

A SUMMARIZED VIEW OVER CONSUMERS' SATISFACTION OF DIFFERENT AGE GROUPS REGARDING USAGE, CYBER SECURITY AND PRIVACY IN E-COMMERCE

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ABSTRACT

The internet can be defined as a mean of global communication network connecting thousands and millions of people across the world. In 1990, Tim Berners-Lee created World Wide Web (WWW) which was the first web browser and later renamed as Nexus. In 1991, the National Science Foundation unbolted the use of Internet for business purpose, after that B2C (Business-to-Consumer) e-commerce gained popularity. Later in 1995, Amazon launched E-Commerce website bringing a new meaning to buying and selling in the international market.

Keywords: *Consumers' Satisfaction, Cyber Security, Privacy in e-Commerce.*

Introduction

Out of internet's multiple applications and usage, e-Commerce has the gradual effect on the world of business and finance. Now a day, communication through digital platform is a powerful replacement of traditional commercial tools, which are used by companies and different financial institutions for buying, selling, promoting and financing the products and services. E-Commerce is a substantial alternative for stereotype costly and time consuming commercial activities. Internet completely revolutionized the commerce industry by introducing new strategies and techniques to satisfy consumers by providing the comfortable life in their own way.

Literature Review

Several studies across the world show the different attributes in which they mentioned the effect of e-commerce on the consumers' lives. Sabina Lissitsa and Ofrit Kol, Department of Economics and Business Management, Ariel University, Ariel, Israel have stated in their article 'Four Generational cohorts and hedonic m-shopping: association between personality traits and purchase intentions' published in a journal named 'Electronic Commerce Research' that there are some prominent differences exist between generational cohorts so that analysis of different patterns personality traits and their effects between generations is essential for understanding the consumer behaviour but there is no conflict of interest found between different age groups of consumers.

In the journal 'Journal of Internet Commerce' a very latest article 'The Moderating Role Of website Familiarity in the Relationships Between e-Service Quality, e-Satisfaction and e-Loyalty' has been published which is written by Bahar Kaya and Elaheh Behravesht-Department Of Business Administration, Faculty of Business and Economics, Eastern Mediterranean University, Turkey, Mohammad Abubakar- College Of Business And Social Sciences, Antalya Bilim University, Antalya, Turkey, Omer Sami Kaya-Department of Computer Education and Instructional Technologies, Eastern Mediterranean University, Turkey and Carlos Orus-Department of Marketing, University of Zaragoza, Spain. Their study highlighted the need and developed the framework for customer e-loyalty and website familiarity for e-tailer. Their findings show that website familiarity has a significant positive moderating effect on the relationship between consumers' e-satisfaction and e-loyalty, while e-service quality positively affects e-loyalty directly and indirectly through consumers' e-satisfaction.

In the journal 'Electronic Research And Application', Volume 36, July-August 2019, 100868, the article entitled 'The determinants and effects of online privacy concerns in the context of E-Commerce' by Ivan-Damir Anic-The Institute Of Economics, Zagreb, Croatia, Vatroslav Sakre-Faculty of Economics and Business, University of Zagreb, Croatia, Ivana Kursan Milakovic- Faculty of Economics, Business and Tourism, University of Split, Croatia, presented a model that links individual factors and government regulation with Online Privacy Concern and examines consumer responses to privacy threats. There study empirically confirms that Online Privacy Concern is positively related to personal information fabrication and negatively affects willingness to share information. In addition, they stated the conclusion that there is no direct relationship between Online Privacy Concern and online purchases.

Objectives of the Study

The aim of the present study is to investigate the consumers' satisfaction regarding the E-Commerce with the following specific objectives:

- To know the reason of popularity of e-commerce among consumer and its usage.
- To know about the problems related to e-commerce.
- To know about the Cyber Security and Online Privacy Concern.
- To study about the consumers' satisfaction level in concern with e-commerce.
- To know the significant difference between the satisfactory level of consumers of different age groups in respect of e-commerce. This will help us to know the worth and success of e-commerce which is new to this era in the country like India where technology reaches a bit late in the practical life of consumers due to lack of knowledge and practice of online tasks.

Data Base and Research Methodology

To understand the research methodology as per the data base in brief, this study is partially based on qualitative research methodology and partially based on quantitative research methodology. The analytical based quantitative data are collected from primary sources only. Primary data is collected from well structured questionnaire which consisted 10 easy questions. These questionnaires were personally distributed to the respondents through online process. The participation of respondents was completely voluntary in the survey which helped in the unbiased survey to draw unbiased calculations and conclusions. The average estimated time of 3 minutes were taken by the respondents to fill the particular questionnaire regarding e-commerce and their behaviour for the same. The data which were collected with the help of questionnaire is presented with the help of charts. Hypothesis was also made. Appropriate statistical tool have then applied to test the hypothesis i.e. chi-square test.

