

A Study on Problems in Online Shopping Faced by Consumers

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Abstract— Our daily lives now rely much more on the Internet, and e-commerce's rapid expansion and growth have brought about a number of other developments. Electronic commerce, or e-commerce, is the buying and selling of products and services using electronic networks, such the internet. A broader term for an organization's online internal and external transactions is "e-business." Examples of external transactions include sales, marketing, customer service, and business-to-business exchanges; examples of internal transactions include finance, production, and operations. The term "e-commerce" mostly describes external transactions. According to a 2015 Deloitte Association report, online retail made up 20% of all e-commerce income in India, while online travel accounted for 70% of the total. Among the principal e-commerce segments are those related to health, education, real estate, finance, digital downloads, online classified advertising, etc. This study's main objective is to look at customer complaints about online shopping, including those pertaining to cost, convenience, and refund policies. The research approach and data collection process of this study made use of both primary and secondary data. Using secondary data, the motivational factors impacting consumers' satisfaction with online shopping were examined. The sources included an examination of previous papers, journals, and websites. The motivating factors were then listed in a questionnaire that would be used to collect primary data from participants who had previously made purchases online. It is clear from the respondents' comments that addressing the issues and barriers listed below will help vendors grow their businesses on online market places.

Indexed Terms- Online Shopping, Consumer Satisfaction, Online Shopping Platforms, Etc.

I. INTRODUCTION

Customers may now instantly order requirements from anywhere in the world by using the internet. The internet has made it feasible for people to shop online

so widely. Online shopping is the process of buying products and services from merchants via the internet. Online shopping is growing in popularity because it allows consumers to easily choose from a wide selection of products. Online purchasing requires a computer connected to the internet and a payment method (credit card, debit card, bank account, etc.).

A study that was published in the Journal of Electronic Commerce found a favourable correlation between the head of the household's perception of non-store shopping and their wealth, education, and occupation. Increasing one's technological exposure also increases the chance of developing favourable perceptions of new stores. Although most online consumers are likely from the middle and upper classes, the market has expanded as a result of advancements in technology that have made computers more widely available, affordable, and simple to connect to the internet.

Globally, people are starting to purchase online more and more. User polls show that 99% of internet users in South Korea and 97% of users in Germany, Japan, and the United Kingdom have made purchases online. 94% of internet users in the US claimed to have made an online purchase. It is especially tempting for customers in emerging markets who struggle to find or buy what they want at local retail establishments to use a credit card to make online transactions.

Customers love online shopping because it's very convenient, and it offers a greater selection, more inexpensive rates, and better access to information. Many consumers have access to the internet both at home and at work, and online merchants are always open. It is imperative that you make the trip to a traditional retail establishment during regular business

hours. Shoppers in retail outlets face long lines and crowds on weekends and during holidays. Searching or perusing an online catalogue can be more efficient than going through the aisles of a real store. One advantage of internet purchasing is the opportunity to compare prices for goods and services from several providers using search engines and online price comparison sites. Online shopping offers a greater selection and occasionally even better prices for customers in a number of categories, including computers, consumer electronics, books and music, and refurbished or used goods

Trust is a vital factor to take into account when selecting an online store. 60% of online shoppers return to a website after having a good first experience in order to make more purchases. An established store with a well-known brand is more likely to be trusted than an unidentified vendor. Books and music are the most often purchased products online, followed by games, movies, DVDs, shoes, and airline tickets. More and more consumers are using the internet to purchase food, health products, and cosmetics. Online ticket purchases account for 25% of all passenger purchases since they offer a quick and easy way to browse and compare flights.

Online shoppers are particularly vulnerable to fraud by a seller since they are unable to physically verify things before making a purchase. Occasionally, dishonest sellers accept payment for an order but never send the merchandise. Most credit card companies offer protection against fraud. Retailers also face the risk of incurring losses due to fraudulent online purchase rejections and credit card theft.

Secure Sockets Layer (SSL) encryption prevents credit card information from being intercepted during transmission between the customer and the merchant. Consumers are nevertheless worried about identity theft in the event that credit card details, names, and addresses are stolen by hackers from a retailer's website. Computer security is a major concern for e-commerce service providers and businesses. They employ countermeasures like firewalls and anti-virus software to protect their networks.

