International Journal of Advanced Research in Commerce, Management & Social Science (IJARCMSS)
(An International Quarterly Multidisciplinary Open Access Double Blind Peer Reviewed Refereed Journal)
ISSN :2581-7930 (Online), Impact Factor (Cosmos): 7.270 & PIF (I2OR): 5.010, Volume 09, No. 04(I), October-December, 2026, pp 157-167

E-Retailing: Emerging Opportunities and Key Challenges in Modern Marketplace in the Selected Cities of Saurashtra

Dr. Chirag Erda[1*] | Ms. Srushti Joshi[2]

[1]Associate Professor, Department of Management, Faculty of Business & Commerce, Atmiya University, Rajkot Gujarat.
[2]Research Scholar, Department of Management, Faculty of Business & Commerce, Atmiya University, Rajkot Gujarat.

[*]Corresponding Author: srushtij385@gmail.com

Citation: *Erda, C. & Joshi, S. (2026). E-Retailing: Emerging Opportunities and key Challenges in Modern Marketplace in the Selected Cities of Saurashtra. International Journal of Advanced Research in Commerce, Management &Amp; Social Science, 09(04(I)), 157–167.*

Abstract

By providing more convenience, more product accessibility, and competitive pricing as compared to traditional retail formats, electronic retailing, or e-retailing, has significantly changed customer purchasing behaviour. Customers still have issues with trust, security, and service quality despite its quick expansion, which could affect their entire buying experience. The purpose of this study is to investigate how consumers view the advantages and disadvantages of online shopping, as well as how these views relate to overall satisfaction and the intention to make more purchases. A descriptive research design with a quantitative approach was adopted for this study. Primary data was collected from 122 respondents. The study concludes that while e-retailing offers strong, widely-accepted advantages in convenience, pricing, and technology, unresolved trust-related challenges continue to affect a meaningful segment of consumers. Addressing these concerns — particularly around delivery reliability, product authenticity, and payment security — could further strengthen consumer confidence, satisfaction, and long-term loyalty toward online retail platforms.

Keywords: *E-Retailing, Online Shopping, Consumer Perception, Opportunities, Challenges*.

Introduction

Digital marketplaces enable retailers to reach customers across different geographical locations while reducing certain costs associated with physical retail operations. The availability of digital payment facilities, mobile shopping applications, logistics networks, and technology-driven marketing strategies has further supported the development of online retail activities. For consumers, e-retailing offers convenience, time savings, product variety, price transparency, and access to promotional discounts. For retailers, it creates opportunities for market expansion, customer engagement, personalized marketing, and business innovation. Furthermore, the growing participation of small and medium enterprises in online marketplaces provides new possibilities for entrepreneurship and regional economic development. From the business perspective, e-retailing has created emerging opportunities for retailers, manufacturers, entrepreneurs, and small and medium enterprises. Online marketplaces enable businesses to expand their operations beyond local geographical boundaries and communicate directly with consumers through digital channels. Retailers can use online platforms to promote products, develop customer relationships, understand consumer preferences, and improve their marketing strategies. E-retailing may also reduce certain operational expenses associated with maintaining physical retail establishments, although businesses may incur additional costs relating to technology, logistics,

Copyright © 2026 by Author's and Licensed by Inspira. This is an open access article distributed under the Creative Commons Attribution License which permits unrestricted use, distribution, and reproduction in any medium, provided the original work properly cited.

online marketing, and platform services. The integration of traditional retailing with digital platforms has therefore become an important business strategy in the competitive marketplace. Despite these opportunities, the development of e-retailing is accompanied by several challenges that influence its acceptance and effectiveness. Consumer trust, online payment security, privacy protection, product authenticity, misleading product descriptions, delivery delays, return and refund difficulties, and customer service problems remain important concerns. Unlike traditional retail shopping, consumers generally cannot physically inspect products before purchasing them online. Consequently, differences between product descriptions and delivered products may create dissatisfaction and reduce consumer confidence. Similarly, concerns regarding fraudulent websites, unauthorized transactions, misuse of personal information, and unreliable sellers may discourage certain consumers from participating in online retail activities.

Literature Review

Israfilzade (2025) conducted a study entitled *"The Role of Generative Artificial Intelligence in E-Commerce: Trends, Challenges and Opportunities."* The researcher adopted a literature review methodology based on secondary sources to examine the role of generative artificial intelligence in the e-commerce sector. The study focused on emerging trends, opportunities, and challenges associated with the adoption of AI technologies in online retailing. The study highlighted that artificial intelligence creates opportunities through personalized product recommendations, AI-powered chat bots, automated product descriptions, virtual try-on facilities, and improved customer experiences. However, the researcher also identified major challenges, including data privacy concerns, cyber security risks, lack of consumer trust, ethical issues, technological limitations, and high implementation costs. The study concluded that generative artificial intelligence has significant potential to improve customer satisfaction, operational efficiency, and business competitiveness in e-commerce. However, its successful adoption requires data security, consumer trust, technological infrastructure, and responsible implementation.

Raji et al. (2024) conducted a study entitled *"E-Commerce and Consumer Behavior: A Review of AI-Powered Personalization and Market Trends."* The researchers adopted a literature review approach based on secondary sources to examine the influence of artificial intelligence on consumer behaviour and emerging trends in e-commerce. The study focused on AI-powered personalization, online shopping experiences, consumer satisfaction, and customer loyalty. The review highlighted that personalized product recommendations, AI-powered chatbots, virtual assistants, and predictive analytics can improve customer engagement, purchasing decisions, and business efficiency. However, the researchers also identified challenges such as data privacy concerns, algorithmic bias, consumer trust, and ethical issues associated with AI technologies. The study concluded that AI-powered personalization offers significant opportunities for improving consumer experiences and business competitiveness, but its effective implementation requires transparency, data protection, and responsible use of technology.

