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Principals Desk....

It gives me great pleasure to extend to you all a warm welcome on behalf of all those who have accepted our invitation to convene this One Day's National Conference on 25th Feb-2025, an National conference “Sustainable Development In Commerce and Management: Challenge and Opportunities” was organized by Department of Commerce and Management, Savitribai Phule Mahila Mahavidyalaya, Satara, First and foremost, I would like to thank the Guest of honor Hon’ble Shri. Sarang Patil Saheb for Inaugurator of this National Conference as well as Hon’ble Prof. Dr. S. S. Mahajan Dean, Faculty of Commerce and Management, Shivaji University, Kolhapur, our Resource persons Prof. (Dr.) P.M. Kulkarni, Professor in KLS IMER Belgavi (Karnataka), Dr. G. J. Salunkhe, Assistant Professor/Assistant Director, YCSR, Shivaji University, Kolhapur, Dr. Jyoti Howale, Associate Professor, Sinhgad Institute, Pune, Mamata Shaha, Director and Head, Nilaya Foundation, Pune, As well as Dr. T. D. Mahanvar, Head, Department of Commerce, D G College, Satara. Dr. Sarang Bhole Associate Professor, KBPIMSR, Warye, Satara. Also, my sincere thanks owe to Hon’ble Chairman, Shri. Chandrakant Dalavi (IAS Rtd) Vice-Chairman Adv. Bhagirath Shinde, Secretary Shri. Vikas Deshmukh (IAS Rtd) Dr. Anil Patil Sanghatak, Joint Secretary (Hig-Edu) Hon. Prin. Dr. Shivling Menkudale for giving us an opportunity to organize this National event and providing valuable guidance regarding the Conference. Moving further, I would like to appreciate the kindness and sincere efforts of our National advisory and local organizing committee’s members. My team would like to be indebted to all the scholars who have submitted their research papers for publication and showed their sincere interest in the success of this conference. Your genuine feeling is also highly appreciated by our Management. I really appreciate the efforts of Convener Prof. Dr. S.S. Pawar, Co-ordinator Dr. N.D. Banasode and Mr. N. K. Awatade Organizing Secretary and his colleagues, IQAC Chairman Dr. Jayshree Aphale, and Vice Principal Dr. G. S. Bhosale of this college have made painstaking efforts to plan this conference. I also owe due recognition to everyone who is directly or indirectly associated with the organization of this conference.

JAY KARMAVEER!

Thank you very much.



From the Editors' Desk

It is moment of pride to place before you the issue of *International Journal of Advance and Applied Research* which is focusing on Sustainable Development in Commerce and Management: Challenges and Opportunities. Research can be defined as the search for knowledge to establish novel facts, solve new or existing problems, prove new ideas, or develop new theories, generally using scientific method. Excellence is a performance that is both qualitatively and unquestionably above average. We now live in a push-button era when life is more comfortable and convenient than ever before. This development was made possible by research advances. Excellence in research entails producing work of exceptional quality and originality, as well as producing work that has influenced the agenda for future study and inspired others. The world is changing quickly in the 21st century, and this can be seen in the many ways it is changing. The rapid pace of development has generated numerous issues for which researchers will need to discover answers in the near future. The continuous decline of creativity, innovation, and creative thinking in all fields, including education, is one of our biggest challenges today. Research fosters innovation, creativity, and logical reasoning for the benefit of societal well-being. Academic practice that never ends is research. The field of transformation and helping any country or civilization advance depends heavily on research. This issue contains a collection of academic research articles that highlight topics like artificial intelligence, content analysis in social research, best research practices, innovations in banking, tourism, and a wide range of business and societal issues. We hope the articles contributed by P G students; research scholars and academicians would be immensely readable and beneficial to stakeholders.

