

# A study on E-Shopping and Perceived Challenges

Dr. Dimple , Assistant Professor of Commerce, Aggarwal College, Ballabgarh, Faridabad, Haryana, India. dimplegoyal7nov@gmail.com

Abstract: Days have gone when we need to go to the market for shopping. Now in digital era, life has changed and access of everything is in your hand. Same with shopping, now everyone like to purchase online for various reasons but we cannot ignore the challenges which can comes in front of this online shopping. The major objective of this paper is to find out these challenges perceived by the respondents in online shopping. To get the above objective, both primary data as well as secondary data has been used. The results of the study will be beneficial for both, the online vendors and the online purchaser. It will be also helpful for the online vendors to make their policies..

Keywords: E-shopping, Challenges, online

#### I. INTRODUCTION

If someone want to purchase a beautiful dress but packed with some important works and can not ignore these works. And the person needs the dress on urgent basis what the person can do? It was a big problem and laid a mental stress on the person's mind in the past era. But now a day's it's not a big problem. Days have gone when it was considered a big challenge and a problem. Now a day's the persons will take it an opportunity and have a lot of option to buy this dress. If he/she went to market and tried to purchase it the he/she could visit only few shops which are available in that market. But now he/she have a lot of options to purchase it. i.e. online shopping. Now there is no need to go to outside to purchase grocery, dress, fruits, vegetable, books, furniture, electronics items and medicine etc. They can purchase all these items at any times within few seconds. There are various websites like Myntra, flipkart, first cry, shop101, club factory, shein, jabong, shopclues and snapdeal etc. By using these sites the person can even compare the dress and their prices and can select the best one for hisself/herself. Every coin has two sided. Same with it, it provides a lot of benefits to customers like save time, less price, delivery on time, safe payment gateway and good returns policy etc. but we can't ignore the challenges associated with this concept. There are many problems while using these sites to purchase like bad quality of product, more expensive, use of product, lack of security of payment and delivery system etc. Here in this paper, the major challenges perceived by the respondent due to this online shopping are presented.

#### II. REVIEW OF LITERATURE

Here in this section, various research studies have been presented here-in-under.

Kraeuter, S.G. (2002) analyzed the role of consumer trust as a foundation for the diffusion and acceptance of electronic commerce. The study focused on various

DOI: 10.35291/2454-9150.2019.0557

conditions that are required for creating and relevant for the trust problem in e-commerce. The study described two types of uncertainty first is system-dependent and other one is transaction-specific uncertainty. At the end of the study the researcher highlighted different activities and instruments that can be used by Internet firms to establish and maintain trust.

Gefen D. et al (2003) researched on the trust and TAM in online shopping. The study revealed that consumer trust plays an vital role in online shopping as the widely accepted TAM use-antecedents, perceived usefulness and ease of doing. The study also presented that online confidence built by (1) a belief that the vendor has nothing to gain by cheating, (2) a belief that websites are using proper safety mechanism (3) by having a typical interface, (4) easy to use.

Lee,G.G. and Lin, H.F. (2005), examined the relationship among dimensions of e-service quality, customer satisfaction and purchase intentions. The researcher surveyed the data of 297 online consumers. The results of the study showed that the overall service quality and customer satisfaction are affected by reliability, web site design, responsiveness and trust. This study also suggested that online store should marketing plans to enhance customer purchase intentions.

Zhou, L., et.al. (2007) conducted an survey of extant related studies and produced their findings into a model called OSAM (Online Shopping Acceptance Model). The model described the consumer acceptance of online shopping. The study revealed that the above proposed model will be helpful in reconcile conflicting findings, ascertain various trends in the field of research, and shed light on future research directions.

Rose, S. (2011) examined the online consumer literature in order to inform understanding of the antecedents and consequences of online customer experience (OCE) in the purchase context. The research contributed for both



academics and practitioners. It proposed the expected consequences of OCE and also presented a framework for future testing.

Mittal, A. (2013) explained the development of internet shopping and its impact on consumer behavior in India. For achieving the objective, the researcher collected primary data. The result of the study presented that internet consumer trust and perceived risk have strong impacts on their purchasing decisions. Consumer's trust, privacy concerns, security concerns are the major factors for using internet for shopping, the trust on websites influence to the purchasing decision of any consumer.

Khan, A.G. (2016) studied on the benefits and challenges of E-commerce in Bangladesh. It was also studied to get a full acquaintance of the E-commerce. The results depicted that the e-commerce revolution has fundamentally changed the business of transaction by giving new opportunities and breaking borders easily.

