

Perceptions and Adoption of E-Commerce Among Degree and Postgraduate Students in Jamkhandi City: A Study on Challenges and Opportunities

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Abstract

The study examines whether degree and postgraduate students in Jamkhandi City observe, use, and consent to e-commerce. It identifies significant factors such as income, education level, and straightforwardness of use that affect the adoption of e-commerce. The study reveals that women represent 59% of the sample and that 66% of those surveyed have a master's degree. 57% of learners say they are either aware of or very aware of e-commerce. The main benefit of e-commerce is believed to be time savings, followed by convenience and the ability to pick out products. The most important demographic factor impacting the adoption of e-commerce is the level of education, with master's degree holders showing greater awareness than bachelor's degree holders. 52% of respondents.

Keywords: *E-Commerce adoption, challenges, awareness & Perception.*

Introduction

E-commerce has rapidly grown over the years and it has changed the way business and consumers connect across the world. These factors over the years have made India's e-commerce ready with increasing internet penetration, smart phone users, and digital payment systems. However, although a lot of work has been done in studying the adoption of e-commerce in large populated areas, there is limited information on how places like Jamkhandi are witnessing this transition.

The perceptions and usage of e-commerce among the degree and postgraduate students of Jamkhandi City, Karnataka are the primary concerns of this study. By selecting this town, which is growing rapidly, the researchers can capture the dynamics of the students' experience, a population that will determine the future of the digital commerce. Education level, ease of use and security challenges therefore form part of the research focus with the ultimate goal of determining the major forces that influence e-commerce adoption by firms in this region.

In targeting the university students studying commerce and management courses, the study aims at ascertaining their knowledge on the e-commerce platforms available and the factors inhibiting their use of the technologies. It thus provides information on how generic e-commerce initiatives can be adapted to serve the needs of the small urban centres and can inform further conversations of digital inclusion and economic development.

Need for the study

E-commerce continues to be an important part of the global economy in the digital age of today, altering both how consumers and corporations make transactions. It is essential that you understand how commerce and management students, especially those searching for degrees and postgraduate courses, view and use e-commerce for many different kinds of reasons, especially in a growing town like Jamkhandi City.

Statement of the Problem:

The introduction of e-commerce completely altered how companies conduct business across the world through the development of new channels for buying and selling of goods and services. But not enough research has yet been done on how degree students view and use e-commerce. The purpose of this research is to investigate how degree candidates view e-commerce and what factors affect their use of e-commerce sites.

Research Objectives:

This research attempts to ascertain the following

- I. To assess the current level of awareness and perception of E-commerce among degree students in Jamkhandi city
- II. To identify the factors influencing the adoption of E-commerce among degree students.
- III. To analyze the challenges faced by degree students in using E-commerce platforms in Jamkhandi city.
- IV. To explore the opportunities for enhancing E-commerce adoption among degree students

Research gap

The body of literature on e-commerce in smaller cities like Jamkhandi indicates a number of study gaps. First off, while most research has concentrated on larger cities or more general regional contexts, there are surprisingly few studies that explicitly look at how e-commerce is perceived and adopted in such urban locations. Furthermore, not enough attention has been paid to the experiences of degree students, a crucial group that will likely shape future e-commerce trends, especially in smaller cities. Moreover, while problems like infrastructure and digital literacy are discussed in general terms, little is known about these problems from the viewpoint of degree students in smaller cities, where opportunities and challenges may differ greatly from those in larger urban areas.

Research methodology

In this research descriptive research design can be used to describe the various characteristics and behaviors of participants in a study. The data are collected from two sources: primary data through a questionnaire taken on 100 respondents, and secondary data which is taken from websites, online journals, published reports as well as literature review.

The questionnaire was divided into 5 parts; the first part is general information about Respondent, The second and third parts are regarding knowledge and perception of e-commerce. Next it considers the drivers of e-commerce adoption as well as identifies challenges to e-commerce platforms and then finally ends with opportunities for promoting e-commerce adoption. This design is intended to offer a set of all-embracing perceptions in respect of e-commerce based on the perspectives of degree and postgraduate commerce and management students. The final would have 100 observations.

Statistical tools used:

The following tools are used for this study

1. Descriptive Statistics
2. Independent Samples Test
3. One Way ANOVA Test
4. Chi-Square Test

Limitations:

The present study is conducted on degree students in disable students specifically Jamkhandi city the result may not applied to other groups. The study only looks at perspectives and habits of e-commerce consumers, not other aspects • The study uses published data which is self-reported and subject to inaccuracies or bias.