The Entire Impact of Internet Buying

- An estimated 40 million individuals in India are employed directly or indirectly in the e-commerce industry.
- E-commerce significantly increases the possibilities for entrepreneurship in the domains of digital commerce, online services, and online retailing.
- E-commerce companies have invested heavily in supply chain infrastructure, warehouses, and delivery sites.
- Due to a rise in e-commerce, physical, financial, and data security system-related product sales have surged dramatically in India.
- E-commerce fosters innovative approaches to company planning. Social networking platforms have opened up new avenues for e-commerce business dealings with customers.
- A growing number of contemporary customers are shopping on Amazon and Flipkart. Direct marketing companies use the internet to market their products and offer efficient customer service.

E-commerce's effects on customers:

- Customers could have access to data regarding an extensive array of products and services provided by companies across the globe.
- Because of deals, discounts, and other promotions, things purchased online typically have far cheaper costs than those bought in traditional stores.
- They could buy the goods or services around-the-clock, from any location in the globe.
- Electronics and software that have been bought online can be downloaded immediately
- The capacity for customers to participate in online auctions and win contracts in a free and fair manner is one facet of e-commerce.
- Customers can haggle and negotiate better terms and conditions when buying knowledge products.
- People can easily sell their used things online by using an e-commerce platform.

II. REVIEW OF LITERATURE

1. According to Hirschman and Holbrook (1982), "consumers are motivated to engage in online shopping by both utilitarian and hedonistic dimensions." Some people define internet shoppers as

"problem solvers," while others define them as "seekers of fun, fantasy, arousal, sensory stimulation, and enjoyment." The problem solvers view shopping as "work" or "an errand" since they exclusively utilise the internet to shop for specific products or services.

2. As per the findings of Childers et al. (2001), "enjoyment is a reliable and strong predictor of attitude towards online buying." If customers have a positive online purchasing experience, they are more likely to use the Internet as a medium for shopping. The vast majority of internet users view online purchases of products and services favourably. It is essential to increase awareness of cyber laws and consumer rights. It is the responsibility of marketers to educate consumers. It necessitates the development of an enhanced online product distribution network. Customers' perceptions of practical and utilitarian characteristics like "ease of use" and "usefulness," or emotional and hedonistic ones like "enjoyment," can be used to characterise features of online purchasing.

3. Businesses can find it simpler to use the internet to tell potential customers about their products and services, according to Vesterby & Chabert (2001). For a lower fee, a company can offer tailored customer data for every report that is sent out with the product catalogue. According to 2001, in order for clients to remember a company that doesn't have physical presence, they must actively promote themselves online and offline. Furthermore, the first factor influencing consumer behaviour is the direct effect that relevant online shopping features have on their views on making purchases online.

4. Research by Vijay, Sai, T., and Balaji, MS (2009) indicates that, globally, customers are gradually shifting from crowded storefronts to the one-click online purchase format. Despite its convenience, online shopping is by no means the most common method of shopping in India. A survey of 150 internet users—both frequent online shoppers and non-shoppers—was done to determine why some people make purchases online while others do not. The results showed that while convenience and time savings drive Indian consumers to shop online, concerns over security and privacy deter them from doing so.

5. Kim and Park (2005) found that using U.S. samples, consumers are very inclined to make purchases online because they have positive attitudes and are prepared to look for information before making a purchase. Customers need to be computer literate in order to shop on the Internet. Those who find it difficult to utilise computers are more likely to shop in traditional, modern, or discount stores because doing so will take less time than ordering online.

III. RESEARCH GAP

Customer satisfaction with online shopping has been the subject of numerous studies and research initiatives that have looked at a variety of factors, such as price, the usability of apps, seller behaviour, etc. The current study offers suggestions that sellers might think about implementing and focuses on complaints and real-world concerns that customers have when using online purchase platforms.

IV. STATEMENT OF THE PROBLEM

Regardless of wealth or poverty, anyone with a smartphone and an internet connection can make purchases online as the market for online shopping is expanding daily. Consumer expectations may change over time when they adopt new technologies. Thus, changing consumer buying habits can be due to developments in e-commerce and its business model. It's critical to identify the factors influencing customers and their inclination towards online shopping.

V. OBJECTIVES

- 1) To understand the risk factors that affect online purchases.
- 2) To comprehend the factors that influence consumers' decision to make an online purchase
- 3) To ascertain the degree of client satisfaction with internet purchasing

VI. RESEARCH METHODOLOGY

The research methodology is the method utilised to complete the prospected work. The Direct Observation Method Questionnaire serves as the primary source of data. Secondary Data pre-existing information from

sources like books, reports, census data, articles in print and online media, etc. This study makes use of both primary and secondary data. The primary data for the study came from 50 respondents who reside in Chennai and answered well-structured questionnaires. In addition to the standard demographic and socioeconomic questions, the questionnaire asked polar questions (sometimes called "yes or no" questions) regarding the challenges that the customers were facing and Likert's three-point scale questions. A variety of publications, including books, journals, blogs, and online articles, as well as other theses, dissertations, and papers regarding online shopping, were consulted in order to obtain secondary data.

