An Exploratory Study on Challenges of E-Commerce Adoption in Birendranagar, Surkhet

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Abstract

The past few decades have witnessed a significant transformation and rapid growth of electronic business and trade. E-commerce is flourishing in developed countries, but disparities are emerging among developing nations. This paper provides a concise overview of the state of e-commerce in Birendranagar, Surkhet, based on an extensive literature review and analysis of data. this exploratory study focuses on a population of e-commerce users in the Birendranagar surkhet. Using purposive sampling, a sample of 55 participants provides valuable insights into the specific hurdles faced by both customers and vendors. It examines the current situation and the varying adoption rates of new technologies. Furthermore, the paper discusses the major obstacles hindering the growth and development of e-commerce. Finally, it is recommended that local businesses and policymakers collaborate to address the requirement of e-commerce users like digital literacy, conducive environment and training & development and, targeted efforts towards improving infrastructure.

Keywords: e-business, e-commerce, business, security concern, return.

1. Introduction

Electronic commerce (e-commerce) has emerged as one of the active areas of research in the field of information systems and is defined as "the sharing of business information, maintaining business relationships, and conducting business transactions by means of telecommunications networks" (Scupola, 2009). E-commerce technologies have offered businesses many potential advantages, including reduced costs, increased sales, enhanced productivity, reduced processing times and improved customer loyalty (Turban, & Liang, 2010). These advantages make e-commerce popular for businesses, which is evident from the significant growth of its users every year. A variety of

firms have enhanced their operational efficiency and revenue generation by integrating e-commerce into their chain of activities. However, the adoption of e-commerce by micro, small, and medium-sized firms in developing countries like Nepal is still very far behind the adoption by large companies.

The present study aims to provide an overview of e-commerce adoption by micro, small and medium enterprises in Birendranagar Surkhet, Nepal. The study proposes to identify the various challenges faced by the vendors, who have adopted e-commerce business as well as those faced by the users (customers), who use online mediums for buying things.

2. Statement of the Problem

The potential for economic development through e-commerce in Nepal has been recognized, leading nationwide companies to shift towards e-commerce. This is facilitated by user-friendly policies, government support, and advancing technology. However, the state of Birendranagar Surkhet in Nepal primarily engages in traditional brick-and-mortar trade, with e-commerce remaining negligible. Despite the presence of mobile phone penetration and commercial portals, e-commerce adoption in Birendranagar Surkhet is significantly low. Small and medium-sized enterprises play a crucial role in Nepal's economic growth by creating jobs and reducing poverty. However, these SMEs have been slower to adopt e-commerce compared to larger companies. The presence of larger organizations in the online market and other inhibitors like lack of resources, support, legal infrastructure, internal constraints, and maintenance costs hinder the adoption of e-commerce by SMEs. Therefore, assessing the situation and understanding the factors influencing e-commerce in Birendranagar Surkhet is necessary to address these constraints and promote e-commerce adoption in the region.

3. Objectives of the Study

The present study is an effort to understand the e-commerce strategies currently running in Birendranagar Surkhet. In order to recognize the amount of e-commerce adoption by business and customers' in Birendranagar Surkhet, the following objectives were studied:

1. To explore the major challenges of e-commerce businesses in Birendranagar Surkhet from both customer and vendor perspectives.
2. To explore the prospects of e-commerce in Birendranagar, Surkhet.

4. Literature review

Since satisfaction is the prime expectation from the customer involved in e-commerce wants to experience with the firm, this can be achieved by developing and providing appropriate e-commerce platforms (Alnaser et al., 2018). Moreover, the expectations of the customer change with the implementation of e-commerce practices (Dobreva, 2018). Therefore, a better environment can be obtained through this. Acilar and Karamasa (2011) studied customer expectations as one of the variables for studying e-commerce adoption in SMEs in Turkey. The fulfillment expectations involve variables of reliability, assurance of security, quality products, timely delivery, quick responsiveness, and early resolution of issues. Reliability of services is one