Sampling Design

100 respondents were taken for the study from different cities of India. Sample respondents were selected randomly. This study has taken two different age groups; one between 18-35 years and another were above 35 years. Both the groups of samples include both male and female respondents.

Limitation of the Study

This study is not free from limitations. Such as, there are only 100 respondents has been taken as sample and in 100% of respondents, there are only 38% of female respondents who are selected randomly as samples. Only two age groups have been taken for the comparative study in which there are 56 respondents in first group, and 44 respondents in the second group which has no age limit, as all the respondents are invited who are above 35 years. This study is fully based on the present time. No past records have been considered for the study.

Meaning of E-Commerce

E-Commerce stands for electronic commerce are also known as internet commerce. E-Commerce is the buying and selling of goods and services and the transmitting of funds or data over an electronic network, primarily the internet. The year 1991 noted a new chapter in the history of the online world. At that time nobody would have been ever thought that buying and selling online or say the online trading will become a trend in the world and India will also share a good proportion of this success. But in 2002, India first came into interaction with the E-Commerce via IRCTC. The government of India experimented this online strategy to make it convenient for its public to book the train tickets. This is a big achievement in the history of India in the field of online e-commerce. The acceptance of the e-commerce on a large scale by the Indian people influenced other business players also to try this technique for their e-commerce and gain high profits. There are several types of electronic commerce. The most common is

business to consumer, in which a business sells products or services directly to consumers over the internet. Other types of electronic commerce are business to business and consumer to business, where companies sell products or services to other companies over the internet and consumers selling products or services to business respectively. Finally there is consumer to consumer e-commerce, which is where consumers sell products to other consumers and give services to make transaction of funds easy and cost effective. Soon so many portals like Amazon, Flipkart, Jabong, Swiggy, Zomato, Netmeds, Paytm, GooglePay, Quikr, OLX etc. started hunting India for their businesses. Even online grocery stores are gaining popularity in India due to absolute convenience, ease of shopping and a fast growing market. The business transactions in e-commerce can be done in four ways. These ways are classified on the basis of parties that are involved in the transactions. These are also called as electronic commerce models.

- **Business to Business (B2B)**

In this type of electronic commerce model, companies are doing business with each other where no final consumer is involved.

- **Business to Consumer (B2C)**

In this type of e-commerce model, company will sell their goods and services directly to the consumer. The consumer may go to the websites and look at the products, pictures and can read the reviews given by other consumers before buying the particular product.

- **Consumer to Consumer (C2C)**

This model states that the consumers are in direct contact with each other where no company is involved. It helps people to sell their personal goods and assets directly to an interested consumer.

- **Consumer to Business (C2B)**

This is the reverse to B2C. In this model of e-commerce, the consumers provide goods or some services to the company for an example; an IT freelancer sells his software to a company.

Reasons of Popularity of E-Commerce among Consumers

- E-Commerce provides the consumer with a global reach because there are no geographical barriers. So that, sellers and buyers can meet in the virtual market without the hindrance of location in no time.
- E-Commerce substantially lowers the transaction cost because it eliminates so many fixed costs of maintaining building to market the products. This allows the consumers to enjoy the discounts on the market price.
- It provides quickness in buying something and provides quick delivery of goods with very little effort on the part of consumer. That is why; it also saves time and energy of consumers. If there is any complaint of consumer, it can also be addressed in no time.
- E-Commerce offers convenience to consumers. A consumer can shop 24 hours because websites are functional all the time.
- E-Commerce provides easiness in payment options. Some of the online marts provide facility of monthly instalments for expensive products.
- These days' consumers enjoy cashback offers provided by many e-commerce payment systems.
- Consumers get the flexibility to select the payment system because having too many options. Cash on delivery is much preferable by the consumers.
- Consumers get flexibility in buying the products as most of the e-commerce websites have their return policies for the comfort of consumers in case of any fault. Even they can track their order online.

Problems and Challenges of E-Commerce

- "A persistent problem is users' differing and incorrect models of security and their seeming unwillingness or failure to adhere to basic security policies and guidelines." [Ref.3]
- Some times e-commerce can feel impersonal. There is a lack of interpersonal relationship and so that, this lacks a personal touch which is a big disadvantage for consumers because they cannot touch and feel the quality of the product. There are no possibilities of trying and testing the products physically before buying them.
- There are also fulfilment issues. Sometimes when consumers place the order, they experience the problem of shipping, delivery, mix-ups of products etc. which leaves consumers unhappy.
- Security and privacy of consumers personal information is another concerning issue in the list because there are so many e-commerce websites which are running their mobile applications

too, where installation of apps always ask for permission to access the consumers personal gallery of mobile phones before initializing the e-commerce apps. We witness many security breaches where the information of the consumer was stolen.