REVIEW OF LITERATURES

1. **(N. 2020)** E-commerce has penetration in India has brought a lot of positive impact, but there are some issues that are still there namely security issues and infrastructural issues. According to a survey, 75 % said online shopping is convenient and 60 % said security is an issue. There is also a need to invest in physical structures, as well as to implement more sophisticated technologies in the future.
2. **(Majumdar S. K. Sarma A. P. Majumdar 2020)** Hence, commerce as well as the digital link can boost the regional bond between the Indian and ASEAN economy for the advantage of the S MEs. The benefits involve cost advantages of the business and selling directly to the clients. Their growth requires the support of e-commerce regulations and the enhancement of digital structures.
3. **Yuan and. and Wang (2011)** mentioned that reputation and security risks are major aspects that define the importance of trust in online shopping. In influencing consumers' buying behaviour, the study shows that trust can be improved in order to yield a better outcome. These relationships were analyzed by Structural equation modeling.

4. **(Sarngadharan 2020)** Through e-commerce, the market of the msme's in India can greatly be expanded. However, MSME's suffer from market access challenges and therefore requires the creation of specialized e-commerce markets to open up online trade.
5. **(Sobihah 2015)** The work confirms that there is a direct positive effect of e-commerce adoption on the performance of hotels where organizational culture would moderate the effects. It shows that online selling has a positive effect on hotel industry performance and underlines the importance of proper organizational culture.
6. **(Bao 2010)** This paper analyses the level of e-commerce adoption by SMEs in China, based on perceived benefits and ease of use. This work supports the use of e-commerce to improve competitiveness and recommends more research to provide a concrete confirmation of the specified model.
7. **(Abou-Shouk 2016)** Promisingly, numerous external factors influence the level of e-commerce incorporation by small and medium travel agents in developing countries. These pressures are described quantitatively in this study and the study advises the agents to consider them when carrying out e-commerce strategies.
8. **(Relative to the perceptual study by Fernandez-Bonilla 2022)** In this study, authors try to explain e-commerce participation in Spain and they pinpoint that trust is the key to online trade. It highlights the education perspective as a way of developing e-trust with consumers recommending the use of workshops.
9. **(Nguyen 2020)** This research seeks to establish the factors that determine purchase behavior and finds that convenience, price level, and product differentiation are the driving factors of the purchase behavior of organizations, SMEs and households of Vietnam. This indicates to the e-commerce platforms that the aspects should be enhanced this way to better serve the market as well as improving the awareness of e-commerce opportunity.
10. **(Aparicio 2021)** Repeated usage of e-commerce websites is also associated with the reputation and the use of gamification elements. Therefore, e-commerce companies should use these elements in order to enhance the customer loyalty and satisfaction. The study suggests, and further empirical research for various settings.

A summary of what has been discussed in the article under the study is as follows:

This literature review also points out the lack of research on the e-commerce adoption in small towns like Jamkhandi. Previous studies have mainly targeted larger areas or entire or specific states, while the dynamics of smaller urban centers have not been covered adequately. Though consumer demographic characteristics addressing the younger consumers are studied, there is scant research on degree students in these locales. Difficulties like infrastructure, transportation as well as the digital divide are mentioned but again not as pertaining to learners in small towns. Cultural and regional influences also need to be examined as well in more detail as there is a lack of studies regarding their impact on e-commerce perception. Moreover, schemes such as the Digital India are recognized as pushing growth, while the experience of these students and their learning processes are not quite clear in less urbanized regions. In conclusion, there is a clear requirement for conduct of culture specific study to manage these deficiencies with pride.

Data analysis and result

1. Descriptive Statistics

TABLE 1: GENDER WISE RESPONDENT’S DATA

Gender					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	41	41.0	41.0	41.0
	Female	59	59.0	59.0	100.0
	Total	100	100.0	100.0	

The data shows that there are 41 males, representing 41%, and 59 females, representing 59%, of the total.

TABLE 2: LEVEL OF EDUCATION

Level Of Education					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bachelor's (B.Com\BBA)	34	34.0	34.0	34.0
	Master's (M.Com\MBA)	66	66.0	66.0	100.0
	Total	100	100.0	100.0	

The data shows that there are 34 individuals with a Bachelor's degree, representing 34%, and 66 individuals with a Master's degree, representing 66%.

TABLE 3: ASSOCIATION BETWEEN GENDER AND LEVEL OF AWARENESS OF E-COMMERCE.

Level Of Awareness About E-Commerce * Gender Cross tabulation				
		Gender		Total
		Male	Female	
Level of Awareness About E-Commerce	Not At All Aware	0	1	1
	Not Aware	0	3	3
	Neutral	4	22	26
	Aware	24	22	46
	Very Aware	13	11	24
Total		41	59	100

The results show that in the case of the male samples the most representatives were found to be at the level of “Neutral” and “Aware” being 24.4% of the total male respondents. Nonetheless, there is a rather big number in the “Very aware” class, which is 22.0%; the “Not at all aware” and the “Not aware” have significantly less numbers, 12.2 % and 17.1% correspondingly.