Prof. Dr. S. S. Pawar

Professor, Head and Vice-Principal
Deptt. of Commerce and Management
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Satara

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**The Impact of E-Commerce on Customers with Special Reference in Wai
Dist. Satara**

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Abstract:

*E-Commerce plays a crucial role in online transactions over the internet, E-commerce refers to buying and selling of goods and services online through various platform such as Amazon, Flipkart, E-Bay, Meshoo App, it has Artificial Intelligence driven platform today, e-commerce is very important to enhance global shopping trends, making convenience a priority. E-Commerce involves Online stores or platforms, Product listings, Payment system, Shopping carts and checkouts Logistics and delivery. E-Commerce has been already proved that without online transactions all the financial transactions are not performing very well because customers have no time to buying goods and services from manufacturer through visit the stores in market. It is very ease to access the online transaction on one click on 24*7. The researcher was used survey method for this specific research on customers impact of E-Commerce. The survey was made by using a questionnaire circulated among the customers of the age group between 18-50 through google form. generally, Focus on All the youngsters whose are using online platforms for buying various products and services. Because majority persons are using mobile phones and most of them are using online platform for buying diversified products over the internet. After conducting the research majority youngsters are aware and using E-Commerce websites, apps and they are buying goods and services through online. E-Commerce has major scope in present as well as future also, customers are known about most of the online platform but new manufacturers are unaware about e-commerce. Existing manufacture knew all those things. E-Commerce creates various employment opportunities through online platforms. E-Commerce has active contribution in sales maximization so that's why it has shaping the future career of youngsters.*

Keywords : E-Commerce, Amazon, Flipkart, Merchant Websites

Introduction:

E-Commerce plays a crucial role in online transactions over the internet, E-commerce refers to buying and selling of goods and services online through various platform such as Amazon, Flipkart, E-Bay, Meshoo App, it has Artificial Intelligence driven platform today, e-commerce is very important to enhance global shopping trends, making convenience a priority. E-Commerce involves Online stores or platforms, Product listings, Payment system, Shopping carts and checkouts Logistics and delivery. E-Commerce has been already proved that without online transactions all the financial

transactions are not performing very well because customers have no time to buying goods and services from manufacturer through visit the stores in market. It is very ease to access the online transaction on one click on 24*7. The researcher was used survey method for this specific research on customers impact of E-Commerce. The survey was made by using a questionnaire circulated among the customers of the age group between 18-50 through google form. generally, Focus on All the youngsters whose are using online platforms for buying various products and services. Because majority persons are using mobile phones

and most of them are using online platform for buying diversified products over the internet. After conducting the research majority youngsters are aware and using E-Commerce websites, apps and they are buying goods and services through online. E-Commerce has major scope in present as well as future also, customers are known about most of the online platform but new manufacturers are unaware about e-commerce. Existing manufacture knew all those things. E-Commerce creates various employment opportunities through online platforms. E-Commerce has active contribution in sales maximization so that's why it has shaping the future career of youngsters.

Objectives of the Study:

1. To analyze the impact on quality of E-Commerce services after the purchase on demand of customers
2. How E-Commerce affect on customer satisfaction and customized personalized experience.

Hypotheses of the Study:

H0: There is no impact on quality of E-Commerce Services after the purchase on demand of customers.

H1: There is an impact on quality of E-Commerce services after the purchase on demand of customers.

H0: There is no impact of E-Commerce on customer satisfaction and customized personalized experience.

H2: There is an impact of E-Commerce on customers satisfaction and customized personalized experience.

Changing Scenerios Of E-Commerce In India:

The Digital literacy in India has led to increasing flow of investment in e-commerce. After COVID-19 most of the customers shift from store shopping to online shopping. Through this COVID-19

pandemic most of the customers has not fulfilling any types of basic needs because the stores and shops were closed due to this reason customers can not received any type of services except basic needs. Basic needs fulfilling by the local authorities in village and also municipal corporations as per their convenience towards quarantine patients due to COVID-19 Pandemic, they can't go to everywhere, so that's the reason for increasing online shopping awareness in customers. Indian E-Commerce market increased by 21.5 % reaching US\$ 74.8 billion market in 2022. According to standard report in 2021 due to post covid-19 effect in India, it helps in increasing sales growth in E-Commerce sector in India.

Major Players In E-Commerce Sector In India

1) Amazon: In India, online shopping has been increasing day by day it involves the major players of online shopping platform is Amazon. Amazon was founded on 5th July, 1994 by Jeff Bezos. Amazon is an American multinational company and is headquartered is located in US. This company focuses on E-Commerce advertising and digital streaming as well.

2) Flipkart: Flipkart was founded by Sachin Bansal and Binny Bansal in October, 2007. It is one of the leading E-Commerce Marketplaces and is located in Bengaluru. The company initially started as an online bookstore.

Key Elements Of E-Commerce:

Online Stores or Platforms: Websites or apps where consumers can browse products, read reviews, and make purchases. Examples include Amazon, eBay, and Shopify-based stores.