- Just because e-commerce is fully dependent on internet network connection, the e-commerce websites and apps can crash in no time which hampers the buying capabilities and due to which consumers may face the many types of serious issues in placing orders and payments.
- Sometimes consumers face the problem of late delivery of products. Portals are not specific about the timings so that consumers disturb their whole day schedule in waiting for the same.
- Here is the misconception that one can buy anything online. Perishable goods and costly products are mostly avoided by the consumer to buy online because one cannot trust himself to make a purchase without visibly touching and testing like gold, silver or some beauty products which come up with different shades according to the complexion of the consumer.
- The consumers face problems during the payment as they find difficulty in computing actual tax levied at that place from where consumer is buying the particular product, as e-commerce portals are not limited to particular geographical location and every location has different taxation policies.
- For e-commerce transactions, consumer requires devices to shop online and sufficient knowledge of technology and online processes for performing online tasks. A layman who is not very familiar with the technology, cannot access the e-commerce portals easily.
- Online transactions are mostly made by VISA cards, debit cards, credit cards, mobile wallets and internet banking. Websites of different e-commerce portals take every available precaution to protect the cards and banking details but these can be hacked by cybercriminal. This is the reason due to which consumer lose faith on online payment systems.
- Online transactions somewhere is costly. Some payment apps like Paytm charges much fee for transacting the funds from mobile apps to the bank accounts. They charges different amounts for different sizes of transactions. Big amount of transaction requires big amount of charge. It makes consumer uncomfortable and usually avoid such e-commerce systems.

Cyber Security and Privacy Concerns in E-Commerce

We would call E-Commerce splash the 'E-Commerce' boom. The consumers are now able to do personalize shopping with the hoard of options available online. Nevertheless, it has also led to rapid increase of cyber-attacks and online threats. Basically the e-commerce threat refers to the using the internet for unfair means with an intention of stealing, fraud and security breach. Various types of e-commerce threats include threats which are accidental, threats which are purposeful and some threats are due to human errors. Security threats are commonly known by phishing attacks, money thefts, data misuses, credit card frauds, hacking and unprotected services. The government of India took initiative by taking the first formalized step towards cyber security in 2013. A policy i.e. National Cyber Security Policy has been made by Ministry of Communication and Information Technology and Department of Electronics and Information Technology aiming at building a secure and strong but flexible cyberspace for citizens, businesses and the government.

Consumer Privacy

The term privacy is used as 'a state in which one is not observed or disturbed by other people'. Handling the personal information of consumers with protection and sensitivity is termed as consumer privacy. E-Commerce provide platform to share personal information in course of everyday transaction which allow marketers to perceive information of consumers according to the relevance. "The most important driver of online privacy concern is desire for information control. As a result of online privacy concern, the willingness to share information decreases." [Ref.1]. Consumers seek privacy as freedom over personal information collected from them is being used.

Security Threats of E-Commerce

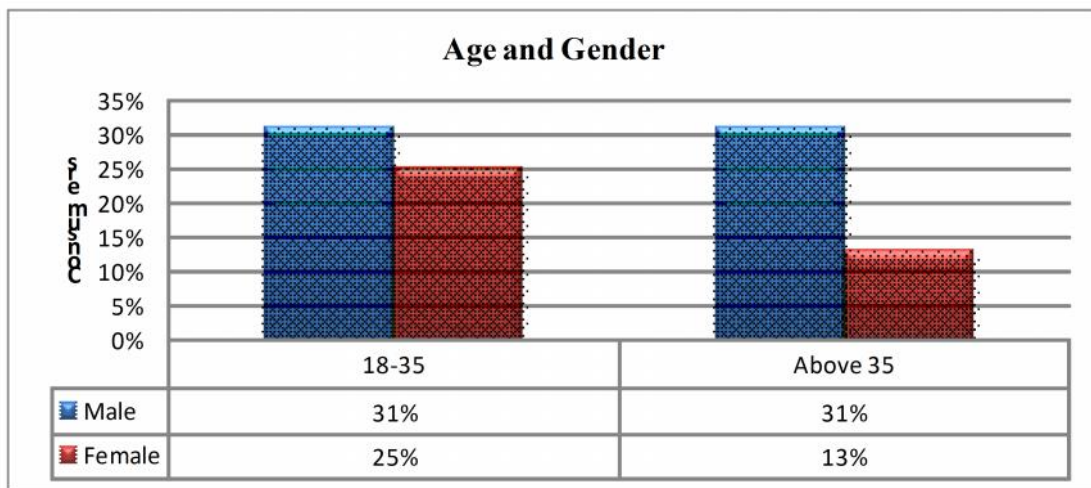
- Hacktivism i.e. hacking activism is a controversial term with several meanings. Hacking without ethics can mean cyber crime and "Hacktivism can be used to mean activism that is malicious, destructive and undermining the security of the internet as a technical, economical and political platforms. It is sometimes ambiguous and there exists significant disagreement over the kind of activities." [Ref.4(ii)] It also acts as cyberterrorism which simply mean the use of technological hacking to effect social change.