Shang et al. (2023) conducted a study entitled *"Effects of Background Fitting of e-Commerce Live Streaming on Consumers' Purchase Intentions: A Cognitive-Affective Perspective."* The main objective of the study was to examine the influence of live-streaming background suitability on consumers' purchase intentions and to understand the psychological factors affecting online purchasing decisions. The researchers adopted a quantitative research approach and collected primary data from 424 Chinese online consumers through a structured questionnaire. The study was based on the Stimulus–Organism–Response (SOR) model, and the collected data were analysed using SPSS and Smart PLS. The findings revealed that product-background fit and anchor-background fit positively influenced consumers' perceived trust and perceived value. Furthermore, perceived trust and perceived value significantly enhanced consumers' perceived pleasure, which positively influenced their purchase intentions. The study concluded that an appropriate live-streaming environment plays an important role in improving consumer trust, shopping experiences, and purchase intentions. The researchers suggested that e-commerce retailers should focus on creating attractive and relevant live-streaming backgrounds to improve customer engagement and encourage online purchasing behaviour.

Santoso (2022) conducted a study entitled *"Opportunities and Challenges: E-Commerce in Indonesia from a Legal Perspective."* The main objective of the study was to examine the opportunities created by the growth of e-commerce and identify the legal challenges associated with online business activities in Indonesia. The researcher adopted a qualitative legal research approach using statutory and comparative law methods, with secondary data collected from legal documents, government regulations, books, journals, and other published sources. The study highlighted that e-commerce provides significant

opportunities for business expansion, global market access, fair competition, business collaboration, and the development of consumer trust through information and communication technology (ICT). However, the findings also identified several challenges, including inadequate personal data protection, cybercrime, and online fraud, breach of contract, intellectual property rights infringement, and consumer protection issues. The study concluded that although Indonesia had established various legal regulations to support e-commerce activities, stronger and more specific legal protection was required to ensure secure online transactions. The researcher recommended strengthening personal data protection regulations and encouraging e-commerce businesses to adopt internal security measures to protect consumers and promote sustainable digital business growth.

Research Gap

The studies emphasized technological and legal challenges. There is scope to investigate practical difficulties such as delivery delays, product quality, return and refund problems, payment security, and customer service.

The reviewed studies focused on broader e-commerce developments, China, and Indonesia. They did not specifically examine e-retailing in the selected cities of Saurashtra, Gujarat.

Research Methodology

Research Design	Descriptive research design with a quantitative approach
Research Approach	Survey method
Population	Individuals who engage in online shopping/e-retailing
Sample Size	122 Respondents
Sampling Technique	Convenience/random sampling
Data Collection Tool	Online survey (Google Forms/similar platform)
Scope of the Study	Limited to consumers who shop online, within the selected sample and region
Limitations	Sample limited to 122 respondents; findings based on self-reported perception sign.

Significance of the Study

- **For e-Commerce Businesses/Retailers:** Helps identify which opportunities (pricing, convenience, personalization) are most valued by consumers, and which challenges (delivery, trust, security) need urgent attention.
- **For Marketers:** Provides insight into consumer decision-making, helping design better-targeted strategies to increase purchase frequency and reduce hesitation among occasional/rare online shoppers.
- **For Policymakers:** Offers evidence on consumer protection needs, particularly around payment security, product authenticity, and return/refund policies.
- **For Academicians and Researchers:** Contributes to the growing body of literature on e-retailing and consumer behaviour, and can serve as a reference for future studies in this field.
- **For Consumers:** Raises awareness of common challenges in online shopping, supporting more informed and confident purchasing decisions.

Problem Statement

E-retailing has grown rapidly, offering consumers convenience, wider product access, and competitive pricing over traditional retail.

Despite this growth, consumers continue to face challenges such as payment security concerns, delayed delivery, product-quality mismatch, and fake reviews.

This study addresses this gap by empirically examining consumer perceptions of e-retailing opportunities and challenges, and their relationship with satisfaction and future purchase intention.

Objective

- To investigate the demographic profile of respondents who use e-commerce platforms in selected Saurashtra cities.
- To find emerging opportunities for consumers and retailers through e-retailing.

- To explore the key problems that consumers experience when shopping on e-retail platforms.
- To study the online shopping habits of respondents and the category of products preferably purchased through e-retailing platforms.

Hypothesis

H_0: There is no significant association between the age group of respondents and their online shopping frequency (habit).

H_1: There is a significant association between the age group of respondents and their online shopping frequency.

H_0: There is no significant association between the online shopping frequency of respondents and their perception of opportunities offered by e-retailing.

H_1: perception of opportunities offered by e-retailing

H_0: There is no significant association between the online shopping frequency of respondents and the challenges faced while shopping through e-retailing platforms.