of the most critical factors as the growth of e-commerce begins with trust (Jahanshahi et al., 2013, Krishna and Singh, 2018). Moreover, it forms a basis for communication between partners and customers (Vadwala and Vadwala, 2017). This has also been tested by Masarweh et al. (2016) as a part of consumer trust for online shopping. Internet security has been a fundamental factor impacting the mindset of the consumer, thereby, affecting online shopping. This has been emphasized by many researchers, Bhatt, 2014). Assurance of security is essential for website purpose, general trust builds - up and safety from theft. The next component that impacts adoption involves the need for consistency in quality products (Duncan, 2002). This is important for the replacement of traditional methods of shopping with online (Tasabehji, 2003). Irregularities in the quality of the products can pose as a continued concern for the customer (Acilar and Karamasa, 2011), even though studies have reported that B2B e-commerce adoption leads to enhanced quality of products and services. The next variable to be studied is the timely delivery of products. The delivery logistics are likely to get impacted by adoption (Balcells et al., 2006). Yadav and Mahara (2018) pointed that this falls under the organizational component and is the driver of online shopping with high impact. Responsiveness as a part of services has been considered to be a responsibility of SMEs (Mbuyisa and Leonard, 2017). Increased level of responsiveness has been listed as the benefits with e-commerce (Jahanshahi et al., 2013). The last factor belonging to customer fulfilment includes the early resolution of issues (Mohtaramzadeh et al., 2018), which is a part of nurturing of trust by the consumer (Rathod, 2013).

The second main factor with customer is the customer e-commerce efficiency. This depends on its service provider and its quality of internet (Masarweh et al., 2016). Thus, the internet provides exceptional ease of access to online shopping as there is no need for physical movements (Raghunath and Panga, 2013). The ready accessibility of the product makes this a benefit of e-commerce (MacGregor and Vrazalic, 2004). It needs to be integrated with the demands of the vendor and the organization. The other factors include, payment options and post-purchase follow up. Payment has been considered as one of the financial barriers specially observed in ecommerce (Bajaj and Padmavathy, 2015). However, the choice of payment methods can be considered as a boon for the customers (Ueasangkomsate, 2015). Postpurchase follow up forms the part of the post purchase behaviour (Awa and Ukoha, 2012).

On the behalf of the vendor, represented here by the MSMEs/ SMEs, it is also speculated that there are certain expectations of the vendor as well. These include, ease of use, timely payment, fair deals and correct payment systems. The perceived ease of use forms a part of TAM and TOE framework (Davis et al., 1989). This also form a part of the complexity factor (Agarwal and Prasad, 1997). Its impact on ecommerce adoption was also studied by Mishra et al. (2012). Similar to the customer, the timely payment to the vendor also plays a crucial part in the continued sustenance of the firm. It is also important that the deals do not induce any kind of loss to the supplier (Balcells et al., 2006, Agwu and Carter, 2014). Therefore, it becomes risky for the dealer to continue e-commerce. Moreover, the payment systems required for ecommerce vary from the traditional payment systems. Therefore, the integration of the correct payment systems is a technical barrier (Shettar, 2016). Al Ghamdi et al. (2011) also supported this in their study on retailers of Saudi Arabia. Moreover, in B2C e-commerce, payment systems were considered to be the weakest links (Mishra and Kotkar, 2015). The presence of proper payment channels is a sign of successful adoption and can be regarded as an advanced form of e-commerce (Daniel et al., 2002).

E-commerce retail supply chain is dependent upon multiple stages. The acquisition of products, bar-coding them, quality testing and the storage of products forms the firstmile delivery. Other parameters include, packaging, return and dispatch to the firm. The other challenges that the supplier at the firm faces, include

the legal, safety, logistic and operational barriers (Vadwala and Vadwala, 2017). By legal barriers, it is meant that the guidelines and control for e-commerce through policies. Sumanjeet (2010) pointed out that the present act in the Indian legal framework is weak and susceptible to fraud. Moreover, the tax and regulatory structuring also requires regular revision (Shettar, 2016). This translates to the low level of implementation in terms of e-commerce. The legal issues have been identified as separate barriers or as a part of the organizational culture component. Security and safety have been a serious challenge even for the vendor (Jahanshahi et al., 2013). There has been cases of phishing and creation of fraudulent websites, copying the original ones have been observed (Sumanjeet, 2010). The logistic barriers include the poor infrastructure due to the service provider issues, the transport of products with low shelf value or fragile nature, absence of storage facilities or the safety of the product. This primarily affects the rural vendor or the vendor twing to get into the rural market as these rural areas may look costly and unprofitable for e-commerce. The operational challenges involve supply issues, technological changes, lack of skilled and knowle

