Challenges Faced By Consumers With Low Digital Literacy In Online Purchasing Of Cosmetic Products

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ARTICLE INFO	ABSTRACT
	The impact of digitalization on our daily lives and professional activities cannot be understated. The wide range of digital tools for storing, managing, and analyzing data has contributed to greater productivity, innovation, and improved decision-making. In addition to this, digitalization has also made it possible to access information and services from anywhere at any time, which has made us more connected and informed than ever before. This has had a significant impact on many aspects of our lives, including education, healthcare, and social interaction. Businesses and organizations benefited the most from digitalization, since it has made it easier for them to implement digital technologies like automation, artificial intelligence, and machine learning to improve efficiency and customer service which are significant factors in today's competitive business environment. *In recent times, India is experiencing a significant transformation in its economy. One of the driving forces for the growth of the economy is e-commerce. Although E- commerce Industry is in its nascent stage in India, it is growing exponentially and it has huge potential to give a huge boost to the country's economy in the coming years. India has the world's second largest Internet consumer base which exceeds 450 million today. About 70 million people of India are estimated to have more than three to four years of online experience, which makes them comfortable with engaging in online shopping. According to pwc reports, Internet penetration is expected to almost double to 60% by 2022. The drivers like seamless shopping experience, building digital trust, voice-based or conversational commerce and creating an inventory of localized content will substantially bring growth in the e-commerce sector. The increased acceptance of technology in e-Commerce ecosystem is enhancing the buy-sell experience for both buyers and sellers. The study attempts to analyze the factors that drive the customers to make online purchases and the characteristics of the customers who make online purchases. It also needs to understand the impact of self-image, situational influences, Service attributes, Normative (socio-cultural) influences on the online buying behavior.*

Introduction

Online shopping or e-shopping is a form of electronic commerce which allows customers to directly buy goods or services from a seller over the internet using a web browser. Michael Aldrich is the man who invented online shopping in 1979. With the increasing internet literacy, the prospect of online marketing is increasing in India. Alternative names for online shopping are online store, e-shop, e-store, internet shop, web shop, online storefront and virtual store. An online shop evokes the physical analogy of buying products or services at a bricks and mortar retailer or shopping center. The process is called B2C online shopping. The largest online sellers are FlipKart, Snap Deal, Amazon.com and E-bay. Customers are buying from online stores. This is evident because of the increase in retailer now offering online store interfaces for customers. With the growth of online shopping comes the concept of satisfaction and loyalty for websites which are involved in providing

services on the website and transacting online. Companies before using effective marketing strategies analyze various factors to convert potential customers into active ones. The five dominant factors which influence customer perception of online shopping are information, ease of use, satisfaction, security/ privacy, proper utilization.

STATEMENT OF THE PROBLEM

Despite the rapid growth of e-commerce, many consumers still struggle to effectively navigate online buying platforms due to varying levels of digital literacy. While online purchasing has the potential to enhance digital skills—such as information search, evaluation of online content, secure payment practices, and the use of digital tools—this potential is not equally realized by all users. Limited digital literacy can lead to challenges such as difficulty identifying reliable sellers, vulnerability to online fraud, poor decision-making due to misinformation, and frustration with digital interfaces. Conversely, individuals who frequently engage in online buying may gradually develop higher digital competence.

However, there is insufficient understanding of how online buying behavior contributes to digital literacy, the extent to which consumers acquire digital skills through online shopping, and the barriers that prevent others from benefiting from these experiences. This gap makes it difficult for educators, policy makers, and businesses to design programs or platforms that support both safe online purchasing and improved digital literacy.

REVIEW OF LITERATURE

Vrechopolous et al (2010) found that the most highly valued characteristics on a website include quality and the amount of information provided for products / services. Discount / promotions, product range, delivery quality and 24 * 7 accessibility are the significant purchase motivators.

Bette Ann et al (2010) opined that incredible growth of electronic commerce presents ethical issues that have emerged. Security concerns, spamming, websites that do not carry an advertising label, cyber squatters, online marketing to children, conflict of interest, manufactures competing with intermediaries online, and dinosaurs are discussed. The power of the internet to spotlight issues was noted as a significant force in providing a kind of self-regulation that supports an ethical ecommerce environment.