This suggests that the average knowledge is higher among the females than the male contestants. For with 20.3% falls under the “Neutral”, 10.2% under the “Not at all aware” and 13.6% under the “Not aware”. In general, female participants are found to be more aware compared to required awareness among the male participants.

TABLE 2.3: ASSOCIATION BETWEEN TOTAL POPULATION AND VARIOUS BENEFITS USING E-COMMERCE.

Benefits of Using E-Commerce					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Convenience	15	15.0	15.0	15.0
	Time Savings	57	57.0	57.0	72.0
	Cost Efficiency	6	6.0	6.0	78.0
	Product Range	16	16.0	16.0	94.0
	Other Benefits	6	6.0	6.0	100.0
	Total	100	100.0	100.0	

The survey shows that the largest number of respondents still consider Time Savings as the key advantage that leads people to embrace e-commerce since 57% total number of respondents agree with this advantage. This is considerably above the second most acknowledged benefits that include Product Range at 16% and Convenience at 15%. Cost Efficiency is rated lower and their expectations are followed by Other Benefits that also received 6% of the respondents’ opinion. Therefore, it can be said that Time Savings occupies the top position in the list of factors that define the perception of the benefits of e-commerce by respondents

2. T TEST (INDEPENDENT SAMPLES TEST).

Research Question: Is there a difference in the level of E-commerce awareness between genders?

Hypotheses: 1

H0: There is no difference in the level of E-commerce awareness between genders.

H1: There is a difference in the level of E-commerce awareness between genders

Group Statistics					
	gender	N	Mean	Std. Deviation	Std. Error Mean
level of awareness about E-commerce	male	41	4.2195	.61287	.09571
	female	59	3.6610	.90230	.11747

Independent Samples Test											
		Levene's Test for Equality of Variances		t-test for Equality of Means							
		F	Sig.	t	df	Significance		Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
						One-Side d p	Two-Side d p			Lower	Upper
level of awareness about E-commerce	Equal variances assumed	8.325	0.01	3.447	98	0	0	0.5585	0.16204	0.2369	0.88
	Equal variances not assumed			3.686	98	0	0	0.5585	0.15153	0.2578	0.859

Independent Samples Effect Sizes					
		Standardizer	Point Estimate	95% Confidence Interval	
				Lower	Upper
level of awareness about E-commerce	Cohen's d	.79696	.701	.289	1.109
	Hedges' correction	.80313	.695	.287	1.101
	Glass's delta	.90230	.619	.202	1.031

a. The denominator used in estimating the effect sizes.
 Cohen's d uses the pooled standard deviation.
 Hedges' correction uses the pooled standard deviation, plus a correction factor.
 Glass's delta uses the sample standard deviation of the control (i.e., the second) group.

Rejecting the Null Hypothesis

The results obtained in the study using the independent samples t-test in mean comparison are $p = 0.000$, which is less than the conventional 0.05 level of significance. This means that null Hypothesis (H0) can be dismissed and therefore it gives implication that the level of E-commerce awareness differ significantly between male and female.

Significant Mean Difference and Projected Effect Size

The mean difference of level of E-commerce awareness between males and females equals 0,55850 and standard error equals 0,16204. This implicates that the overall perceived E-commerce awareness by males is higher than that of female participants.

Conclusion: the results show that different gender has a different level of awareness about E-commerce and that males have a higher awareness than females.

3. ONE WAY ANNOVA TEST

Research Question: Can a degree of difference regarding the importance of the ‘‘ease of use’’ for E-commerce between students still be determined?

Hypotheses: 2

Null Hypothesis (H₀): The analysis of the demographic factor indicates that it has no significant influence on the choices the respondents make regarding the ease of use of products in e-commerce adoption.

Alternative Hypothesis (H₁): Another intriguing question is how much firms of various sizes Observed the yardstick labeled as ‘ ‘Ease of use ‘ ‘ and embarked on e-commerce based on priorities as perceived by the different age and Gender groups.

ANOVA							
How important is ease of use when it comes to adopting E-commerce? (Scale of 1-5)							
		Sum of Squares	df	Mean Square	F	Sig.	
Between Groups	(Combined)	7.416	1	7.416	7.172	0.009	
	Linear Term	Unweighted	7.416	1	7.416	7.172	0.009
		Weighted	7.416	1	7.416	7.172	0.009
Within Groups		101.334	98	1.034			
Total		108.75	99				

ANOVA Effect Sizes				
		Point Estimate	95% Confidence Interval	
			Lower	Upper
How important is ease of use when it comes to adopting E-commerce? (Scale of 1-5)	Eta-squared	0.068	0.004	0.179
	Epsilon-squared	0.059	-0.006	0.17
	Omega-squared Fixed-effect	0.058	-0.006	0.169
	Omega-squared Random-effect	0.058	-0.006	0.169
a. Eta-squared and Epsilon-squared are estimated based on the fixed-effect model.				
b. Negative but less biased estimates are retained, not rounded to zero.				