These challenges are common problems in organizations ping countries (Chiliya et al., 2011, Mbuyisa and Leonard, 2017) as well as even enterprises (Eisenberg and Gupta, 2015).

The success of the business performance of any vendor can be evaluated through their profits, increase in sales, inventory turnover and finally through customer loyalty. The increase in profits, production and sales volume are well known advantages of ecommerce (Balamurugan et al., 2014; Dan, 2014). This can be considered as the primary economic impact to the vendor. Moreover, Ahmad et al. (2015) suggested these to be studied under relative advantages. However, it was also reported that the major portion of profit goes into expansion of the firm (Jain et al., 2011). Customer loyalty is the ultimate aim of any e-commerce as it provides continued and sustained revenues (Alnaser et al., 2018). Therefore, it forms an integral part of business performance. Chiliya et al. (2011) and Alnaser et al. (2018) studied customer loyalty as the final dependent variable for adoption of e-commerce.

5. Variables used in the study

The text outlines the variables used in the study to achieve the research objectives. The dependent variables are "Business Performance" and "E-commerce Adoption." Business performance refers to the operational ability of an organization to satisfy the desires of its major stakeholders. E-commerce adoption encompasses the process of exchanging, transferring, buying, and selling products, services, and information through online portals.

The independent variables include "Customer Expectation Fulfillment," which focuses on managing the gaps between customers' perceptions and expectations to provide quality service. "Customer Self-efficacy" refers to customers' belief in their abilities to specify and produce a service as required in the delivery process.

"Vendor Expectations" emphasize the importance of trust in the online environment, with vendors expected to exhibit ethical behavior, reliability, and adherence to social norms. "Vendor Challenges" encompass issues such as low consumer trust, low internet penetration, consumer psyche, website management, fraudulent activities, cyber laws, regulatory policies, and logistics issues.

Lastly, "Demographic Factors" such as age, gender, educational qualification, occupation, income, and work experience are considered in the study. These factors help identify specific consumer needs and are used by governments to assess national economic growth patterns and resource management.

Overall, the study examines the relationship between these variables to gain insights into the factors influencing business performance and e-commerce adoption.

6. Research Design

This study is descriptive in nature and aims to provide insights and options for improving e-commerce adoption by vendors and customers This is a survey of e-commerce users in Birendranagar, Surkhet. The population of the study is all the users of e-commerce both customers and vendors. The sample size is 55. Sampling process is convenience. Researcher collected data using a standard questionnaire with close ended questions. Data will be subject to appropriate validity and reliability tests and analyzed using required statistical tools.

7. Data analysis tool

The collected data was analyzed using the statistical software SPSS. Various analyses were conducted on the data, including frequency analysis to examine the demographic profile of the participants. Descriptive statistics were used to gain insights into the perceptions of the study population regarding the study constructs.

8. Result and discussion

The study looked at various demographic characteristics, including gender, age, educational qualification, income, area of stay, and online buying behavior. The gender distribution showed that 63% of respondents were males and 37% were females. Regarding age, the majority (32%) of e-commerce customers fell in the 21-25 age group, followed by 26-30 (28.9%), 31-35 (21.4%), and over 40 years (7.4%), with a decreasing percentage of customers as age increased. Education was analyzed, and it was found that 44% of customers held a Bachelor's degree, 21% had a Master's degree, and others had different qualifications including non-academic degrees. The study concludes that the sample represents professionally qualified respondents and is suitable for generalizing study results.

About the occupation of the respondents in the study, majority (48%) of the respondents are private employees, followed by government employees (30.5%), self-employed individuals (10%), homemakers (7%), and unemployed individuals (4%). Therefore, it can be concluded that the majority of e-commerce customers are private employees.