- E-Commerce websites need to be properly managed. Poor management would be the main reason for e-commerce threat because weak security may poses a very dangerous threat to the networks and system. To manage the security of the system, anti-virus software licenses should be allocated. Lack of budget would be the cause of poor management of networking and system which make e-commerce websites less secured.
- Stealing is the most common security threat because modern e-commerce faces the price manipulation problem. Because of fully automated system of payment gateway, stealing is the most common intention of price manipulation.
- Malicious code threats like viruses, worms, Trojan horses can be very dangerous as they destroy the computer system completely and can damage the normal working of the computer.
- Data packet sniffing in which an intruder uses a sniffer to attack a data packet flow and scan individual data packs. IP spoofing and port scanning is also included in the reasons for cyber threats.
- Asking for permissions to access the gallery and contact list of the devices such as mobile or computers while installing apps generate fear of getting hacked and misuse of personal data and information by the developer of apps. These days it becomes very common as a cyber crime. Consumers have to allow for accessing the device because they cannot initialize and use the app without giving permission for accessing the information.
- Lack of awareness, lack of knowledge about laws and regulations for privacy concerns and technical knowledge regarding cyber security and privacy.

Analysis and Interpretation of Data

To analyze the study, a survey was done in which both male and female sample population of two different age groups were selected randomly and during the survey, we have got 100 respondents as our sample population, in which almost all are enjoying the e-commerce facilities. The consumers of 21st century of India have been started saving their time and energy by approaching e-commerce to use them in some other productive works of their lives. This survey on consumers' satisfaction in respect of E-Commerce usage and its' privacy concern made us know about so many aspects regarding how often they use E-Commerce facilities, how much easiness the find in this kind of electronic system, feeling of security, area of interest of e-consumers, how much e-satisfaction they enjoy etc. Following illustrations are showing and explaining such aspects thoroughly.

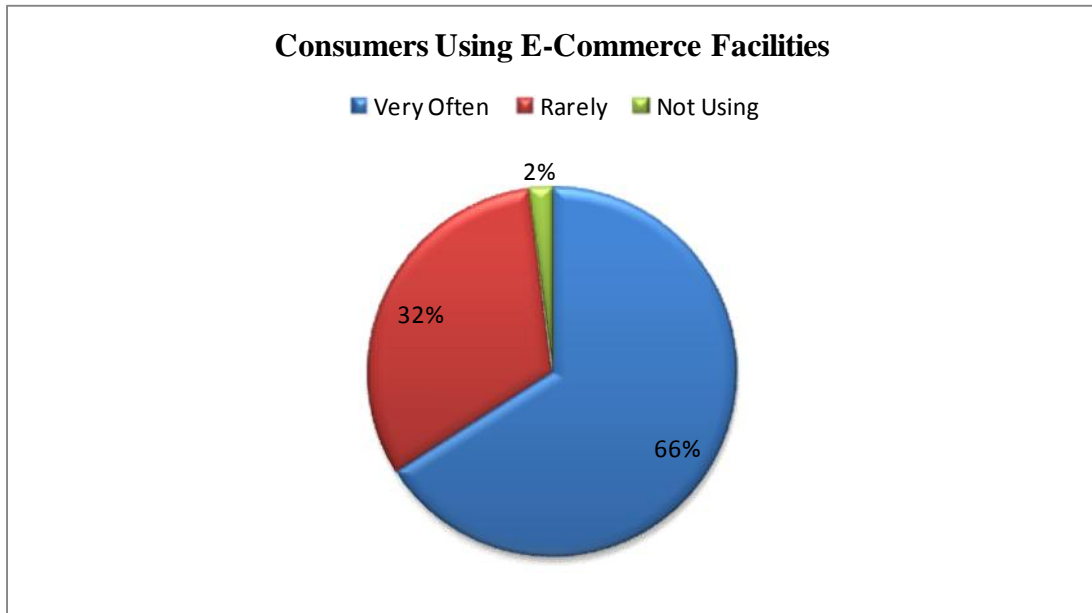
Illustration 1



Source: Field Survey

Illustration-1 is showing the sample design of the study. As, this survey was conducted over 100 samples. In these 100 respondents which were selected randomly, we got responses from 62% male population and 38% responses from female population. Out of 100% respondents, there were 31% males and 25% females in the age group of 18-35 years and 31% males and 13% females in the age group of 35 years and above.