Rejecting the Null Hypothesis

From the ANOVA table we have F-Value = 7.172, The p-Value = 0.009 < alpha = 0.05. This implies that three-tailed analysis show that theresponding degree of appalling importance for subscale ease of use is significantly different across the degrees.

Conclusion

Consequently, based on all the above findings, we can recommendations that, there were a significant disparity in the ANOVA test results of the ease of website use among the groups. The effect size is medium; thus, the breakdown of the demographics provided the understanding of the reasons for which 6.8% of perceived importance of the “ease of use” concept variability is explained.

4. CHI-SQUARE TEST:

Research Question

Hypothesis: Strikingly, the distribution of technical challenges differs from the distribution of financial challenges.

Null Hypothesis (H0): Technical problems to the actual ratio are equivalent to the financial problems.

Alternative Hypothesis (H1): I believe that the proportion of technical challenges is not the same as the proportion of financial challenges.

			most significant financial challenge you face while using E-commerce platforms				Total
			Limited discounts and offers	High shipping costs	Lack of payment options	High transaction fees	
most significant technical challenge you face while using E-commerce platforms	Slow internet speed	Count	13	6	12	5	36
		Expected Count	15.1	5.8	9.4	5.8	36.0
	Poor website design	Count	13	2	8	1	24
		Expected Count	10.1	3.8	6.2	3.8	24.0
	Difficulty in navigation	Count	7	2	0	3	12
		Expected Count	5.0	1.9	3.1	1.9	12.0
	Lack of technical support	Count	9	6	6	7	28
		Expected Count	11.8	4.5	7.3	4.5	28.0
	Total	Count	42	16	26	16	100
		Expected Count	42.0	16.0	26.0	16.0	100.0

CHI-SQUARE TEST:

Therefore, in order to test the above hypothesis, we recommend to use chi-square test in order to observe the difference between the observed and expected frequencies.

Chi-Square Statistic: $\chi^2 = 14.11$

Degrees of Freedom: $df = 9$

P-Value: $p = 0.116$

Conclusion

Having a p-value of 0.116 it means that they are greater than the significance level, normally taken to be 0.05, hence, we do not reject the null hypothesis (H₀). This means that the quantity of technical challenges is not far from the quantity of financial challenges as shown below.

Findings:

1. Educational Influence on E-commerce Awareness: The respondents with Master's degree were more aware of e-commerce compared to with Bachelor's degree, 66% of the respondents were Master's students.
2. Security Concerns: Researchers found that 52 percent of the respondents faced security problems while making transactions through e-commerce platforms and 39 percent were having data privacy concerns; meaning, they don't trust in making digital transactions.
3. Ease of Use: 41% of the respondents said that, e-commerce is easy to use but only 29% said it is very easy to use which indicates that while usability is largely positive there still is room for big improvement for some users.

Suggestions

I. Improve E-Commerce Security Features:

As for the security considerations, it has been established that 52% of the respondents have security concerns about the transaction they make online hence the e-commerce platforms need to redesign their security systems. This includes increased use of encryption, secure means of making payments, and properly stated privacy policies that will enhance confidence.

II. Targeted Education and Awareness Campaigns:

For master students, for example, e-commerce can be brought to the foreground and for bachelor students information campaigns on the topic are necessary, to minimize the awareness gap between the two groups of learners. Factories and tutorials should assist students in comprehending how to use e-commerce platforms most effectively.

III. Optimize User Experience (Ease of Use):

According to the students, 41% understand the concept of e-commerce while only 29% think that it is very easy to use. Reducing the complexity of navigation systems, making websites faster, and optimising processes will advance the user experience.

Overall conclusion

The research therefore establishes that e-commerce is recognized among degree and postgraduate students in Jamhindi City whereby the majority considers it as a benefit. On the level of education, holders of Master's degrees have a better awareness and usage of e-commerce than those with Bachelor's degrees. Despite the positive reception of the ease of use, security issues and data privacy continue to be huge factors that militate against the effectiveness of the Android platform. The results from each gender indicate that males appear to have a greater awareness of e-commerce than females. The results point to some particular concerns that require addressing through targeted marketing and educational campaigns informing potential users, inter alia, about privacy and security risks. Socially, it is clear that e-commerce platforms require to invest in the areas of trust to increase the levels of uptake. E-commerce adoption strategies can be improved based on demographic factors with improved overall output as the result. Altogether, the findings show a high level of e-commerce a priori logistic readiness and a high likelihood of an increase of the readiness level if certain problems are solved.

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