VII. DATA ANALYSIS AND INTERPRETATION

Table 1: Demographic Variables

VARIABLES	PARTICULARS	NO.OF. RESPONDENTS	PERCENTAGE (%)
Age	Less than 20	9	18
	21-30	21	42
	31-40	28	14
	Above 41	6	12
	TOTAL	50	100
Gender	Male	15	30
	Female	35	70
	TOTAL	50	100
Occupation	Student	15	30
	Business	35	6
	Working	27	54
	None	5	10
	TOTAL	50	100
Educational Qualification	UG	26	52
	PG	15	30
	Diploma	7	14
	No formal education	2	4
	TOTAL	50	100
Marital status	Married	18	36

	Unmarried	32	64
	TOTAL	50	100
Income	Below 2,00,000	18	34.7
	2,00,000-4,00,000	9	18.4
	No income	23	42.9
	TOTAL	50	100

Source: Primary Data

Age: Based on the age distribution of online shoppers in the Chennai area, 18% of respondents are under 20, followed by 28% in the 21–30 age range, 42% in the 31–40 age range, and 12% in the above 41 age range. It is evident from this that the age range of the majority of responders is 31 to 40.

Gender: In Chennai, 70% of online shoppers are women and 30% are men. It is evident that women make up the majority of those surveyed.

Occupation: Of Chennai's internet shoppers, 30% are students, 6% own businesses, 54% are employed, and 10% are jobless. So the greatest number of Respondents are employed individuals.

Educational Background: Of the Chennai internet shoppers, 52% are pursuing a bachelor's degree, 30% are seeking a postgraduate degree, 14% have completed a diploma, and 4% have not completed any formal schooling. Therefore, it is evident that the majority of respondents hold undergraduate degrees.

Status of Marriage: Of those who purchase online, 36% are married and 64% are single. It is evident from this that the majority of respondents are single.

Income: Based on the statistics provided, we can infer that 42.9% of respondents do not have any income, 34.7% earn less than 2,00,000 and 18.4% earn between 2,00,000 and 4,000,000. Therefore, it may be said that the majority of responders do not have a source of income.

Table 2: Interrogative Questions

QUESTIONS	PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE (%)
Are they delivered on time	Yes	37	74
	No	13	26
	TOTAL	50	100
Have you purchased from any fraudulent website	Yes	4.1	8.2
	No	45.9	91.8
	TOTAL	50	100
Have you received any mismatched product (other than the product you ordered)	Yes	17	34
	No	33	66
	TOTAL	50	100
Are you aware of the hidden costs	Yes	22	44
	No	28	56
	TOTAL	50	100
Have got disappointed and raised complaint	Yes	21	42
	No	29	58
	TOTAL	50	100
Do you feel secure in giving your personal informat	Yes	21	42
	No	29	58
	TOTAL	50	100

ion while placing the order			
If the customers are not satisfied with the purchased product and returned back are they being refunded	Yes	11	22
	No	39	78
	TOTAL	50	100

Source: Primary data

VIII. INTERPRETATION

Thus, it is evident from the observation table made for the yes/no questions above that 74% of respondents reported receiving their products on time, 91.8% reported not making any purchases from phoney websites, and 66% reported not receiving any mismatched products. Furthermore, 58% of respondents did not grow irate and lodge a complaint, and 56% of respondents were unaware of hidden fees. Finally, 78% of respondents said they got a refund, and 58% said they did not feel secure giving their personal information. This clearly shows that most customers are happy, do not receive any additional products, get refunds, and many are unaware that there are hidden costs or that they have not made purchases from dubious websites. Furthermore, most consumers receive their orders on time or earlier.

Table 3: Payment issues

QUESTION	YES	AT TIME	NO	TOTAL
HAVE YOU FACED ANY PAYMENT ISSUES	4	14	32	50
PERCENTAGE	8%	28%	64%	100

Source: Primary Data

Of those asked, 64% claimed they had never had trouble making payments while making purchases online, 28% said they had occasionally, and 8% said they had. Consequently, it is clear from the data above that most respondents have not had a problem making a payment.

Table 4: Benefits and Time

QUESTION	AGREE	NEUTRAL	DISAGREE	TOTAL
Is online shopping beneficial	22	25	3	50
Percentage (%)	44	50	6	100
Is online shopping time consuming	19	21	10	50
Percentage (%)	38	42	20	100

Source: Primary Data

The previously given research indicates that 42% of respondents think online shopping takes up time, and 50% think it can be both helpful and harmful. So, it can be concluded that making purchases online provides benefits but also takes time.