Product Listings: These are the details of the goods or services being sold, often including descriptions, images, specifications, and pricing.

Payment Systems: Secure online payment gateways like PayPal, Stripe, or direct credit card payments that facilitate the financial transaction between buyer and seller.

Shopping Cart and Checkout: The process by which a customer selects products, reviews their order, and proceeds to payment and finalization of the transaction.

Logistics and Delivery: E-commerce also involves the logistics of shipping products to customers, which may include warehousing, inventory management, and partnerships with courier companies.

Customer Service: Post-purchase support, including returns, exchanges, refunds, and customer inquiries, typically managed through online chat, email, or phone support.

Benefits/ Merits of E-Commerce

1. Better inventory management
2. Reduced overhead costs
3. Efficient logistics tracking
4. Scalability
5. Seamless customer management
6. Access to a wider range of audience
7. Comprehensive analysis and accurate reports
8. No geographical boundaries
9. Quick response to customer and market demands
10. Round-the-clock availability

Literature Review:

1. Sunil Kumar Khatri (2022) in his research “A study on e-commerce industry in India: growth in pandemic phase and future challenges” depicted that use of information technology and computers by consumers has also transformed the way of doing business. Continuous increase in internet users is also an important factor for growth of e-commerce with increase in internet connection and smartphones penetration created huge scope in rural areas also. The covid-19 pandemic created uncertainty but on the other hand, it accelerated digital discovery with the expansion of e-commerce. The lockdown circumstances

drove customers to explore online access to huge variety of products and services from the convenience of their homes. This revealed key factors which supported e-commerce development in the pandemic phase and the future challenges for e-commerce.³⁴

2. Rithika Sirvi and Gundla Ranga Ramu (2021) in their research paper “The role of e-commerce on customer engagement in 2021” stated that customer buying patterns got a completely new outlook with the changing times and selling distribution has a new dimension. E-commerce platforms became a vital and innovative marketing strategies. This study gives a detailed understanding of e-commerce trends in the current decade. E-commerce platforms are a crucial part of customer life because they meet the expectations of targeted customers by offering unique value of services. It focuses on how e-commerce sites are working on customer engagement.³⁵

3. Anam Bhatti and Mohammad Akram Khan (2020) in their research titled “E-commerce trends during COVID-19 pandemic” stated that during the pandemic, e-commerce emerged as a leading source of alternative shopping for consumers who used to purchase from traditional superstores. This study suggested that it is important to balance the costs and benefits as well as related activities in the near future.³⁶

4. Raj Kumar and Mohammad Khan (2020) in their research work “Adoption of IT tools in the MSME sector in India” stated that adoption of technology in India is faster because consumer needs are dynamic in nature. Researchers concluded that there is a huge scope of growth for e-commerce industry in the covid-19 pandemic and companies have adapted to this situation.³⁷

5. Anurag Verma and Simran Kaur (2018) in their study “Systematic literature review on digital marketing in India: present scenario” stated that companies can benefit from a

variety of modern marketing channels and the rise in social media use is creating new opportunities for modern marketers to draw customers via digital platforms. According to the study there has been a significant trend toward digitalization in India. This research also emphasized on the broad range of consumers that view purchasing services through social networking sites due to their accessibility. It is economical and has a large commercial impact.³⁸

6. Parekh Kannan (2017) in his study “Modern marketing: A framework, review and research agenda” depicted the research plan for digital marketing. They made an effort to define digital marketing. Additionally, they developed and projected a supporting framework that highlights crucial phases of the marketing process as well as the development of marketing strategies both of which are heavily reliant on digital technologies. It was concluded through this research that digital marketing needs to be examined so that future researchers can study the challenges with suitable data from field studies.³⁹

7. Arushi Mathur (2016) worked on “Usefulness of digital marketing to the government of India”. The Indian government launched programs like Digital India, a novel method of educating and connecting people. This study also revealed that the world is now more focused on the increasing trend of digitalization. Even though the Indian scenario for digitalization is far-fetched, public approval of the idea is a good indicator of India and future digital empowerment.

Research Methodology:

This study is based on collected through secondary data as well as Primary data, in this research, researcher collected the primary data through questionnaire, researcher has been used observation and survey method and secondary data through textbooks, journal, websites for collecting

the data through customer of 18 to 50 age group, but actually most of the data has collected from youngsters, the researcher has collected the data through 106 customers in Wai city. Researcher collects the information of pre and post purchase behaviour and how e-commerce impact on customers satisfaction.

