regulatory instruments on entry and consumers' surplus. They have seen that a fair application of regulatory instruments, that takes the development of competition and the resulting competitive pressure on the

incumbent into account, can increase the benefits for consumers, and can facilitate entry in the market. It can also provide a flexible framework for a wide range of future issues, such as the development of broadband services and fixed-mobile convergence.

Mazumdar, Sengupta and barik, M. S. (2005), these researchers represent that electronic commerce is growing rapidly. However, appropriate management of business activity information security resources is the require of the hour.

Kallioranta, Sonna Maria (2002) this researcher emphasized the greatest challenge in implementing e-commerce in the industry seems to be a resistance to change.

Research Methodology:

The present research work depends on primary and secondary data.

Objectives of the Study:

1. To identify the challenges of E-commerce implementation in Maharashtra state
2. To study the importance of E-commerce in present scenario
3. To find the factors affecting on E-commerce

Hypothesis of the Study:

1. H_0 -there is no significance difference between educational qualification of respondents and challenges of E-commerce
2. H_1 -there is significance difference between educational qualification of respondents and challenges of E-commerce
3. H_0 - there is no association between satisfaction of respondents and challenges of E-commerce
4. H_1 -there is association between satisfaction of respondents and challenges of E-commerce

Sample Size: The sample size for the present research is 150 respondents. In total 120 responses were included for analysis. The researchers have selected non-probability convenient sampling technique was preferred for the data collection. The sample respondents were Maharashtra state where all five regions are covered to get varied responses from the respondents.

Limitation of the Study

1. The present research is geographically limited to Maharashtra state
2. This research is limited to 120 sample only

Data Analysis and Interpretation:

Age of respondents

S.N.	Particulars	Respondents	Percentage
1.	20-30	54	45.00
2.	30-40	38	31.67
3	40-50	22	18.33

4	50-60	06	5.00
	Total	120	100.00

Above table indicate that, age group 20-30 years old 45.00 percent, 30-40 years old-31.67 per cent, 40-50 years old -18.33 percent and 50-60 years old 05.00 per cent. Hence, most the respondents were from age group of 20-30 years old.

Educational qualification

S.N.	Particulars	Respondents	%
1.	Illiterate	3	2.50
2.	Primary	7	5.83
3.	Secondary and Higher Secondary	13	10.83
4.	Graduate	41	34.17
5.	Post Graduate	56	46.67
	Total	120	100.00

Source: Field Survey

Education level leads to knowledge and self-confidence. Education level plays a very important role in E-commerce. With the help of education, people can use of E-commerce various application. Majority of respondent's educational qualification is post graduate 46.67% and it's followed by the educational qualification graduate i.e. 34.17 per cent and 10.83% of are sec.& higher qualified. 5.83% of primary and only 2.5 per cent respondents are illiterate. So, here it is identified near about 80.83 per cent percent people education qualification is graduate and post-graduation.

Are you faced problems from fraud callers or hackers?

S.N.	Particulars	Respondents	Percentage
1.	Yes	78	65.00
2.	No	42	35.00
	Total	120	100.00

Source: Field Survey

Above table shows the weather respondents faced problems from callers and fraud callers. 35% of respondent said no they do not faced problems from fraud callers or hackers and 65% of respondent said yes they faced problems from fraud callers or hackers.

Hypothesis Testing:

Satisfied about E-commerce transactions

S.N.	Particulars	Respondents	Percentage
1.	Very Satisfied	39	32.50

2.	Satisfied	46	38.33
3.	Neither Satisfied or Dissatisfied	15	12.50
4.	Dissatisfied	16	13.33
5.	Very Dissatisfied	04	3.33
	Total	120	100.00

Source: Field Survey

Above table clear that views regarding satisfied about E-commerce transactions. It is understand that mainstream of respondents (70.83%) are satisfied about E-commerce transactions.

Opinion regarding safety and security

S.N.	Particulars	Respondents	Percentage
1.	Excellent	58	48.33
2.	Very Good	46	38.33
3.	Good	14	11.67
4.	Bad	2	1.67
5.	Very Bad	0	0.00
	Total	120	100.00

Source: Field Survey

The responses about safety and security 48.33 per cent says that the safety and security is excellent and after that safety and security of transaction very good i.e.38.33 per cent and 11.67% says that is good. Only 1.67 per cent says not good for safety and security, but finally 86.67 percent respondent's transactions are secure and safety.

Findings:

The present study to find out the factors required for successful implementation of E-commerce transaction. The study has also importance of E-commerce. The results of the study help in providing guideline for understanding the challenges of E-commerce transactions.

1. Majority respondents were male than female.
2. Most the respondents come from age group of 20 to 30 years old.
3. It is identified near about 80.83 per cent percent people education qualification is graduate and post-graduation.
4. 65 % of respondent said yes they faced problems from fraud callers or hackers.
5. Mainstream of respondents (70.83%) are satisfied about the E-commerce transactions.
6. 86.67% respondent's transactions is secure and safety.

Suggestions:

1. Every firm should promote at village level to aware the common people about E-commerce

transactions. Specially uneducated peoples.

2. To take all possible steps against fake or fraud callers and hackers for increase the trust on E-commerce transaction in India.
3. Government should make to increase speed of internet connectivity and reduce the network connecting problems while making E-commerce transaction.
4. After failing transaction immediately provides settlement by banks and service providers

Conclusion:

In the Maharashtra state has massive scope in E-commerce transactions. It great effects of the development of Indian economy in developing state. Small firms are gaining more profits by using E-commerce for making transitions with clients. After demonetization in India increased number of E-commerce transactions. Transparent economic development is need today therefore E-commerce transaction is transparent and secure. Indian government has to promote E-commerce transaction through various discount or incentive cash back offers are one of the important factor that Induce the common propels for the use of E-commerce transactions The role of government is to provide a legal framework for E-Commerce so that while domestic and international trade are allowed to expand their horizons, basic rights such as privacy, intellectual property, prevention of fraud, consumer protection etc are all taken care of.

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