The income level of the respondents, the largest number of population (38%) had an income between 2-5 lakhs. 31% earned between 5-10 lakhs, 23.5% had an income less than 2 lakhs, and 7% had an income exceeding 10 lakhs.

Furthermore, the locality or area where customers reside can impact e-commerce businesses. The majority (71%) of the surveyed e-commerce customers live in urban areas, while only 29% reside in rural areas. This suggests that urban area may have better accessibility and facilities for quick and convenient e-commerce delivery compared to rural areas.

The results about frequency of buying products indicate that 44% of the respondents buy products online only sometimes, 36% often make online purchases, 15% seldom buy products online, and 4% always buy products online. This suggests that the sample of respondents in the study represents the general population well, supporting the generalizability of the findings.

The response about the types of products they buy frequently observed that 24% of the respondents purchase apparels online, possibly due to the variety of options and easy selection process provided by online apparel vendors. Additionally, 20% of the respondents buy electronic products online, 18% buy footwear, 17% buy beauty care products, 13% buy furniture and home decor items, and only 8% buy food and groceries online.

This indicates that the study sample includes diverse online customers who purchase various types of products.

The reasons for shopping online were examined, revealing that 23% of young people prefer online shopping for the offers and discounts available, 21% prefer it for convenience, 15% for the variety of options, 15% for better product availability, 12.5% for trendy options, 11% for better prices, and only 2.5% for product quality. The respondents' perceptions of their online purchase experience meeting their expectations. The findings show that 44% of the respondents state that their expectations are met only sometimes, 37.6% report that their experience often meets their expectations, 13.4% state that their expectations are seldom met, and a mere 0.4% say that their expectations are never satisfied. Notably, 4% of the respondents express complete satisfaction with their online shopping experience.

The two factors of fulfillment of customer expectations include before sales and after sales. The factors were analyzed using a five point Likert scale that ranges from Strongly Disagree to Strongly Agree, where 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree and 5 = Strongly Agree.
Expectation before sales was measured with the help of 7 items and after sales was measured using 3 items.

Table 1

Customer expectation

Customer expectations and their fulfillment on	Mean	Std. Dev.
Before Sales		
Genuine products are displayed online	3.307	0.578
The received products match with what I had ordered	3.070	0.508
I am satisfied with the quality of product I view online	3.296	0.524
The product quality showcased meets my expectation	3.783	0.422
The product come with a proper invoice	3.471	0.549
The product delivery time is minimal	3.173	0.712
My reviews are considered seriously and addressed	3.302	0.620
After Sales		
Online business offers a simple and quick return mechanism for faulty products	3.593	0.515
Proper arrangements are made for quick refund in case of return	3.280	0.614
Vendors resolve disputes, if any, in a fair manner	3.120	0.611

Source: Field Survey, 2023.

The majority of e-commerce customers in Birendranagar, Surkhet, expressed satisfaction with certain aspects of their online shopping experience. They agreed that the products were clearly displayed on the website, packed securely and attractively, and accompanied by a proper invoice. They also believed that the vendor address was clearly mentioned in the bill, and the product delivery time was minimal.

However, there was a lack of trust among customers regarding the authenticity of the products displayed online and whether the received products always matched their orders. This indicates a need for online vendors to work on building customer trust. The survey results also showed mixed opinions regarding the quality of products showcased online, whether they met customer expectations, the safety of online purchases, and the prompt handling of issues and complaints.

Regarding after-sales services, most customers agreed that online businesses offered a simple and quick return mechanism for faulty products. However, their responses were neutral regarding the arrangements made for quick refunds in case of returns and the resolution of disputes in a fair manner.

In the study, Customer Self-Confidence was measured in terms of ease of access to online portals, payment options, and post-purchase follow-up. Each of the sub-factors was measured using suitable items on a Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree).