Background Of The Study:

E-Commerce sector has been very important to provide good quality products and services as per customers need and it's convenience. Through this E-Commerce customer get personalized experience and customer has been satisfied through received good quality products, its durability, affordable and convenient price of that product, customers personalized experience. This study is based on how customers get satisfied thorough E-Commerce and what will be the role of E-Commerce in customer satisfaction. E-Commerce is very helpful to all the customers for taking major Product decisions through their price, design, durability etc. E-Commerce is very helpful for shaping the future of the business as per business point of view.

History Of E-Commerce:

E-Commerce is founded in 1999 by K. Vaitheeswaran. He co-founded India's first e-commerce company. K. Vaitheeswaran is known as the “Father of E-Commerce in india” He also co-founded the Fabmall supermarket chain. E-Commerce or Electronic Commerce is the buying and selling of goods and services online. It is one of the way for businesses and individual to conduct transactions without using paper. Business can use websites, Mobile apps, or online marketplaces to sell their products and services. Customers can browse website and buying products and services online. Payment processors and payment gateways allow customers to pay online. There are

various types of E-Commerce stated given below.

1. Business to Business (B2B): A business sells its products or services to another business. The buyer may resell the products to consumers. B2B transactions often have larger order values and more repeat purchases Consumers to consumers (C2C)

2. Consumer to Consumer (C2C): A consumer sells goods or services to another consumer C2C allows people to sell their personal goods and assets directly to others eg. OLX and Quikr

3. Business to Consumer (B2C): A business sells its products or services directly to consumers examples includes Flipkart, Amazon, Jabong.

4. Consumer to Business (C2B): A consumer sells goods or services to a business for eg., an IT freelancer who sells their software to a company.

Other Types of E-Commerce:

1. Mobile Commerce: Transactions made using a mobile device, such as a smartphone or tablet.

2. Social Commerce: Transactions made using social media platforms, such as instagram, Facebook, and Pinterest.

3. Dropshipping : A delivery model where a retailer sends an order to a wholesaler who then ships the items to the customer.

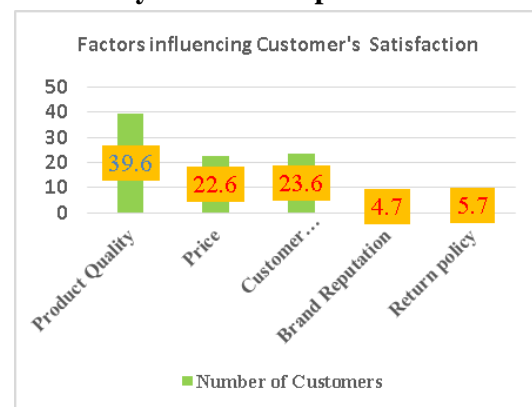
4. Affiliate Sales: Selling other brands products in exchange for a commission

Data Collection:

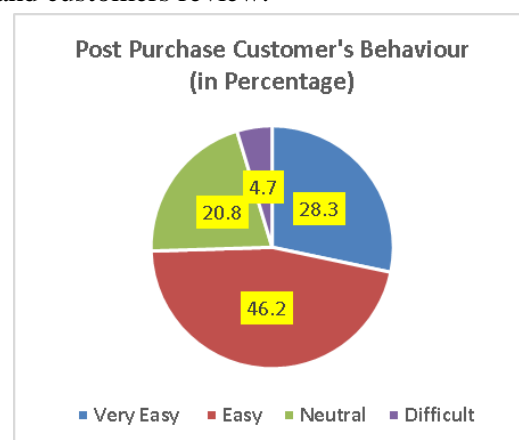
Researcher collects the primary data and secondary data. Primary data has collected through questionnaire, observation, survey and interview method, this data has not published anywhere as per this research, researcher collect the data through questionnaire of 106 respondents. Most of the customers are in between 18 to 40 age group, and data has collected the customers whose are living in Wai and nearby Wai city. The Geographical area is limited which

comes in tehsil Wai. Some of the data has been collected through secondary data such as textbooks, references, magazine, Journal, etc., most of the data has collected through questionnaire to analyze the impact of E-Commerce on customers or youth along with to study the post purchase behavior of customers. How E-Commerce impact on buying and selling of goods and services and how they help to secure payment transactions with personalized experience.