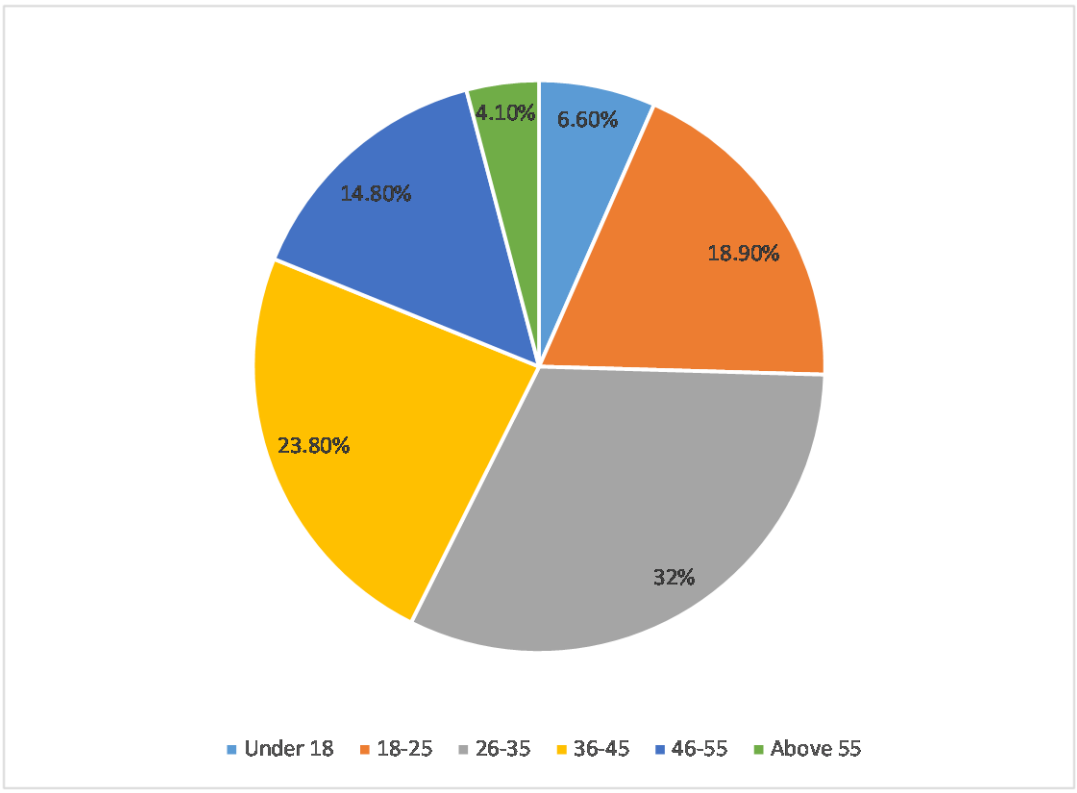
H_1: There is a significant association between the online shopping frequency of respondents and the challenges faced while shopping through e-retailing platforms.

H_0: There is no significant association between gender and the category of products purchased through e-retailing platforms.

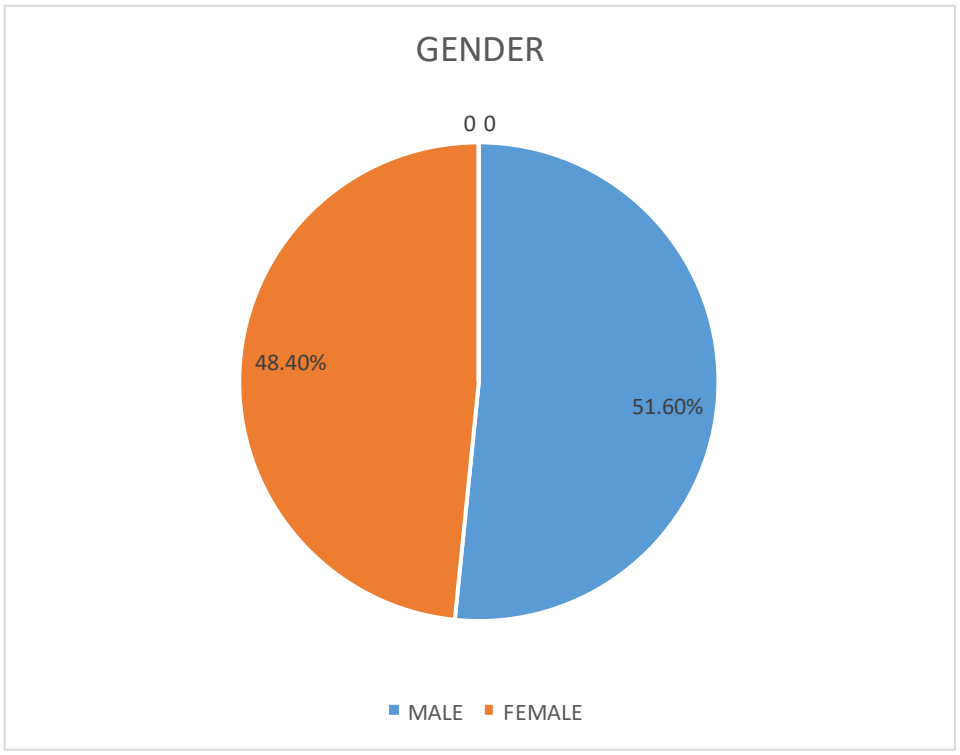
H_1: There is a significant association between gender and the category of products purchased through e-retailing platforms.