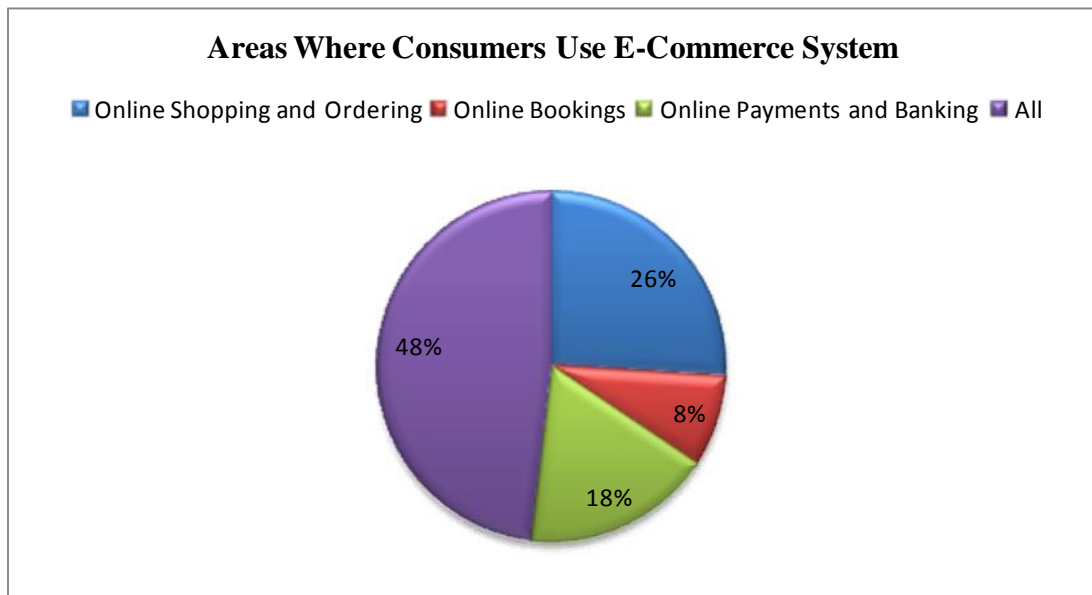
Illustration 2



Source: Field Survey

The question had been asked from the consumers that how often they use and prefer the e-commerce system and its facilities in their day to day life. As shown in the Illustration-2, variables were including options to select any one. Analysis came from the responses is, that 66% of population from the selected sample size is using the e-commerce system very often, where 32% of population using the same very rarely and the study came to know that there are 2% of population is still there who don't use e-commerce facilities and are totally dependent on the traditional ways rather electronic ways for marketing and fund transactions.

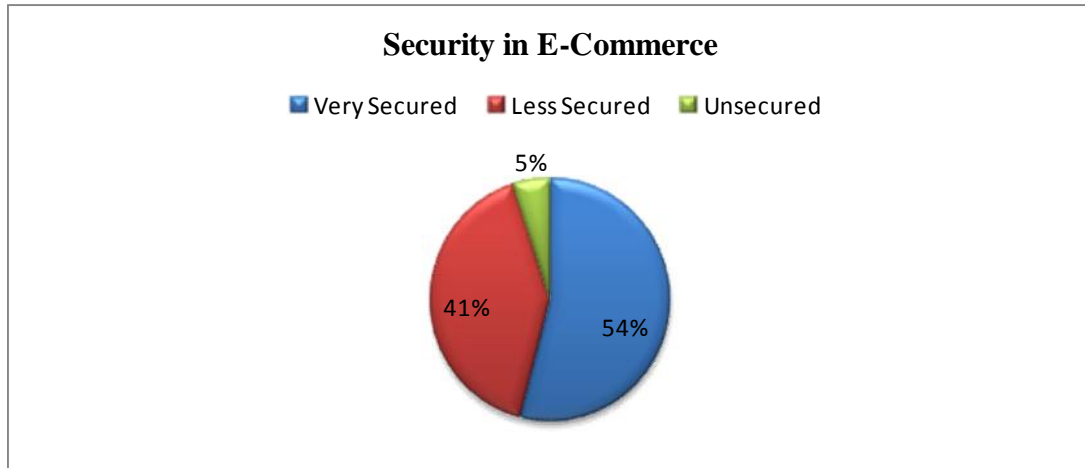
Illustration 3



Source: Field Survey

Field survey for the purpose or areas where consumers use electronic medium to make life easy is shown in the Illustration-3. It says that 26% of population of consumers use e-commerce system for doing shopping and ordering of different items including foods and gifts etc online. 18% of population of consumers are using e-commerce websites, which provide facilities for online payments and transactions which facilitate to deal with mobile wallets, bank accounts, UPI etc. 8% of population uses it for online bookings of movie tickets, rail, air and bus tickets, booking for cabs, table bookings in any dining, appointments of doctors etc. Rest of the population of 48% are doing the entire above tasks online. They are fearlessly using such electronic medium to make their life comfortable.