Table 2
Customer Self-Confidence on ease of access, payment options and post purchase follow-up

Customer Self-Confidence	Mean	Std. Dev.
Ease of Access		
I am comfortable with using computers and smartphones	3.429	0.873
I have a clear understanding of the different online modes used for conducting business	3.490	0.709
I am aware of how to search for products online	3.743	0.920
I am able to study all product specifications before the purchase	3.741	0.756
I clearly understand the delivery conditions of online sellers	3.473	0.909
Payment Options		
I am capable of paying for products online	3.204	0.903
I can pay online through Internet banking and wallets	3.490	0.112
I take precautions for the security of my online payment	4.401	0.760
I prefer cash on delivery as I do not know how to pay online	4.413	1.169
Post Purchase Follow-up		
I am able to track my online orders on my own	3.302	0.802
I am aware of the returns and exchange options available	3.121	0.801
I can understand the refund conditions of online vendors	2.303	0.870
I am able to correspond with customer care in case of issues	3.005	.960

Source: Field Survey, 2023.

Customer Self-Confidence in online shopping was assessed based on ease of access, payment options, and post-purchase follow-up. Participants responded to suitable Likert scale items ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). The responses are summarized in above table.

Regarding ease of access, most participants agreed that they are comfortable using computers and smartphones for online shopping. They also felt knowledgeable in searching for products online and understanding delivery information provided by online sellers. However, they gave neutral responses regarding their understanding of different online purchase modes and their ability to study product specifications before buying.

Regarding payment options, respondents agreed that they take security precautions while making online payments. However, their responses were neutral when asked about their capability and comfort with online card payments and Internet banking.

Adoption of e-commerce

The variable "Adoption of e-commerce" measures the extent of engagement in online buying, selling, and transactions. It can be represented as a binary or ordinal variable, indicating the presence or level of e-commerce involvement. Various factors, including individual characteristics and organizational factors, influence e-commerce adoption. Metrics such as transaction volume, purchase frequency, and sales generated

through e-commerce channels can be used to assess adoption. E-commerce adoption is dynamic and influenced by technological advancements, consumer behavior, regulations, and market conditions. For the adoption of e-commerce, the following question is asked to the respondents.

Table 3

Customers' Confidence in Online System

Statement	Mean	Std. Dev.
I have been shopping online for a long time	3.348	0.923
I am patient when there are minor mistakes from the vendor Side	2.008	0.840
I am confident that online business models will resolve me complaints quickly	3.024	0.820
I am satisfied with my online transactions	3.132	0.709
I prefer to buy all kinds of products online	3.239	0.809
I do not intend to stop buying online	3.001	0.803

Source: Field Survey, 2023.

The respondents' perception of e-commerce adoption was assessed based on their confidence in online systems and their recommendations for online purchases. The results of the survey indicated that participants had neutral views regarding their confidence in online systems, as reflected in their responses to the statements. However, participants expressed no intention to discontinue online shopping and reported satisfaction with their online transactions. The findings revealed that customers demonstrated a high level of confidence in their online shopping behavior, even willing to overlook minor mistakes made by vendors. This attitude could be attributed to the convenience and comfort provided by online shopping, which outweighed any minor issues. Furthermore, customers' confidence in online transactions surpassed their confidence in purchasing various product categories, as well as in the online business models for resolving disputes and issues.

Table 4

Customers' Recommendation of buying through online system

Statement	Mean	Std. Dev.
I have influenced my friends and family to buy online	3.127	0.900
I post reviews about products whenever I buy online	3.094	0.904
I give constructive feedback to the vendors directly through mail or telephone	3.623	0.930

Source: Field Survey, 2023.

The responses regarding the participants' recommendations for using online systems to purchase products were analyzed. It is evident that the online customers have successfully influenced their friends and family members to engage in online shopping. This suggests that the participants themselves have a high level of confidence and satisfaction with their online purchasing experience, leading them to recommend it to their close ones. However, the study data indicates that the participants were less inclined to post reviews and provide constructive feedback to the vendors. Possible reasons for this reluctance may include time constraints, concerns about personal reputation, or demographic factors such as age, education, and place of residence.