Data interpretation

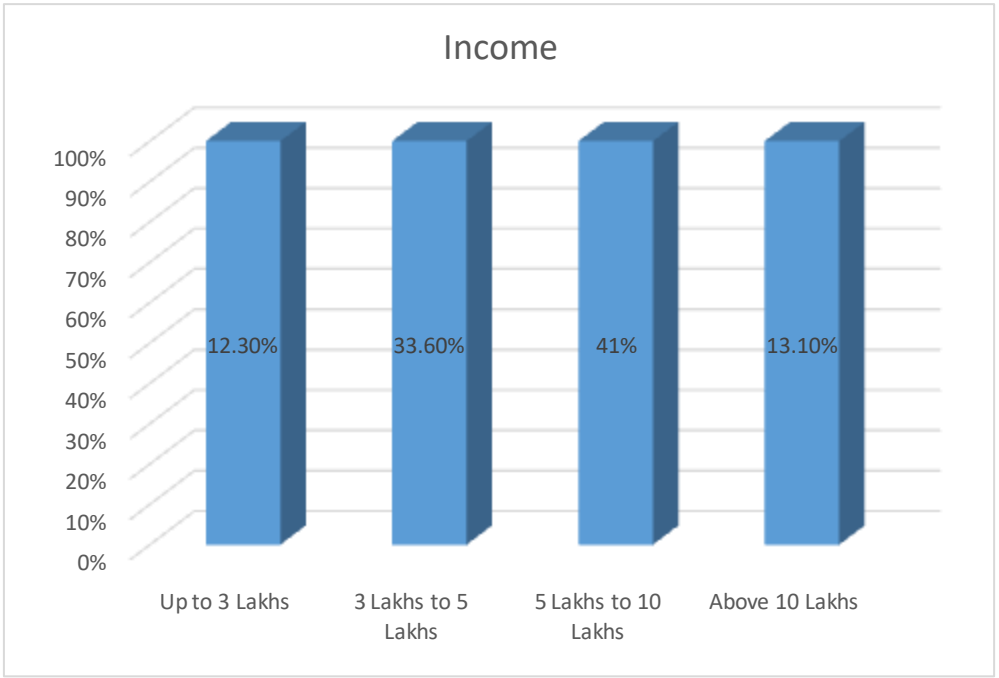
- **Age**



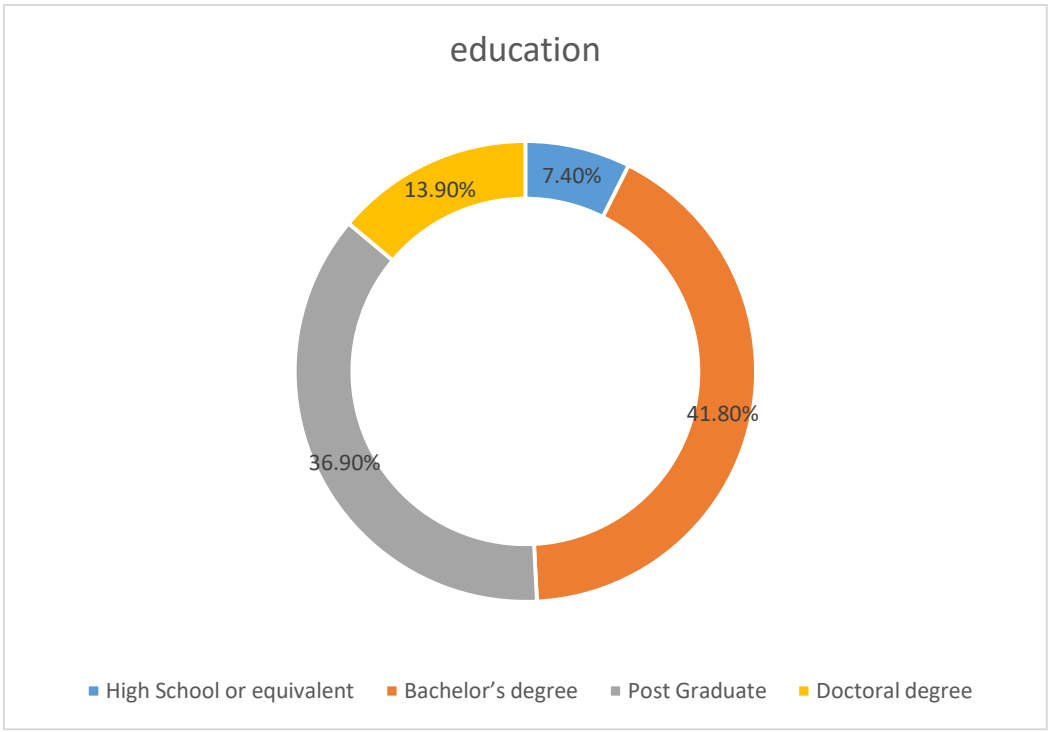
- **Gender**



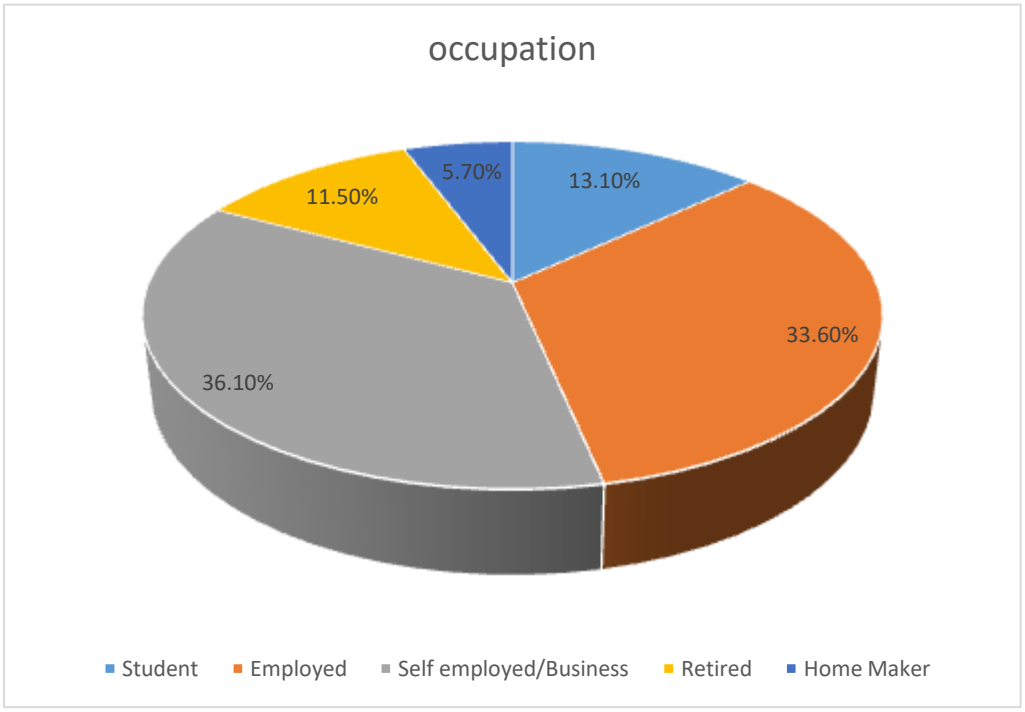