Data Analysis and Interpretation:



In this graph, shows that on behalf of response from customers Product quality and customers review are major factors influencing customers satisfaction. Price is one of the most important factors influencing customers satisfactions also. This figures states that 106 customers survey out of which above 40 customers they buy products after showing the product quality and customers review.



In this graph, shows that on behalf of response from customers Product quality

and customers review are major factors influencing customers satisfaction. Price is one of the most important factors influencing customers satisfactions also. This figures states that 106 customers survey out of which above 45 customers post purchase behavior has more satisfactorily impact on customer satisfaction through customer feedback we know the customers has likes shopping online products at their convenience.

In this research, researcher has collected data through questionnaires with the help of Google form and data has already analyzed and interpret through google form. It will helpful to the using percentage method formula and figures are shown what was the impact of e-commerce on customers with the help of bar diagram and pie-charts. Today's Customers will likely live in a present world. Customers has need good quality products and services as per customers convenience because this customers are working as an employee, Businessman, students and any other human beings. Every people has different expectations, desires needs, likes and dislikes. In this research we measure the impact of E-Commerce on Customers. Such as which kind of customers purchase product through electronic way, we analyse Mobile Phones, Age-group, social and economic status impact on customers purchasing power. This study is based on primary data which is collected through questionnaires from 100 number of customers who has done buying various goods and servies through Amazon, Flipkart, Meshoo App, via E-Commerce. This study is based on research conducted between 15th September, 2024 to 15th November, 2024 that included a questionnaire conducted survey (18 yrs to 50 yrs) from Wai city. To share their experiences thoughts and opinion about buying products is it easy to access or transactions available on one click. It is available 24*7 or not, whats are the benefits

received from online buying transactions. In order to compare two groups: the quality of e-commerce services before purchase and the quality of e-commerce services after the purchase.

Findings of the Study:

1. More than 50 % customers satisfied with product variety offered on websites and apps. Product quality and price are the major factors influencing purchase decision online.
2. Digital wallet, Cash on delivery and Debit card play crucial role to pay for online purchase. Customers are satisfied for using E-Commerce services such as websites, apps, for better buying experience.
3. Websites and apps recommended by customers for their online buying and sales E-Commerce helps us to enhance customer engagement.
4. E-Commerce tools develops new skills in customers for buying decisions
5. Majority person has own mobile phones and electronic gadgets, it helps all the customers to increase buying activities at anytime, anywhere and at any place.
6. E-Commerce increases dependability of customers on web technology.
7. In E-Commerce, analyzing customer's behaviours, preferences, and challenges in the context of online shopping.

Conclusions:

E-Commerce has a profound impact on customers, providing exciting opportunities while presenting unique challenges, customers can benefit from enhanced learning experiences, explore new career pathways and active contributions in shaping the future. E-Commerce impact on social media and prepare for the changing job market dynamics, opportunities and challenges thoughtfully, customers can maximize the benefits of e-commerce and build a successful future in the digital age, psychologists and AI expert to work together

to ensure that these technologies are developed and used responsibly while maximizing their potential to improve human lives the world is counting on you for the next innovation e-commerce. I had profound impact on customers who benefited from learning experiences. E-Commerce growth potential for further growth lies in addressing trust issues and accessibility barriers. Business should focus on secure digital payment systems, transparent policies, and improved customer service to build trust. E-Commerce provides opportunities for innovation enhancing delivery logistics and personalizing customer experiences.

Suggestions:

E-Commerce has a need of effective implementation of E-Commerce strategies to increasing most of customers should do secure payment with good quality products providing customers as per its convenience. Most of the customers should know the awareness of E-Commerce buying and selling but some of the Customers should fear about online transactions due to technical fraud customers should not ensure is the digital payment is secure or not. There is a necessity to create awareness of online shopping experience everyone but those things are applicable whenever all the transactions should done through digitally then the fear in minds of customers should reduced and all the customers should use online platforms for buying and selling various things anytime, anywhere, at any place in a one fingertips. In stores or another platform except online there is no received customized personal experience. In online shopping it will be definitely get more benefits through E-Commerce. Social media platforms show very important role in buying online goods and services. Most of the transactions will be done through online so create awareness of E-commerce in senior citizens is very important because they can

not purchase any kind of products online. Websites and apps are more useful for online purchasing but it will be needed to get security for customers and increasing trustworthiness and safely transactions will be done in future.

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