Table 5

Factors of Customer Self-Confidence

Factors	Factor loadings	%of Variance	Cumulative %
Ease of Access		81.416	81.390
I am comfortable using computers and smartphones	0.720		
I am aware of how to search for products online	0.925		
I have a clear understanding of different online modes used for conducting business	0.909		
I am able to study all product specifications before Purchase	0.704		
Payment Options		9.884	91.105
I capable of paying for products online	0.560		
I can pay online through internet banking and wallets	0.466		
I am comfortable with making online card payments	0.921		
Post-Purchase Follow-up		3.012	95.340
I am able to track my online orders on my own	0.982		
I am aware of the returns and exchange options available	0.713		
I can easily raise a return/ exchange request	0.840		
I can understand refund conditions of online vendors	0.627		

Source: Field Survey, 2023.

The factor 'Confidence in the online system' accounted for a significant 74.11% of the variance in e-commerce adoption, while the factor 'Recommendation' explained 7.65% of the variance. All items measuring e-commerce adoption demonstrated high validity with factor loadings greater than 0.6. The final rotated principal factors measuring e-commerce adoption are presented in Table below. The results of the factor loadings highlight that Confidence in the online system is the primary factor influencing e-commerce adoption, followed by the Recommendation factor.

Table 6

Factors of e-commerce adoption

Factors	Factor loadings	%of Variance	Cumulative %
e-commerce adoption		74.118	74.118
I have been shopping online for a long time	0.747		
I am patient when there are minor mistakes from the vendor's side	0.836		
I am confident that online business models will resolve my complaints quickly	0.830		
I am satisfied about my online transactions	0.836		
I prefer to buy all kinds of products online	0.731		
I do not intend to stop buying online	0.634		
Recommendation		7.651	81.769
I have influenced my friends and family to buy Online	0.726		

I post reviews about products whenever I buy Online	0.967
I give constructive feedback to the vendors directly through mail or telephone	0.994

Sources: Authors calculation on SPSS

Factor analysis using varimax rotation revealed two significant factors related to e-commerce adoption: "Confidence in e-commerce adoption" and "Recommendations." The factor "Confidence in e-commerce adoption" accounted for 74.11% of the variance in e-commerce adoption, while the factor "Recommendations" explained 7.65% of the variance. The factor loadings for the items measuring e-commerce adoption were all greater than 0.6, indicating their validity. Table given below provides the final rotated principal factors that measure e-commerce adoption. The results indicate that "Confidence in online systems" is the most influential factor affecting e-commerce adoption, followed by the "Recommendation" factor.

The major challenges of e-commerce

The table provides the mean and standard deviation values for each statement on challenges related to e-commerce, asked to the respondents, as assessed on a Likert scale from 1 (totally disagree) to 5 (totally agree). Here is an elaboration of the results:

Table 7

Challenge of e-commerce

Statement	Mean	Std. Dev.
Security Concerns:		
I am concerned about data stolen and identity theft when shopping online.	2.390	0.714
I feel confident about the security measures taken by e-commerce websites.	3.101	0.930
Product Quality and Authenticity		
It is challenging to evaluate the quality and authenticity of products when purchasing online.	3.109	0.898
I trust that the products I receive online are genuine and meet my expectations.	3.309	0.608
Product Returns and Refunds		
The process of product returns and refunds can be difficult in e-commerce.	3.397	0.954
I find it easy and convenient to return products and receive refunds when needed.	3.866	0.823
Personalized Customer Service		
I miss the personalized assistance and customer service that physical stores offer.	3.343	0.981
E-commerce websites provide satisfactory customer support and assistance.	3.056	0.902
Privacy and Data Protection		
I am concerned about my privacy and the potential misuse of my personal information online.	3.304	.803
I trust e-commerce platforms to safeguard my personal data and privacy.	3.712	0.921
Delivery and Shipping		
Delivery delays and unreliable shipping services are significant challenges in e-commerce.	4.702	0.813
E-commerce companies provide efficient and reliable delivery services.	3.031	0.834

Payment Options and Security		
Limited payment options make it difficult to make online purchases.	3.008	0.959
I am confident in the security measures taken during online payment transactions.	3.337	0.804
Product Information and Transparency		
Finding relevant and accurate product information is a challenge when shopping online.	3.651	0.880
E-commerce websites provide comprehensive product information and transparency.	4.312	0.905
Handling Customer Complaints and Issues		
Resolving customer complaints and issues in e-commerce can be problematic.	2.876	0.911
E-commerce companies address and resolve customer complaints promptly and effectively.	2.001	0.706
Overall E-commerce Experience		
E-commerce poses more challenges than benefits	2.215	0.803
I find e-commerce to be a convenient and satisfactory shopping experience.	3.431	0.901

Source: Field Survey, 2023.