- **Annual Income**



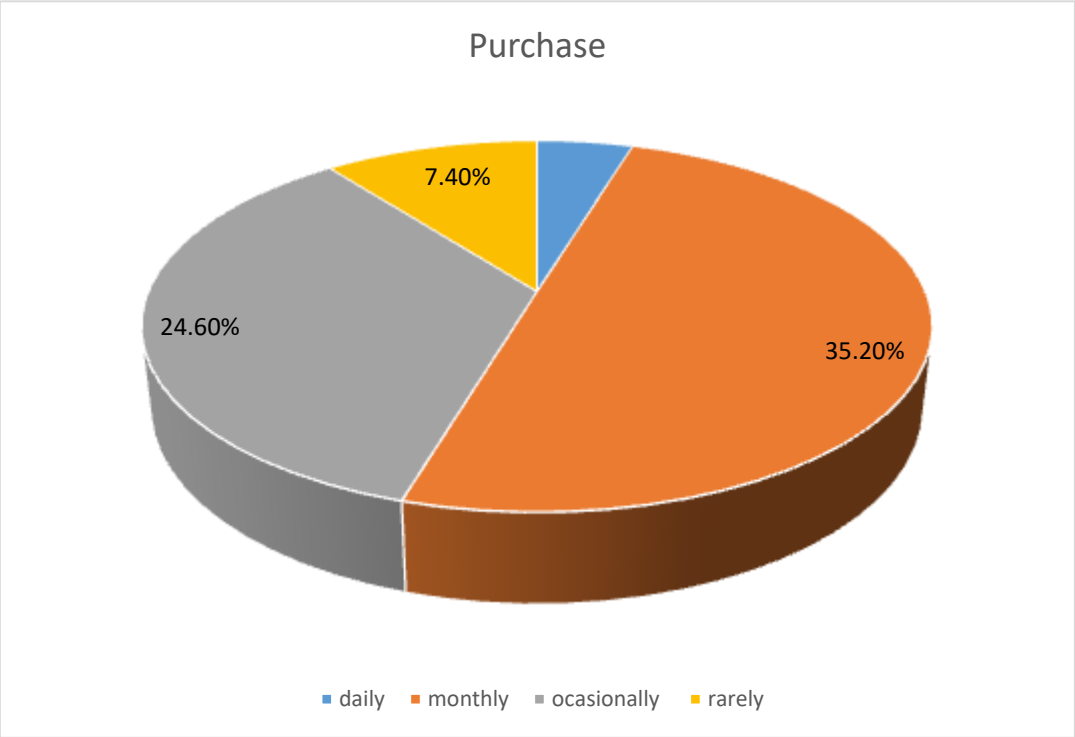
- **Educational Level**



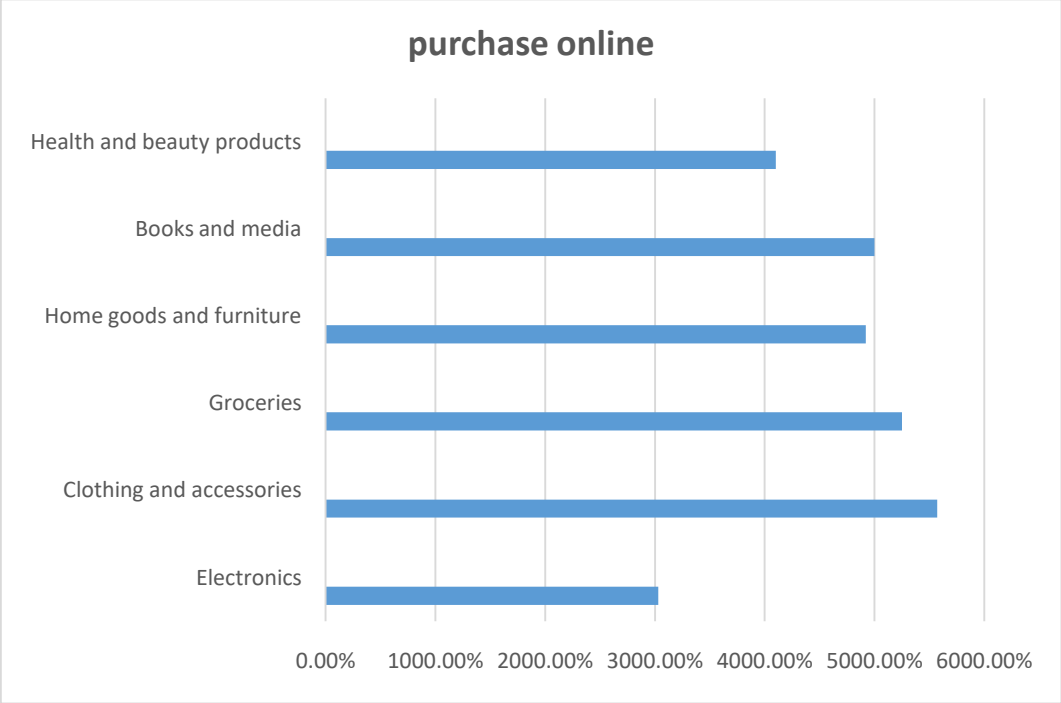
- **Occupation**