Pandey, s. C. (2016) studied on the consumers of Lucknow city about the acceptance of e-marketing. It was also focused to find out those factors which impact on E-shopping decision of consumers. The study revealed that Consumer in developing countries hesitated using E – shopping services due to security concerns, lack of physical approach towards product offered, delays in product delivery along with price & quality concerns.

Gupta, N. & Jain, R. (2017) studied on the perceptions of the consumer regarding the Online Shopping. It was also studied the level of satisfaction of respondents towards online Shopping. And find out the barriers in front of online Shopping are identified using a small survey. It was found that since online marketing is a new concept it will take time for people to trust these sorts of shopping activities. They feel that there are high risks of fraud and hoax in online business.

Lodhi, S. & Shoaib, M. (2017) studied on the relationship between e-marketing & consumer behaviour. In addition to this, it was also analysed e-marketing objectives with the better usage of e-marketing tools. The research showed that almost 80-90% people are attracted with the online advertisement which is done mostly on social websites, as social webs users are not specific to gender and age group so everyone see their type of advertisement on their Facebook pages .

#### III. RESEARCH OBJECTIVES

In this research major research objectives are as follows:

- 1. To know the level of knowledge of consumer towards online shopping.
- 2. To find out the major challenges perceived by the respondent in online shopping.

DOI: 10.35291/2454-9150.2019.0557

## IV. RESEARCH METHOD

To accomplish above mentioned objectives, a well structured questionnaire was designed. A Sample of 200 respondents was selected from a college of semi urban area of Faridabad, especially at Ballabgarh. Only 157 respondents completed the questionnaire in proper manner and remaining 43 respondents did not completed it properly. Therefore these were neglected for getting results. The SPSS software is used for getting the results.

#### V. RESULTS & DISCUSSION

This portion of the study presents the results on the basis of the feedback of respondents. The major results of the study are presenting here-in-under:

**Table 1. Demographic Profile of Sampled Respondents** 

Gender	Frequency	Percent
Male	85	54.14
Female	72	45.86
Total	157	100
Age		
below 18	65	41.40
18-20	74	47.13
above 20	18	11.46
Class		
B.Com	74	47.13
B.Voc	3	1.91
BBA	80	50.96
Family size		
Less than 4	55	35.03
Four to six	84	53.50
More than 6	18	11.46
Place		
Urban	102	64.97
Rural	41	26.11
Semi urban	14	8.92
Income Group		
Less than 2 lac	109	69.43
Two to five lac	41	26.11
More than five lac	7	4.46
Family occupation		
Service	80	50.96
Business	48	30.57
Agriculture	16	10.19
Professional practice	1	0.64
Others	12	7.64
House rented or own		
Own	128	81.53
Rented	29	18.47

From the Table 1, it is cleared that ratio between female and male are almost same. The percentages of male respondents are 54% while the percentage of female is 45%, which presents good collection of data on the basis of



gender. Maximum number of respondents are youth whose age are below 20 i.e. 88.53%. Maximum number of respondents i.e. 64.97% belongs to urban areas. The 69.43% of respondents belongs to income group of less than 2, 00,000 per annum. It was also asked about the family occupation of sampled respondents and it was found that maximum number of respondents belong to service class under family occupation.

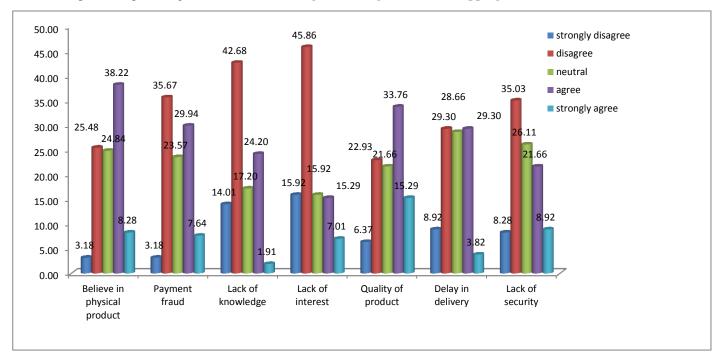
Table 2. Variables relating to challenges of online shopping

	strongly	agr	neut	disag	strongly	То
Variables	agree	ee	ral	ree	disagree	tal
Believe in						15
physical product	5	40	39	60	13	7
						15
Payment fraud	5	56	37	47	12	7

Lack of knowledge	22	67	27	38	3	15
Kilowieuge	22	07	21	36	3	15
Lack of interest	25	72	25	24	11	7
Quality of						15
product	10	36	34	53	24	7
						15
Delay in delivery	14	46	45	46	6	7
						15
Lack of security	13	55	41	34	14	7

From this table, it can be seen that maximum number of respondents are agreed and strongly agree with all these variables of challenges in online shopping. In addition to this, results presented that more than fifty percent respondents have the perception that payment fraud, lack of proper knowledge, lack of interest and security issues are the major challenges in front of online shopping.

