

## **“IMPACT OF E-COMMERCE ON CONSUMER BEHAVIOUR”**

*B. Avinash<sup>1</sup>*

*Padmani Sahu<sup>2</sup>*

*Abhishek Chakraborty<sup>3</sup>*

*Student, BIT Durg<sup>1</sup>   Student, BIT Durg<sup>2</sup>   Assistant Professor, BIT Durg<sup>3</sup>*

[\*padmanisahu18@gmail.com<sup>1</sup>\*](mailto:padmanisahu18@gmail.com)

[\*avirising10734@gmail.com<sup>2</sup>\*](mailto:avirising10734@gmail.com)

*abhi2106@gmail.com*

### **INTRODUCTION**

Buying and selling of products or services over electronic system , such as an internet and other computer network is known as e-commerce.

E-Commerce is the buying and selling of goods and services, or the transmitting of funds or data, over an electronic network, primarily the internet, these transactions of business occur either business to business, business- to-consumer, consumer to consumer or consumer to business.

The E-commerce applications are :

- E mail
- Online catalogs and shopping carts
- Social media marketing.

### **BENEFITS OF E-COMMERCE :**

1. Time consumption is low, i.e. it takes less time to order and get the product from both customer and seller point of view.
2. The speed of access, it is a fast process where the consumer can easily collect the product.
3. The wide availability of goods and services to the consumer.
4. Easy accessibility.
5. Consumer can purchase almost anything 24\*7 in a day and get an ultimate shopping experience.
6. E-commerce is convenient and user friendly.
7. Consumer gets description and details from an online product catalog. For customers it is very important to get information about the product.
8. E-commerce comprises warranty information.

**FUNCTIONS OF E-COMMERCE:**

1. Registration
2. Basket
3. Payment
4. Product management
5. Order management
6. VAT and shipping cost

**LITERATURE REVIEW**

There are many ways to find about consumer behavior through the using of e-commerce.

E-commerce commonly known as electronic commerce is the process of buying and selling of any products or services over internet. We studied that there are different types of consumers behavior through the use of e-commerce that some consumers are satisfied and some are not.

- 1) According to the research report of international business program December 2006, by Hakan Pihl, Annika fjelkner, MalinGustavsson, AnnMarie Johansson, An often mentioned reason for consumers are not purchasing online is the lack of trust . Thus there is a need for promoting trust and confidence on the internet. So it is important for company to learn about how to manage consumers trust in e commerce.
- 2) According to the report of Prof. Abhay Mishra and Dr. Nitin Ranjan, The percentage of Indian E-commerce space is getting higher as more and more online retailers are entering in the market. The greater adoption of Internet and smart phones is the biggest driver of e-commerce in India.
- 3) According to the report of TaweeratJiradilok, SettapongMalisuwan, Navneet Madan, and JesadaSivaraks , E-commerce has increased a large amount of benefits such as creating superior value beyond the customers and preceding business growth.

## **RESEARCH METHODOLOGY**

The above study is descriptive in nature to find about the consumer behavior through the using of e-commerce.

### **OBJECTIVES OF THE STUDY :**

The main aim of this research study is to investigate online consumer behavior.

1. To know the consumers awareness about e-commerce.
2. To know the various factors which enables a consumer towards online shopping.
3. To know the kind of goods consumers purchase online.
4. To know about difficulties faced by consumers during online shopping.

### **DATA COLLECTION :**

Our research study is based on the secondary data, which are collected from the internet, research papers , journals , websites etc.

### **TRUST OF CONSUMER :**

#### **On the basis of Transition phases:**

Success and failure of e commerce highly depends upon the key factor trust of consumer.

The behavior of consumer also depends on this factor.

There are different phases in the process of buying and selling in every transaction.

- 1) Information phase : It shows the activity of browsing through online stores
- 2) Agreement phase : It is the phase in which the consumer agrees about choosing the product and accepts the price.
- 3) Settlement phase : In this phase the consumer place order and pay through online.

The trust is build on the basis of seals insurance solution, guarantees, warrantees and replacement offers.

Trust of the consumer is gained through reputation. A reputation can be obtained from various sources such as the media & friends . Consumers generally trust on the recommendations made by the people. That recommendations of a site or a vendor is trustworthy or not have a greater impact on the belief of consumer.

## **FINDINGS AND ANALYSIS**

### **It is seen that**

1. Most of the consumers use internet for searching product information.
2. E-commerce motivating factors are:
  - a) Convenience
  - b) Price
  - c) Saving time
  - d) Superior selection
  - e) Product comparison
3. Maximum consumers use their pc for online shopping, they also use tablets, i-pad, cell phones.
4. The behavior of consumer highly depends on the mode of making payment , i.e. some prefer cash on delivery, credit card, bank transfer, personal cheque.

It's because of the behavior of the consumers, that they are satisfied, not much satisfied, neutral, and were not much satisfied with e-commerce.

### **Problems faced by online shopper :**

Some of the consumers face the following problems :

- 1) Consumers felt the delay in delivery as the problem of online shopping.
- 2) Some of the consumers regard cheap quality product as the problem.
- 3) Some of the consumers regard product damage to be one of the problem of online shopping.
- 4) Some of the consumers face problems while the time of exchanging the product if they want and also they face problems during the refund of money.

### **Suggestions :**

- 1) The companies must try to innovate rapidly to take care of security issues, text to speech software technology should be innovated to take care of security concern.
- 2) The number of credit card users are small in total population and are hesitant in using it as a mode of online payment . Therefore alternative method of payment like cash on delivery and debit cards where the bank accounts directly debited should be used. Other technologies third party certification, digital ID system and prepaid card should be used.

- 3) The merchants should promote safeguards to the market-place and make the prospective.
  - 4) Other Indian languages software should be created so that the rural people also experience e-commerce as language could be a barrier in rural areas.
  - 5) Most of the people still like to see the product before buying; efforts should be made to change such mind set by making them aware of the benefits of using e-commerce.
  - 6) The information on the site should be just sufficient for the consumers to make a decision and not to overload with the information, so that they are not confused.
  - 7) Since consumers are the king of the market, there is need to find ways of managing the amount of information available over the internet, sites that are able to present information in a simple way to understand will become the preferred destination for online shopping.
  - 8) To ensure the security, privacy and effectiveness of e-commerce, businesses should authenticate business transactions, control access to resources such as web pages for registered or selected users, encrypt communications and implement security technologies such as two factor authentication (2FA)
- 2FA is referred as two-step verification, is a security process in which the user provides two authentication factors to verify they are, who they say they are.

### **CONCLUSION AND FUTURE SCOPE**

The e-commerce is one of the adventurous thing in the 21<sup>st</sup> century. A new economy is created by it which has changed the way of business. It is damn sure that e-commerce is going to be huge industry in near future and it will also become a significant factor of consumer's daily life. It's becoming a trend.

24x7 shopping, door stop delivery, a broad product selection and ever-expanding range of unique & unusual gift ideas increased consumer confidence in shopping on the internet because of value proposition e-commerce offers convenience and customer service are the factor that motivates consumer towards e-commerce as result they are buying railway ticket, airline tickets, books, home appliance, electronics.

It can also be concluded that E-commerce has increased a large amount of benefitssuch as creating superior value beyond the customers and preceding business growth.

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