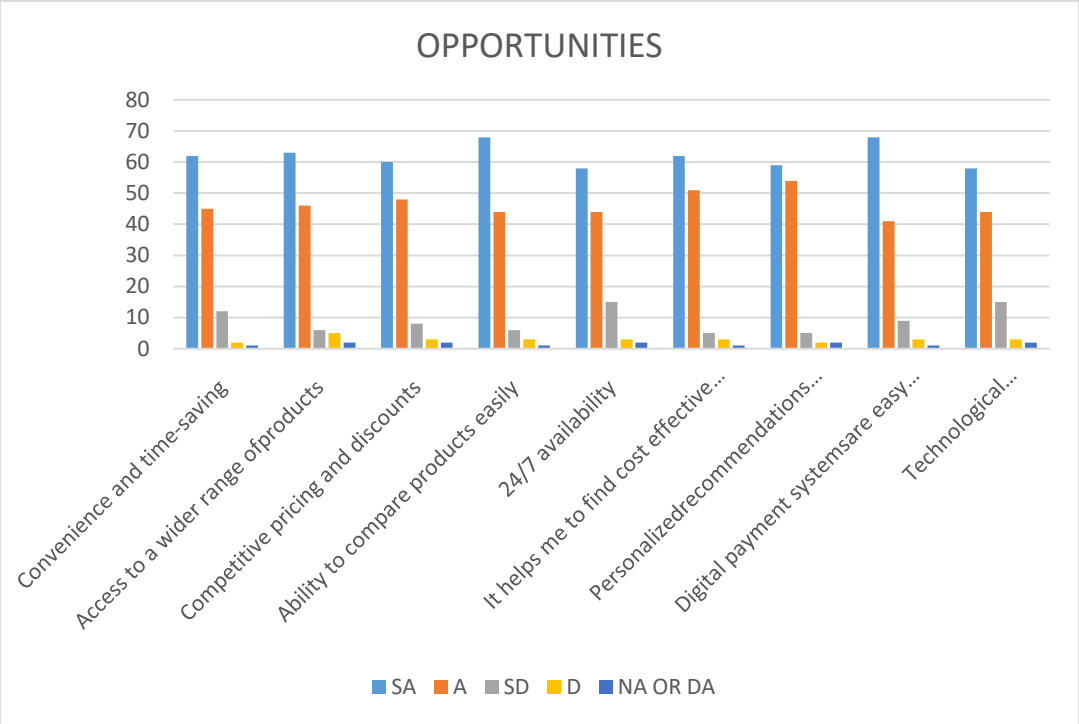
- **How Frequently do you Shop Online?**



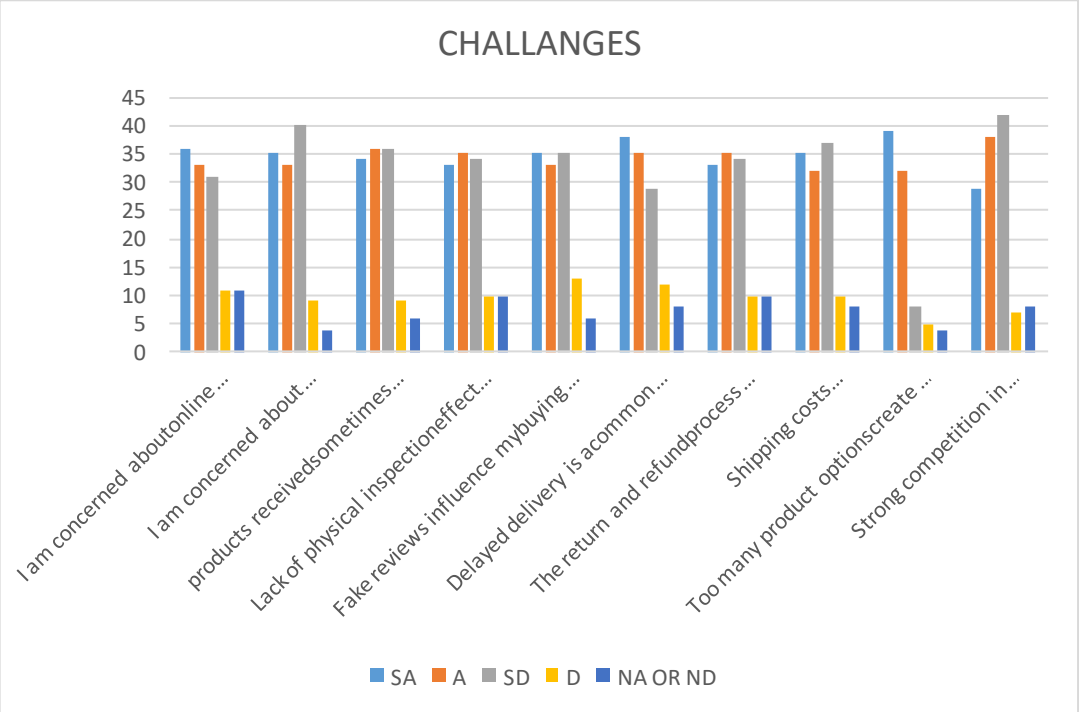
- **What Type of Products do you Primarily Purchase Online?**