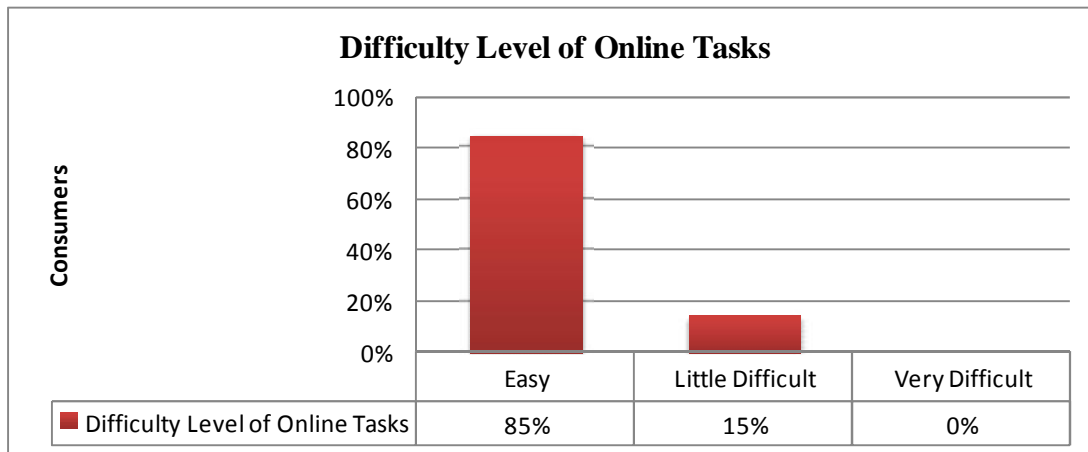
Illustration 4



Source: Field Survey

To find out that how much secured do consumers feel while using electronic commerce, a question was asked in survey about their feeling of security and privacy regarding e-commerce system. Findings came out that 54% of consumers' population feel totally secured in using the electronic system of market. Whereas 41% feel less secured and 5% polls reveal that their population feels unsecured in using the online payment gateways and markets.

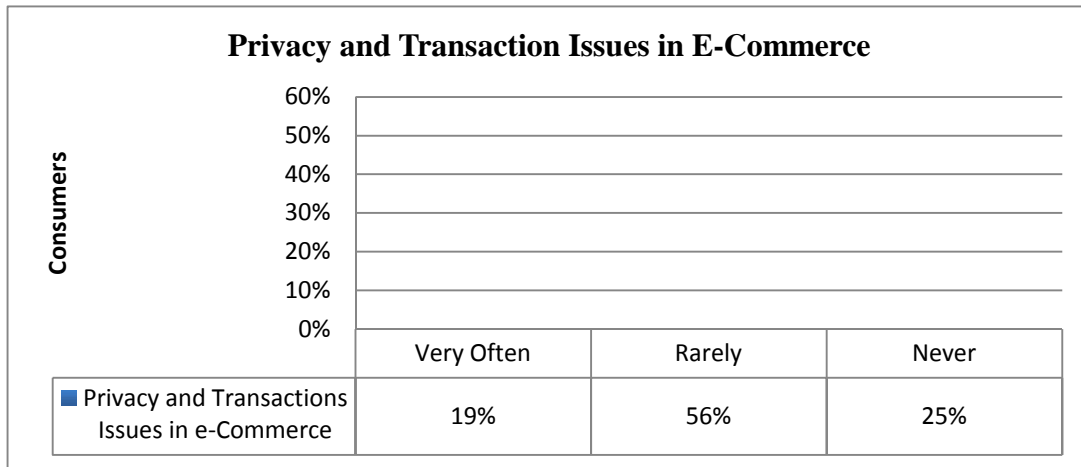
Illustration 5



Source: Field Survey

Illustration-5 showing the difficulty level of consumers, as how much difficulty they find while using e-commerce websites for doing different types of task. The study reveals that almost all of the consumers' i.e. 85% of their population find it easy to work with. Whereas rest of them i.e. 15% say it a bit difficult to handle, but not very difficult.