Chart 1. Responses in percentages for variables relating to challenges of online shopping



From this chart it can be easily interpreted that 46.5% respondents are agreed with the statement that they do not purchase online because they believed in physical product which is not possible under online shopping. 24.84% respondents are neutral for this variable. On the other hand, 28.66% respondents said they are disagreeing with the statement that this is not a challenge for online shopping for them. Maximum numbers of respondent i.e. 35.67% have the opinion that there is a fraud of payment in case of online shopping. They believed it is secured for payment. But29. 94 percent respondents are strongly agreed with this statement. There are 45.86% respondents who disagree with the statement lack of interest is also a challenge for online shopping. If the variable "quality of product is considered" it is found that 33.67% respondents are agreed with this variable, it means they have the perception that there is a variation in the quality shown on website and in actual when they received the product. In case of delay in delivery same percentage of respondents are agreed and disagreed with the variable and the approximately same percentage of respondents are neutral. If "lack of security" variable is considered, the results showed that maximum number of respondents i.e. 35.03% have the opinion that online shopping is secured and less chances of fraud.

## VI. RESULTS OF CHI SQUARE TEST

From all the table of chi square test it can be seen that there is no significant difference exist income of family, family size and family occupation regarding all variables of challenges in front of online shopping. But in case of gender, and variables of challenges shown significant difference at 5 percent level of significant. The difference comes for lack of knowledge and lack of security. It can be because girls of rural areas are less aware of information technology as compare to boys. The significant

DOI: 10.35291/2454-9150.2019.0557



difference can be seen for the age and the entire challenging variable except lack of knowledge and lack of interest. One more significant difference can be seen for the place and challenging variable i.e. "believe in physical product" and "quality of product" at 5 percent level of significant. The difference can be because the people of rural areas like to purchase from local market after seeing the product and quality.

Table 3: Chi square test across gender and variables

	Gende	Believe in physical	Payment	Lack of	Lack of	Quality of	Delay in	Lack of
Variables	r	product	fraud	knowledge	interest	product	delivery	security
Chi								
Square		6.99	8.55	9.53	1.53	9.29	7.65	11.45
DOF		4	4	4	4	4	4	4
Sig.		0.136	0.073	0.049*	0.822	0.054	0.105	0.022*
Level								

## (\* significant at 5% level of significance)

#### Table 4: Chi square test across Age and variables

	Ag	Believe in physical	Payment	Lack of	Lack of	Quality of	Delay in	Lack of
Variables	e	product	fraud	knowledge	interest	product	delivery	security
Chi								
Square		65.65	52.88	34.23	33.91	39.57	46.61	37.28
DOF		24	24	24	24	24	24	24
Sig.								
Level		0.000*	0.001*	0.081	0.086	0.024*	0.004*	0.041*

#### (\* significant at 5% level of significance)

#### Table 5: Chi square test across Income of family and variables

	Income	Believe in physical	Payment	Lack of	Lack of	Quality of	Delay in	Lack of
Variables	group	product	fraud	knowledge	interest	product	delivery	security
Chi								
Square		6.23	10.71	2.38	1.81	5.45	9.01	4.63
DOF		8	8	8	8	8	8	8
Sig.								
Level		0.622	0.219	0.967	0. <mark>986</mark>	0.708	0.341	0.796

## Table 6: Chi square test across family size and variables

	Family	Believe in physical	Payment	Lack of	Lack of	Quality of	Delay in	Lack of
Variables	Size	product	fraud	knowledge	interest	product	delivery	security
Chi			79/5		illo	/		
Square		9.430	4.087	13.430	3.897	4.677	10.472	9.543
DOF		8	8	Parch in Engine	wa HA.	8	8	8
Sig.								
Level		0.307	0.849	0.098	0.866	0.791	0.233	0.299

# Table 7: Chi square test across family occupation and variables

Variable	Family	Believe in physical	Payment	Lack of	Lack of	Quality of	Delay in	Lack of
S	Occupation	product	fraud	knowledge	interest	product	delivery	security
Chi								
Square		9.430	4.087	13.430	3.897	4.677	10.472	9.543
DOF		8	8	8	8	8	8	8
Sig.								
Level		0.307	0.849	0.098	0.866	0.791	0.233	0.299