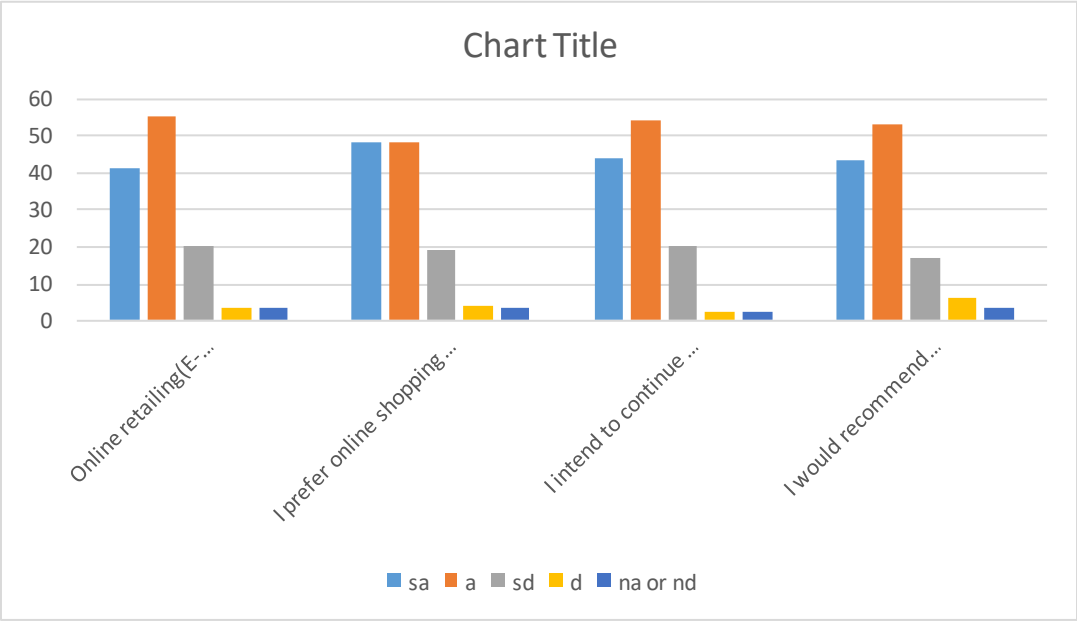
- **Opportunities in Online Shopping**



- **Challenges in Online Shopping**



- **Consumer Behaviour and Future Intention**



Findings

The above table and graphic show the age distribution of the respondents chosen for The study. The bulk of the respondents, 39(32.00%) are between the ages of 26 and 35, followed by 29(23.80%) between the ages of 36 and 45, and 23(18.90%) Between the ages of 18 and 25 Furthermore, 18 respondents (14.80%) are between The ages of 46 and 55, with 8 (6.60%) being under the age of 18. The over-55 age Group has the lowest representation, with only 5 responses (4.10%). The gender distribution of the respondents reveals that 51.60% are male and 48.40% Are female. The difference of only 3.20% indicates a nearly equal representation of Both genders in the sample. This balanced participation ensures that the study captures. The perspectives of both male and female consumers, thereby improving the Representativeness and reliability of the findings related to the opportunities and Challenges of e-retailing in the selected cities of Saurashtra.

The study found that the majority of respondents (41.00%) have an annual income Between ₹5 lakhs and ₹10 lakhs, followed by 33.60% earning ₹3 lakhs to ₹5 lakhs. Only 13.10% of respondents reported an annual income above ₹10 lakhs, while 12.30% earned up To ₹3 lakhs annually. This indicates that the sample is predominantly composed of middle- Income consumers, whose purchasing behaviour and online shopping experience. The sample's majority of graduates and postgraduates suggests that they are digitally Survey and probably at ease using online payment methods, comparing pricing and Navigating e-commerce sites. This presents both an advantage (e-retailers may rely On a tech-savvy user base) and a limitation of the study. The results might not apply Well to populations with lower levels of education who might represent an unexplored Market or encounter more difficulties in adopting e-retail due to the digital divide.

A high percentage of monthly purchases indicates that consumers still think of internet Buying as planned or periodic rather than impulsive or habitual, showing that it has become a routine but not yet daily habit. The "occasionally/rarely" segment (32%) highlights a Challenge: a significant portion of consumers remain hesitant, possibly due to trust, Delivery, or product-verification concerns typical of e-retail literature. This suggests an Opportunity for e-retailers to increase purchase frequency through subscription models, Loyalty programs, or personalized reminders.

The most popular categories are clothing/accessories and groceries, which reflect Worldwide e-commerce patterns where fashion drives volume and foods indicate the Growing popularity of online grocery delivery (increased post-pandemic). Given usual E-commerce data, electronics ranking lowest is noteworthy and somewhat Paradoxical. This could mean that respondents prefer physical inspection and

warranty Guarantee for high-value electronics purchases, which is a classic e-retail difficulty (Trust deficit for high-involvement products). Almost everyone who took the survey **agreed or strongly agreed** with all the benefits of Online shopping listed – things like convenience, wider product choice, competitive prices, Ability to compare products, 24/7 availability, cost savings, personalized recommendations, Secure digital payments, and technology improvements. On every single point, agreement Was very high (mostly 85% or more of respondents), while disagreement was very low (Mostly under 10%) About half of the respondents believe that these issues-such as fake reviews, security Concerns, or delivery delays – are real, while the other half do not consider them to be Major problems. This implies that difficulties are dependent upon individual Experience: an individual who has encountered a poor delivery or a fraudulent review Is more likely to perceive it as a difficulty, whereas an individual show has not Encountered such an issue does not consider it to be a significant issue. Regardless of Their entire experience, choice overload-too many options-stands out as the one Issue that practically everyone can agree upon.

The majority of individuals are still happy with internet shopping and intend to keep Using it despite conflicting opinions about its difficulties. This indicates that for the Majority of individuals, the advantages of internet shopping-price, convenience, and Choice-overweigh the drawbacks. However, a smaller percentage (about 1 in 5) are Still doubtful, they might have had negative experience with the previously, described Difficulties (such as delivery delays or trust concerns), and this is the group that Retailers should concentrate on in order to increase confidence.

