

A Study on E-Commerce and Digital Platform

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ABSTRACT:

Good customer service begins from the top. If the senior people don't get suitable service, even the strongest links further down the line of customers can become compromised. The customer's life style and his expectations are ever changing and making them isolated in the safe space that they enjoy. In today's era due to the increasing technology, getting associated to the people is very much essential. The service providers need to accommodate to the needs of customer instead of beating around the bush. The right product should be provided to the right customer. Buying and selling of the product online has become the trend. E-commerce provides the platform for the smooth functioning of the business where the electronic medium via internet is used. The platform has helped to gain the customer loyalty.

Especially during the time of pandemic where people had limited access to products and services offline, they still could manage to have contactless delivery of goods at their door steps using online applications. E-Commerce operates in various categories of market divisions and it can be used by the customers through their smartphones, personal computers and other smart devices. The various types of goods and services existing in whichever corner of the world is available by a single click of a mouse or a tap on the button at the request of the customer. Customers can buy books, recreational facility, Invest in stocks and financial service etc. through the digital platform. Transaction of currency, resources, and records are also considered as E-commerce.

The paper defines the use e-commerce and digital platform

(Key words: service providers, E-commerce, Electronic medium, internet, customer loyalty)

INTRODUCTION:

The digital platform is a software based online service which assists interactions and helps the customers to conduct smooth interactions. There are some of the interactive platforms which helps the customer also to design their products as they require and customize it for themselves. Some of the digital platforms like Google, Uber, E-bay, Amazon, Facebook, and Twitter also provide the necessary information which satisfies to their needs and makes it easier for them to buy the product from various sites. Sometimes there arise conflicts between the parties who sell the similar product. Channel conflict occurs when multiple partners are selling the same product in a market for different pricing. Electronic commerce

draws on technologies such as mobile commerce, electronic funds transfer, supply chain management, Internet marketing, online transaction processing, electronic data interchange (EDI), inventory management systems, and automated data collection systems. Modern electronic commerce typically uses the World Wide Web for at least one part of the transaction's life cycle, although it may also use other technologies such as E-Mail.

There are various demerits of using e-commerce. With each short-lived second we feel that technology has advanced but it has also been dangerous to consumers. Sometimes when the credit cards are stolen the fraudsters use the information to make unauthorised payments. Thus it can also prove to be insecure. Online shoppers need to be aware of the various online scams. They need to be vigilant online. When there is phishing that is a fraudulent act of sending emails to induce the customers to reveal their personal data such as full name, CVV number, Expiry date etc the solution here is employee training and educating consumers.

E-Commerce security is the guidelines that ensure safe transaction through the internet. It consists of protocols that safeguard people who engage in online selling and buying of goods and services. The request of the customer to buy something from the supplier must be answered by the supplier. Supplier should will run a solvency check either based on his own customer profile data or (sometimes) by sending a request to a specific financial information service provider. At the end supplier accepts or refuses the order and sends a confirmation note to the customer. Normally the customer expects that this is conducted within seconds or even parts of seconds but effort and duration of such checks may depend on the ordered goods and the financial volume of the order.

Every day brings news of someone or some organisation breaking into a website and stealing credit card information or other sensitive information from e-commerce companies.. A 2012 Sophos Security Threat Report estimates that every day, approximately 30,000 websites are compromised. 2020 - A security breach affecting the information of more than 5.2 million hotel guests who used the loyalty programme of the hotel giant Marriott was made public. 2020 - MGM Resorts experienced a significant data breach that exposed 142 million visitors' personal information. In 2020, 500,000 stolen Zoom passwords will be offered for sale in criminal-oriented dark web forums.

A few improvements have been developed to address issues with digital platforms. The use of voice conversations, artificial intelligence, and personalization windows allows consumers to expedite the process of quickly obtaining the goods or services they need.

OBJECTIVE OF THE STUDY:

- To create an awareness of the scams / Threats and how to be alert when the customers become the victim of the online fraud.
- To study and evaluate e-commerce usage among the consumers
- To know the uses of Innovation in digital selling and marketing

REVIEW OF LITERATURE:

- Laudon, K. C., & Traver, C. G. (2013). *E-commerce* (pp. 1-912). Boston, MA: Pearson. explain how the market entry costs are cheaper for the digital firm than use of physical storefronts. This is the way how the online merchants would be more efficient than offline competitors
- May, P. (2000). *The business of ecommerce: From corporate strategy to technology* (Vol. 1). Cambridge University Press. Firms are seeing efficiency improvements in the area of supply chain management, procurement, marketing, customer service and order handling and processing
- Fazlollahi, B. (Ed.). (2001). *Strategies for ecommerce success*. IGI Global. "Customers expect not only ontime delivery but also instant access to their order histories, shipping information and upto the second product availability information
- Gehling, B., & Stankard, D. (2005, September). eCommerce security. In *Proceedings of the 2nd annual conference on Information security curriculum development* (pp. 32-37). the amount of security risks in using e-commerce increases at the same time that dependence on information technology grows. This demands the need for a comprehensive security program and makes the job of those persons tasked with network security even harder.
- Mangiaracina, R., & Brugnoli, G. (1970). The ecommerce customer journey: A model to assess and compare the user experience of the ecommerce websites. *The Journal of Internet Banking and Commerce*, 14(3), 1-11. "The author is of the opinion that they focus the attention on the features of the services of online retailers and customer experience as they are the major factor in determining the success of the e-commerce website

RESEARCH METHODOLOGY:

Secondary data: Questionnaire survey. Information is collected from books and different websites. To arrive at the objectives, a sample of 44 customer's opinions are collected under convenient sampling method.

ANALYSIS OF THE SURVEY:

Table 1. Awareness of the online platform

Categories	Respondents	Percentage
Yes	43	97.7%
No	1	2.3%

Source: Survey

Interpretation: Majority of the respondents responded that they are aware of the online platforms available in today's scenario which accounts upto 97.7%.

2.3% of the respondents are not aware of the online platform, which can in turn be concluded that major portion of the consumer base are aware or have knowledge about the digital platforms.

Table 2. Years of using E-commerce/digital platforms

Categories	Respondents	Percentage
Less than 1 year	6	13.6%
More than 1 year but less than 5 years	16	36.4%
More than 5 years	18	40.9%
Don't know/ Cannot say	3	6.8%
Others – 4 years	1	2.3%

Source: Survey

Interpretation: Majority of the respondents responded that they have been using digital platforms for more than 5 years now which accounts for 40.9%. About 36.4% of respondents have been using these digital platforms for more than 1 year but less than 5 years. Few of the respondents accounting to 13.6% responded that they have been using it less than 1 year. About 6.8% of them are not sure or are not aware since when they have been using the digital platforms. 2.3% responded with the definite answer of 4 years.

Table 3. The purpose of using the E- Commerce site

Categories	Respondents	Percentage
Personal use	29	65.9%
Business use	1	2.3%
Both personal and business purpose	14	31.8%

Source: Survey

Interpretation: Majority of the respondents responded that they use these E-Commerce sites for personal use and are accounted to 65.9%. About 31.8% of them are accounted under using these e-commerce sites for both personal and business use and around 2.3% of them use for business purpose only.

Table 4. How is E-Commerce helpful to the consumer?

Categories	Respondents	Percentage
You can get the product easily	19	43.2%
No transport cost is the main factor	1	2.3%
Price and goods are available at low cost	24	54.5%

Source: Survey

Interpretation: Majority of them buy the product using digital platforms because the price and goods are available at low cost and are accounted for 54.5% of the respondents. Other part of the respondents accounting for 43.2% buy using these platforms because they can get the product easily. And 2.3% feel that as no transport cost is involved, it is the main factor for them to buy using digital platforms.

Table 5. Application of E-Commerce has increased in India over the years

Categories	Respondents	Percentage
Yes	40	90.9%
No	2	4.5%
Don't know	2	4.5%

Source: Survey

Interpretation: Major part of the respondents' base feel that the application of e-commerce has increased over the years which accounts for 90.9% and 4.5% of them feel that they don't think that the application has increased over the years and rest of the respondents accounting for 4.5% are not aware of any changes in the applications of e-commerce over the years.

Table 6. Conventional mode selling has less advantage than online platform for selling

Categories	Respondents	Percentage
Agree	31	70.5%
Disagree	4	9.1%
Cannot say	9	20.5%

Source: Survey

Interpretation: About 70.5% of the respondents agree that the old conventional mode of selling is having less advantage than online platform for selling. Around 20.5% are not sure about whether it has affected the old conventional mode of selling. And 9.1% of them disagree that old conventional mode of selling is having less advantage than online platform for selling.

Table 7. Middlemen can be reduced due to E-Commerce

Categories	Respondents	Percentage
Agree	38	86.4%
Disagree	6	13.6%

Source: Survey

Interpretation: When questioned to the respondents that do they agree that middlemen can be reduced due to E-Commerce, 86.4% of the respondents agree that middlemen can be reduced due to E-Commerce platforms. Around 13.6% respondents disagree that the middlemen can be reduced in this process of ordering in E-Commerce.