Illustration 6

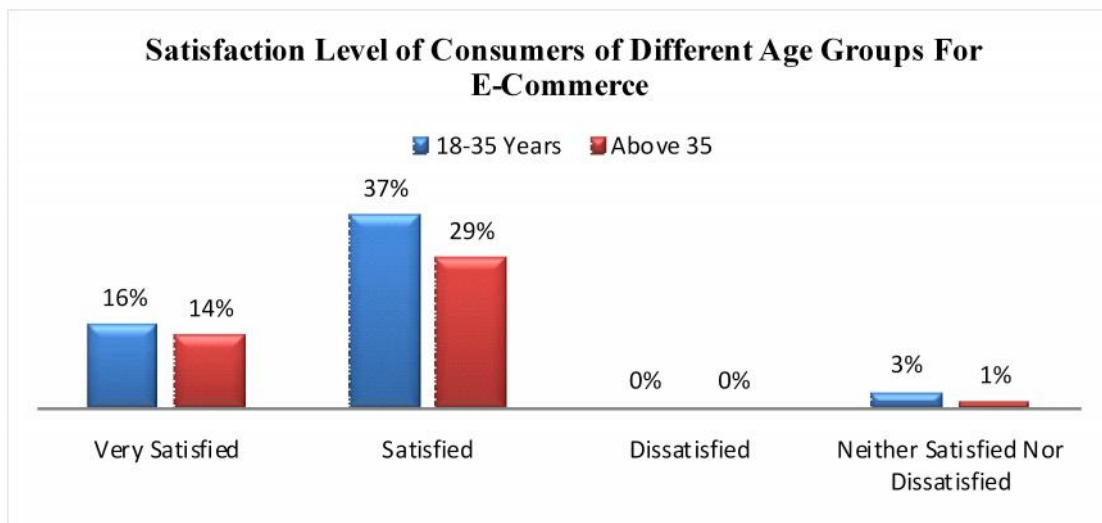


Source: Field Survey

Illustration-6 shows that out of 100% of population of consumers accessing e-commerce, 19% of population is experiencing the privacy and transaction issues very often. Whereas 56% of large population also facing the same problem but rarely. The only 25% of consumers' population experienced the neither privacy issues nor transaction issues during the access of e-commerce websites and portals.

This illustration focuses over the main theme of the study as we have taken two different age groups of the population. The purpose of taking two different age groups is- the mind set, thought process and working pattern at different ages are different. We considered the age group of 18 to 35 years as very familiar to the online commercial system and another group is of above 35 years with no limit of age that is considered as comparatively less experienced. "It is recognized that prominent difference exists between generational cohorts. As such, analysis of varying patterns of personality traits and their effects between generations is essential for understanding consumer behaviours." [Ref.-2]. We studied about their satisfaction level in order to find out the usefulness and successfulness of e-commerce. More the satisfaction more will be the successfulness of e-commerce system in the society. Satisfactory level of consumers includes all the above aspects which are already illustrated in the study. The analysis of Illustration-7 is focusing on the same.

Illustration 7



Source: Field Survey

Satisfaction Level of Different Age Groups**Table 1**

Age Groups (in Years)	Very Satisfied	Satisfied	Dissatisfied	Neither Satisfied Nor Dissatisfied	Total
18-35	16	37	0	3	56
Above 35	14	29	0	1	44
Total	30	66	0	4	100

Null Hypothesis (H₀)

It is assumed that there is no significant difference in the satisfaction level of two different age groups regarding e-commerce facilities.

Level of Significance () – 0.05

To test the validity of the hypothesis about the population parameter, a sample has drawn from the population and analysed with the help of chi-square test (χ^2). The result of analysis will be used to decide whether the claim is true or not. The general procedure for testing the hypothesis is summarized below:

The contingency table of expected frequencies is as follows:

Table 2

Age Groups (In Years)	Very Satisfied	Satisfied	Dissatisfied	Neither Satisfied Nor Dissatisfied	Total
18-35	16.8	36.96	0	2.24	56
Above 35	13.2	29.04	0	1.76	44
Total	30	66	0	4	100

(Calculation is in annexure)

Arranging the observed and expected frequencies as follows to calculate the value of χ^2 test statistic:

Table 3

Observed (O)	Expected (E)	(O-E)	(O-E) ²	(O-E) ² /E
16	16.8	-0.8	0.64	0.038
37	36.96	0.04	0.0016	0.0004329
0	0	0	0	0
3	2.24	0.76	0.5776	0.25786
14	13.2	0.8	0.64	0.04848
29	29.04	-0.04	0.0016	0.000551
0	0	0	0	0
1	1.76	-0.76	0.5776	0.3282
Total				$\frac{(O-E)^2}{E} = 0.67263839$

$$\frac{(O-E)^2}{E} = \chi^2 = 0.67263839$$

Since the calculated value of $\chi^2 = 0.673$ is less than its critical value, $\chi^2 = 7.81$ at $\alpha = 0.05$ and $df = 3$, the null hypothesis is accepted. Hence, we conclude that there is no significant difference in the satisfaction level of consumers of two different age groups regarding e-commerce facilities. Their experiences and thoughts for e-commerce system are equal.

Findings

This sample survey came to know the facts that consumer of India of any age group uses the e-commerce and feels very effective and efficient. The number of population is very few who does feel unsecured about it as the study says that security and privacy of consumers is very hard to breach so that no security issues consumers often find online. The payment gateways are very much secured in comparison to other social networking apps where online businesses are now in trend such as E-Mails, Facebook, Whatsapp, Instagram, Snapchat, Tiktok etc. These apps are very easy for those who have

even a little hacking skill which breach the security, get the personal information and disturb the privacy of the consumers, because payment gateways in online transactions and online banking always asks for OTP i.e. one time password, which is only concerned with the particular consumer and sent to their registered mobile numbers only. Without OTP, no any transaction may happen. For the security purpose many internet banking portals have two different passwords, one is login password and another is transaction password. Consumers who are getting familiar with electronic commerce feel free to perform over it. As the study found that, there are 95% of consumers' population has opinion that e-commerce is now so favourable for them. This is a time and cost effective system. 5% consumers' population is indifferent regarding e-commerce. It clearly shows after study that e-commerce system is 95% successful even after having a bit of trust issues and difficulty of handling it.