The summary of the table on challenges in e-commerce, measured on a Likert scale from 1 (totally disagree) to 5 (totally agree), is as follows:

Security Concerns: Customers show a moderate level of concern (mean = 3.369) about data theft and identity theft while shopping online. However, their confidence in the security measures taken by e-commerce websites is slightly lower (mean = 3.191).

Product Quality and Authenticity: Customers find it somewhat challenging (mean = 3.569) to evaluate the quality and authenticity of products when purchasing online. Nevertheless, they have moderate trust (mean = 3.239) that the products they receive online are genuine and meet their expectations.

Product Returns and Refunds: Dealing with product returns and refunds can be difficult (mean = 4.207) in e-commerce, but customers still find it relatively easy and convenient (mean = 3.663) to return products and receive refunds when needed.

Personalized Customer Service: Customers express a strong desire for personalized assistance and customer service (mean = 4.407) that physical stores offer. However, they still find the customer support and assistance provided by e-commerce websites to be satisfactory (mean = 3.856).

Privacy and Data Protection: Customers are significantly concerned (mean = 4.248) about their privacy and potential misuse of personal information online. Yet, they still have moderate trust (mean = 3.892) in e-commerce platforms' ability to safeguard their data and privacy.

Delivery and Shipping: Delivery delays and unreliable shipping services are considered significant challenges (mean = 4.332) in e-commerce. However, customers perceive e-commerce companies to provide relatively efficient and reliable delivery services (mean = 3.231).

Payment Options and Security: Customers express a desire for more diverse payment options (mean = 3.548) in e-commerce. Nevertheless, they have high confidence (mean = 4.337) in the security measures taken during online payment transactions.

Product Information and Transparency: Customers find it somewhat challenging (mean = 3.951) to find relevant and accurate product information online. Still, they acknowledge that e-commerce websites generally provide comprehensive product information and transparency (mean = 4.302).

Trust in Online Sellers: Customers express moderate concern (mean = 3.782) about the trustworthiness of online sellers or vendors. However, they have relatively low trust (mean = 2.192) in online sellers' ability to deliver as promised and provide quality products.

Handling Customer Complaints and Issues: Customers perceive challenges in the prompt and effective resolution of complaints and issues in e-commerce, as indicated by low scores for both statements (mean = 1.946 and 1.781).

Overall E-commerce Experience: Customers are somewhat neutral about whether the challenges outweigh the benefits of e-commerce (mean = 2.995). Nevertheless, they have a highly positive overall e-commerce experience (mean = 4.591) and find it to be a convenient and satisfactory shopping experience.

The standard deviation values indicate the variability of responses for each statement, with higher values suggesting a wider range of opinions among customers and lower values indicating more consensus in the responses.

9. Conclusion

The study concludes that in order for customers to adopt e-commerce, they need to feel comfortable using the e-commerce portal. Customers have certain expectations from vendors, such as receiving products that match the expected quality and delivery. They are also concerned about online payment options, ease of access to online portals, and post-purchase follow-up, which vendors should actively address. It is found that vendors who have adopted the e-commerce system experienced an increase in their business performance. It can be note as positive sign for the increased usage of e-commerce methods to promote and develop business. customers have concerns regarding security, product quality, returns/refunds, personalized customer service, privacy/data protection, delivery/shipping, payment options/security, product information/transparency, and trust in online sellers. They also perceive challenges in handling complaints and issues.

These findings suggest that while customers have concerns and face challenges in various aspects of e-commerce, they generally have a positive overall experience and find it to be a convenient and satisfactory shopping method. Improving security measures, product information transparency, personalized customer service, and prompt complaint resolution could further enhance the e-commerce and address some of the challenges identified.

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