Table 8. The most used area for E-Commerce

Categories	Respondents	Percentage
Matrimony	0	0%
Real Estate	0	0%
Commercial Goods	25	56.8%
Stocks and shares	11	25%
Services	7	15.9%
Travel	1	2.3%

Source: Survey

Interpretation: Majority of the respondents use the E-Commerce platforms for commercial goods which accounts for 56.8%. Few other respondents accounting for 25% use E-Commerce platforms to buy stocks and shares. Other 15.9% of them use it for services. Rest of the 2.3% of them use E-Commerce platforms to travel.

Table 9. The problems faced by online platform

Categories	Respondents	Percentage
Lack of trust	8	18.2%
Fake Products	27	61.4%
Consumer literacy	3	6.8%
Other factors	6	13.6%

Source: Survey

Interpretation: Majority of the respondents feel that the main problem faced by the consumers in online platform is fake products which accounts to 61.4% of them. Around 18.2% of them face the problem of

lack of trust. 13.6% of the respondents took other factors into consideration. Rest of the 6.8% of them account for Consumer literacy i.e., the education about these online platforms is low among the consumers.

Table 10. Future of online digital platform

Categories	Respondents	Percentage
Very good	33	75%
Good	11	25%
Not so good	0	0%

Source: Survey

Interpretation: Majority of the respondents accounting to 75% say that the future of the online digital platforms is very good and about 25% of them responded that they future remains good for the online digital platforms.

FINDINGS:

- Fake websites: Without spending any money, hackers can easily make counterfeit versions of reputable websites. Consequently, the impacted company could sustain serious harm to its reputation and valuation..
- Some hackers try to destroy the company's reputation by misusing the website.
- Client data theft: The e-commerce sector is rife with incidents in which thieves have taken advantage of victims' personal information, including addresses and credit card numbers.
- Damages to networks of computers: attackers may damage a company's online store using worm or viruses' attacks.
- Some hackers try to reduce the functioning of the software by hacking Thus it can become inefficient to use.
- Unauthorized access to private information: Criminals can obtain intellectual property and use it to their own depraved ends by stealing, destroying, or altering it.
- Sometimes the third party or hackers orders the products or service and customers have to pay for it .
- Lack of trust in the privacy and E-commerce security.
- Most people are aware of online digital platform.
- Most people are using the digital platform for more than 5 years.
- Most of the users use it for personal use.
- There is more advantage in using online platform than conventional mode
- Middlemen can be reduced by use of online platform.
- There can be reduced startup cost to start online business .
- Personalized window ,chatbox enable easy access to goods and services.

Suggestions:

Technology Solutions

- Encryption is the process of converting plain text or data into cypher text that can only be read by the sender and recipient in order to protect Internet connections. In an effort to protect the confidentiality of data, the mathematical encoding technique known as cryptography is utilised to convert signals into an unintelligible format.
- Network security (firewalls): Depending on a security policy, hardware or software filters communications packets and prohibits some packets from entering the network.
- The websites should not store any of the customers information which is vulnerable to be attacked by the hackers .
- Users who want to use the website again can just enter their payment information again when they need to make a purchase; the website will only use it for that one transaction and won't save the data. This procedure will lessen the possibility of consumers' bank and credit card information being stolen.
- User activity tracking is crucial for security and user behaviour analysis on any website. It is crucial to set up tracking for particular areas and user behaviour.
- Some tracking methods need to be used to identify the fake customers.
- The backup strategy needs to be used especially when any problems occurs and mislead the customers to other sites.

Limitation:

- The high beginning costs associated with establishing an e-Commerce business
- In the event that the internet connection is lost, the customers might not be able to use the product or service.
- Training personnel and maintaining websites after installation can be expensive for businesses starting
- The businesses must employ technically competent, qualified staff to manage problems with consumer inquiries, website crashes, software threats, and other concerns.
- Some things, such some foods like ice cream, eyeglasses, and precious metals like gold and silver, are not available online, even though you have the opportunity to do so.
- Extreme competition among the rivals makes it challenging to thrive.

Conclusion:

E-Commerce innovation is a boon to human beings. Taking steps to protect customers from the threats outlined above will go a long way to protect the e-commerce business. The digital platform is successful only because we have internet. The future of the digital platform is very vast. On the one hand it has opened an opportunity to grow on the other hand it has also led to the problems due to unethical use. Consistent effort and dedication by the providers are necessary for the overall development. The credibility cannot be gained back once the trust is lost. The customers' needs to be aware of the online threat and suspicious messages need to be detected .Unsolicited emails should never responded. While browsing online instead of clicking on the advertisement which takes to the website the authentic website needs to be used. Updating with security solutions is utmost necessary for both customer and service provider.

References:

- Mangiaracina, R., & Brugnoli, G. (1970). The ecommerce customer journey: A model to assess and compare the user experience of the ecommerce websites. *The Journal of Internet Banking and Commerce*, 14(3), 1-11.
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