Suggestions and Recommendations

- There should be complete and easy instructions for consumers while using e-commerce portals and websites.
- The e-commerce portals and websites should ask for the language preference all the time because India is a multi-language country where some consumers are still not comfortable with English or Hindi language, so that they avoid using e-commerce websites.
- If there are some jargon words used in the e-commerce system, must be clearly defined somewhere the meaning of it, so that it become easy for a layman to understand the banking or online language.
- The legislation at both federal and state levels should mandate certain organisations to inform consumers about information uses and discloser. Such disclosers are typically done through privacy policies and, both online and offline.
- The findings suggested that the successfulness of the e-commerce is closely linked with the consumers' trust. E-Commerce websites should work more over the privacy issues, it will increase the customer loyalty that can be manifested through increased purchases, openness to trying new products, and willingness to participate in and perform online marketing and transacting tasks.
- As e-commerce is prevailing all over the market of the nation. The government should consider it and should make every consumer aware of the laws and regulations regarding e-threats and online security and privacy issues by doing campaigns and workshops for consumers and e-business companies in schools, colleges, institutions and organisations where they work.
- Consumers should change the e-commerce sites and application passwords time to time.

Conclusion

E-Commerce is clearly playing a central role in the development of the economy of the country as it is working over online markets keeping in view the traditional tastes and preferences of the Indian consumers. The different aspects of e-commerce are conceptualized in terms of factors identified under the study and it is found that there is a significant change in the socio economic activities of the consumers of the country. It is found that self development and desire of saving time, money and energy enforced the participation of consumers of all the age groups in e-commerce system. It is found that the online markets and their consumers getting organized economically, socially and technically. It also leads to increase the confidence among online traders and software developers of young generations for economic self reliance which ultimately give fruitful results in economic development of country and development of country is the clear sign of successfulness and acceptance of e-commerce among consumers.

Annexure

Calculations for Chi-Square Test (X^2 -test Statistics), shown in contingency table i.e. Table 2.

Since the contingency table is of size 2x4, the Degree of Freedom (*df*) is-

$$df = (\text{number of rows} - 1)(\text{number of column} - 1)$$

$$= (2-1) (4-1)$$

$$= 1 \times 3 = 3$$

This implies that we need to calculate only three expected frequencies and the other five can automatically be determined as shown below:-

$$E_{11} = \frac{\text{row 1 total} \times \text{column 1 total}}{\text{grand total}} = \frac{56 \times 30}{100} = 16.8$$

$$E_{12} = \frac{\text{row 1 total} \times \text{column 2 total}}{\text{grand total}} = \frac{56 \times 66}{100} = 36.96$$

$$E_{13} = \frac{\text{row 1 total} \times \text{column 3 total}}{\text{grand total}} = \frac{5 \times 0}{100} = 0$$

$$E_{14} = \text{Row 1 total} - (E_{11} + E_{12} + E_{13})$$

$$= 56 - (16.8 + 36.96 + 0)$$

$$= 56 - 53.76 = 2.24$$

$$E_{21} = \text{Column 1 total} - E_{11} = 30 - 16.8 = 13.2$$

$$E_{22} = \text{Column 2 total} - E_{12} = 66 - 36.96 = 29.04$$

$$E_{23} = \text{Column 3 total} - E_{13} = 0 - 0 = 0$$

$$E_{24} = \text{Column 4 total} - E_{14} = 4 - 2.24 = 1.76$$

Questionnaire

- 1- Name of Respondents: -
- 2- Gender:-
 - Male
 - Female
- 3- Age:-
 - 18-35
 - Above 35
- 4- Do you use E-Commerce facilities:-
 - Yes, Very Often
 - Yes But Rarely
 - No
- 5- You use E-Commerce mostly for :-
 - Online Shopping And Ordering
 - Online Bookings
 - Online Payments And Banking
 - All Of The Above
- 6- How much secured do you feel while using E-Commerce facilities :-
 - Very Secured
 - Little Secured
 - Unsecured
- 7- How much easiness do you find in performing online tasks:-
 - Easy
 - Little Difficult
 - Very Difficult
- 8- Have you ever faced the privacy or transaction issues while doing tasks online :-
 - Yes, Very Often
 - Yes, But Rarely
 - Never

9- Your opinion of E-Commerce is :-

- Favourable
- Unfavourable
- Indifferent

10- How much satisfaction do you find for using E-Commerce:-

- Very Satisfied
- Satisfied
- Dissatisfied
- Neither Satisfied Nor Dissatisfied

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