References

1. Rodríguez-Ardura, I., Meseguer-Artola, A., Herzallah, D., & Fu, Q. (2025). Pumping up customer value with convenience and personalisation strategies in e-retailing: an analysis of the engagement connection. *Journal of Research in Interactive Marketing*, *19*(1), 35-58.
2. Israfilzade, K. (2025). The role of Generative Artificial intelligence in E-Commerce: Trends, challenges and opportunities. *The Eurasia Proceedings of Educational and Social Sciences*, *42*, 1-20.
3. Khanna, P. (2017). Online retailing: Challenges and opportunities. *International Journal of Advanced Educational Research*, *2*(6), 319-323.
4. Izogo, E. E., &Jayawardhena, C. (2018). Online shopping experience in an emerging e-retailing market: Towards a conceptual model. *Journal of consumer Behaviour*, *17*(4), 379-392.
5. Chua, C. S., & Yoo, C. A. (2018). *Future of grocery retail shopping: Challenges and opportunities in e-commerce grocery shopping* (Doctoral dissertation, Massachusetts Institute of Technology).
6. Arun, A., & Agneeswarisowmiya, V. (2018). Online Retailing Trend and Future Growth Opportunities.
7. Santoso, E. (2022). Opportunities and challenges: e-commerce in Indonesia from a legal perspective. *Jurnal Penelitian Hukum De Jure*, *22*(3), 395-410.
8. Wang, Y., Lu, Z., Cao, P., Chu, J., Wang, H., &Wattenhofer, R. (2022). How live streaming changes shopping decisions in E-commerce: A study of live streaming commerce. *Computer Supported Cooperative Work (CSCW)*, *31*(4), 701-729.
9. Raji, M. A., Olodo, H. B., Oke, T. T., Addy, W. A., Ofodile, O. C., & Oyewole, A. T. (2024). E-commerce and consumer behavior: A review of AI-powered personalization and market trends. *GSC advanced research and reviews*, *18*(3), 066-077.
10. Rolando, B., & Mulyono, H. (2025). E-commerce as a catalyst for digital economy development: a study of marketing strategies and their impact. *Journal of Distribution Science*, *23*(4), 61-79.
11. Putri, L. W. B., & Setiawan, B. L. T. (2025). Analyzing the strategic contribution of social media influencers to e-commerce marketing effectiveness. *JUMDER: JurnalBisnis Digital dan Ekonomi Kreatif*, *1*(2), 12-21.
12. Lari, H. A., Vaishnava, K., & Manu, K. S. (2022). Artifical intelligence in E-commerce: Applications, implications and challenges. *Asian Journal of Management*, *13*(3), 235-244.
13. Albshaier, L., Almarri, S., & Hafizur Rahman, M. M. (2024). A review of blockchain's role in E-Commerce transactions: Open challenges, and future research directions. *Computers*, *13*(1), 27.

14. Samieifard, M., Abolghasemian, M., &Chobar, A. P. (2025). The impact of innovation, performance, and e-commerce development in the online shop on online marketing: A case study in the industry. *Iranian Journal of Management Studies*, *18*(1), 1-17.

15. Al Khaldy, M., Ishtaiwi, A., Al-Qerem, A., Aldweesh, A., Alauthman, M., Almomani, A., & Arya, V. (2023). Redefining E-Commerce experience: An exploration of augmented and virtual reality technologies. *International Journal on Semantic Web and Information Systems (IJSWIS)*, *19*(1), 1-24.

16. Naseri, R. N. N., Ahmad, N. Z. A., Shariff, S., Hussin, H., & bin Nordin, M. N. (2021). Issues and challenges of online shoppingactivities on the impact of corona pandemic: A study on malaysia retail industry. *Turkish Journal of Computer and Mathematics Education*, *12*(10), 7682-7686.

17. Jain, V., Malviya, B. I. N. D. O. O., & Arya, S. A. T. Y. E. N. D. R. A. (2021). An overview of electronic commerce (e-Commerce). *Journal of Contemporary Issues in Business and Government*, *27*(3), 666.

18. Liu, X., Ahmad, S. F., Anser, M. K., Ke, J., Irshad, M., Ul-Haq, J., & Abbas, S. (2022). Cyber security threats: A never-ending challenge for e-commerce. *Frontiers in psychology*, *13*, 927398.

19. Karine, H. A. J. I. (2021). E-commerce development in rural and remote areas of BRICS countries. *Journal of Integrative Agriculture*, *20*(4), 979-997.

20. Taher, G. (2021). E-commerce: advantages and limitations. *International Journal of Academic Research in Accounting Finance and Management Sciences*, *11*(1), 153-165.

21. Purnomo, Y. J. (2023). Digital marketing strategy to increase sales conversion on e-commerce platforms. *Journal of Contemporary Administration and Management (ADMAN)*, *1*(2), 54-62.

22. Hendricks, S., &Mwapwele, S. D. (2024). A systematic literature review on the factors influencing e-commerce adoption in developing countries. *Data and Information Management*, *8*(1), 100045.

23. Tolstoy, D., Nordman, E. R., & Vu, U. (2022). The indirect effect of online marketing capabilities on the international performance of e-commerce SMEs. *International Business Review*, *31*(3), 101946.

24. Shang, Q., Ma, H., Wang, C., & Gao, L. (2023). Effects of background fitting of e-commerce live streaming on consumers' purchase intentions: a cognitive-affective perspective. *Psychology research and behavior management*, 149-168.

25. Rolando, B., Chandra, C. K., & Widjaja, A. F. (2025). Technological advancements as key drivers in the transformation of modern e-commerce ecosystems. *JUMDER: JurnalBisnis Digital dan Ekonomi Kreatif*, *1*(2), 1-11.

26. Handoyo, S. (2024). Purchasing in the digital age: A meta-analytical perspective on trust, risk, security, and e-WOM in e-commerce. *Heliyon*, *10*(8).

❑❑❑