Table 5: Frequency

QUESTION	ALWAYS	AT TIMES	NOT BOUGHT ANYTHING YET	TOTAL
How often do you buy products from online	5	41	4	50
Percentage (%)	10	82	8	100

Source: Primary Data

It is evident from the above table that 82% of respondents only occasionally purchase goods online.

Table 6: Convenience

QUESTIONS	ONLINE	OFFLINE	TOTAL
You were convenient buying products through	33	17	50
Percentage (%)	66	34	100

Source: Primary Data

It is evident from the above table that 66% of consumers find it convenient to purchase goods online.

Table 7: Influencers

QUESTION		NO.OF. RESPONDENTS	PERCENTAGE (%)
What influenced you to do online shopping	Social media	8	16
	Advertisements	23	46
	Self-interest	11	22
	By others	8	16
	TOTAL	50	100

Source: Primary Data

From the above table it is clear and can conclude that 46% respondents have been influenced by advertisements to do online shopping and 22% by self-interest.

Table 8: Product Quality

QUESTIONS	BETTER	BEST	TOTAL
Rate the product's quality	43	7	50
Percentage (%)	86	14	100

Source: Primary Data

We can infer from the preceding table that 86% of the products offered online are of higher quality.

Table 9: Price level

QUESTION	CHEAP	AFFORDABLE	EXPENSIVE	TOTAL
The price level in online shopping	9	39	2	50
Percentage (%)	18	78	4	100

Source: Primary Data

The aforementioned figure makes it evident that the majority of respondents (78%), when asked about the price range of online shopping, chose inexpensive.

Table 10: Security

QUESTION	PAYMENT UPON DELIVERY	CARD PAYMENT	UPI	TOTAL
Which system of payment you feel secure	44	3	3	50
Percentage (%)	88	6	6	100

Source: Primary Data

According to the above table, 88% of customers feel more secure when they pay with cash on delivery than when they pay with a card (6%), or with UPI (6%).

FINDINGS

- i. The majority of customers that shop online are between the ages of 31 and 40.
- ii. By looking the first table it is unambiguous that buyers are mostly women.
- iii. From the above table, the users are receiving the product on time.

- iv. And a drawback is the buyers or the consumers are not feeling secure in giving their personal information.
- v. And majority of the respondents here are not aware of the hidden costs.
- vi. The buyers prefer cash payment that is payment on delivery to avoid fraudulent activities.

IX. LIMITATIONS

Fifty respondents provided responses for the current paper. Therefore, there's a potential that bias in sample selection exists. It is possible that the results will be impacted by the disproportionate demographics of the survey participants. Only a handful of the elements that led consumers to make online purchases were taken into account in this study. There are numerous different structures that may be studied in order to have a more concentrated understanding of how consumers feel about internet buying. The responses in the sample may or may not be representative of the total population. The amount of money and time available to complete this investigation is limited. When responding to the questions, the respondents might or might not be causative. The viewpoint of the consumer may fluctuate, making it challenging to draw reliable conclusions from the research.

X. SUGGESTIONS

- Extra protection should be given while making card payments.
- Purchase from an Encrypted website.
- Check the website's policies like return policy, additional terms and conditions and privacy policy.
- Use a well-protected software for computer security.
- Verify the credit card statements to ensure that the shop or seller charged the correct amount and that no additional charges were made to the account.
- Buy from a certified website.
- People are concerned of delivery charges charged by online selling platforms, so if it is reduced, online selling platforms might gain more customers.

CONCLUSION

This essay has attempted to address the issues that Chennai consumers face. In online shopping, technology has been more important in ensuring that supply and demand are aligned. When IRCTC began selling tickets online, the idea of e-commerce was born in India. When Amazon and E-bay arrived in the nation, it began to flourish. The majority of them avoided online payments because they were unaware of the payment process, had less exposure to it, and didn't want to take the chance of purchasing a thing and paying for it up front without knowing how good it would be. Additionally, young people today have a thorough awareness of e-commerce. Consequently, the plurality of respondents are employed, although despite this, most of them are still hesitant to make online payments because they are afraid of potential problems with the transaction. Instead, they would rather pay cash on delivery. Another consideration is that the expense of shipping may make customers choose offline shopping over online shopping. The aforementioned factors are the main ones that could prevent e-commerce from developing and from existing. Online retailers may find that customers prefer shopping online if these barriers are lifted, allowing them to increase sales.

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