## Table 8: Chi square test across place and variables

	plac	Believe in physical	Payment	Lack of	Lack of	Quality of	Delay in	Lack of
Variables	e	product	fraud	knowledge	interest	product	delivery	security
Chi								
Square		16.363	8.240	5.755	8.253	15.957	11.257	13.160
DOF		8	8	8	8	8	8	8
Sig.								
Level		0.037*	0.410	0.675	0.409	0.043*	0.188	0.106

DOI: 10.35291/2454-9150.2019.0557

<sup>(\*</sup> significant at 5% level of significance)



#### VII. CONCLUSION

From this analysis, it is evident that the results with respect to variables relating to challenges of online shopping are highly important. From these results it can be concluded that customer give most important to the factors "payment fraud", "lack of knowledge" "lack of interest" and "lack of security". There is significant difference exists for gender, age, place and few variables of challenges of online shopping at 5 percent level of significant. The results of the study showed that there is a very wide scope of ecommerce business. This study will help to business houses to make their decision regarding e-commerce. With the help of this study they can focused on those critical factor which can influence their business negatively. They can make focused strategy for increasing their business with the help of this study.

#### REFERENCES

- [1] Chanana, N. & Goele, S. (2012), Future of E-Commerce In India, International Journal of Computing & Business Research, ISSN (Online): 2229-6166.
- [2] David Gefen, elena karahanna, Detmar w. straub (2003) "Trust and TAM in online shopping: an integrated model", Society for Information Management and The Management Information Systems Research Center Minneapolis, MN, USA, Volume 27 Issue 1, March 2003, Pages 51-90.
- [3] Gupta, N. & Jain, R. (2017), "Consumer Behavior Towards E- Commerce: Online Shopping", 3rd International Conference on Recent Development in Engineering Science, Humanities and Management, pp. 246-251.
- [4] Gwo-Guang Lee, Hsiu-Fen Lin(2005), "Customer perceptions of e-service quality in online shopping", International Journal of Retail & Distribution Management, February 2005, ISSN:0959-0552, https://www.emerald.com/insight/content/doi/10.1108/09590550510581485/full/html.
- [5] Hooda, S. & Aggarwal, S.(2012), "Consumer Behaviour Towards E-Marketing: A Study of Jaipur Consumers", Journal of Arts, Science & Commerce, Vol.– III, Issue 2(2), E-ISSN 2229-4686,ISSN 2231-4172.
- [6] Khan, A. G. (2016), "Electronic Commerce: A Study on Benefits and Challenges in an Emerging Economy", Global Journal of Management and Business Research: B Economics and Commerce, Volume 16 Issue 1 Version 1.0, Online ISSN: 2249-4588 & Print ISSN: 0975-5853.
- [7] Lina Zhou, Liwei Dai and Dongsong Zhang (2007), "Online Shopping Acceptance Model — A Critical Survey Of Consumer Factors In Online Shopping" Journal of Electronic Commerce Research, VOL 8, NO.1.

DOI: 10.35291/2454-9150.2019.0557

- [8] Lodhi, S. & Shoaib, M. (2017), "Impact of E-Marketing on Consumer Behaviour: a Case of Karachi, Pakistan", IOSR Journal of Business and Management (IOSR-JBM), Volume 19, Issue 1. Ver. V (Jan. 2017), PP 90-101, e-ISSN: 2278-487X, p-ISSN: 2319-7668.
- [9] Mittal, A. (2013), E-commerce: It's Impact on consumer Behavior, Global Journal of Management and Business Studies, ISSN 2248-9878 Volume 3, Number 2 (2013), pp. 131-138
- [10] Pandey, s. C. (2016),E- Marketing And Analysis of Consumer Behaviour Towards E-Marketing: (A Study of Lucknow City Consumers), EPRA International Journal of Economic and Business Review, Vol 4, Issue- 9, September, e-ISSN: 2347 9671, p- ISSN: 2349 0187.
- [11] Sonja Grabner-Kraeuter (2002), "The Role of Consumers' Trust in Online-Shopping", Journal of Business Ethics August 2002, Volume 39, Issue 1–2, pp 43–50
- [12] Susan Rose Neil Hair Moira Clark (2011), "Online Customer Experience: A Review of the Business-to-Consumer Online Purchase Context", International Journal of Management Review, Accessed https://doi.org/10.1111/j.1468-2370.2010.00280 dated on 10 December 2019, wiley online library.

179 | IJREAMV05I0957040

© 2019, IJREAM All Rights Reserved.