Vijayssarathy (2010) conducted the study on "The impact of shopping orientations, product types, and shopping Aids on Attitude and Intention to use online shopping and the study revealed the integrated web specific factors (online shopping aid) in order to better explain consumer online shopping behavior.

Objectives of the Study

1. To examine the relationship between online buying behavior and the development of digital literacy among consumers.

2. To identify the specific digital skills acquired or improved through engagement in online purchasing activities (e.g., online search, evaluation of information, digital payments, security awareness).

3. To determine the factors that influence consumers' ability to learn and enhance digital literacy through online shopping (such as age, education, online experience, and access to technology).

4. To assess the challenges and barriers faced by consumers with low digital literacy when engaging in online buying.

5. To evaluate how online shopping platforms contribute to or hinder digital literacy development through their design, usability, and information accessibility.

6. To propose strategies that can strengthen the role of online buying as an effective gateway for improving digital literacy.

RESEARCH METHODOLOGY

This study is based on hypothesis testing regarding the fact that data were collected only once to answer research questions through questionnaires, concerning the fact consumers satisfaction towards online shopping.

Primary source

Primary data was collected directly from the online shopping on customer behavior with the help of questionnaires from   respondents.

Secondary source

Secondary data has been collected through websites, books, magazines and journals on the selected topics.

Sampling design

The scope of the study is limited to Tirunelveli district only, so the researcher has selected the customers from Tirunelveli district. It is decided to use a Random sampling method.

TOOLS OF ANALYSIS
Percentage analyses, one way ANOVA, Independent sample t-test were used to analyze the data using Statistical package for social sciences (SPSS).

ANOVA
The framed null hypothesis has been tested through analysis of variances (ANOVA). The ANOVA test is made by the researcher to test whether significant difference exists among three or more sample means. The total variance is a set of data divided into variation between groups.

Data Analysis and Interpretation
Frequency of buying and customer buying behavior
The online shoppers belonging to different frequency of buying such as less than 2 years, 2 to 4 years, 4 to 6 years, above 6 years have been involved in customer buying on online shoppers may have an impact on customers buying behavior. Customers buying behavior among different frequency of online shoppers is tested by the researcher through ANOVA. For that purpose a hall hypothesis has been framed as "there is no significant difference in customer buying behavior among different frequency of buying on online shoppers in Tirunelveli district. The results found with the help of ANOVA have been tabulated in the following table.

Customer buying behaviour	Frequency of buying online	Mean	Standard Deviation	N	Df	F value	P value
Privacy	Less than 2 years 2 to 4 years 4 to 6 years	19.57 22.80 23.00	3.345 2.797 1.054	67 30 10	4 115 119	10.202	.000
Security	Less than 2 years 2 to 4 years 4 to 6 years	10.84 13.37 12.00	2.756 1.033 1.054	67 30 10	4 115 119	7.402	.000
Time saving	Less than 2 years 2 to 4 years 4 to 6 years	19.40 18.47 21.00	2.887 3.115 1.054	67 30 10	4 115 119	6.481	.000
Ease of Use	Less than 2 years 2 to 4 years 4 to 6 years	30.02 33.63 31.50	5.184 2.965 2.635	67 30 10	4 115 119	8.632	.000
Convenience	Less than 2 years 2 to 4 years 4 to 6 years	20.59 22.60 22.50	2.329 1.275 .527	67 30 10	4 115 119	9.392	.000
Company Reputation	Less than 2 years 2 to 4 years 4 to 6 years	10.85 10.80 11.00	3.163 1.808 0.000	67 30 10	4 115 119	1.093	.363
Product variety and Quality	Less than 2 years 2 to 4 years 4 to 6 years	13.85 15.16 14.40	2.824 2.948 3.098	67 30 10	4 115 119	1.632	.171
Delivery Method	Less than 2 years 2 to 4 years 4 to 6 years	12.49 14.06 11.80	3.897 3.172 3.098	67 30 10	4 115 119	1.471	.216
Customer Service	Less than 2 years 2 to 4 years	13.97 14.03	4.942 4.986	67 30	4 115	.704	.591
	4 to 6 years	13.90	3.843	10	119		

Overall customer buying	Less than 2 years 2 to 4 years 4 to 6 years	151.32 164.93 161.00	22.853 14.883 11.10	67 30 10	4 115 119	4.870	.000

The table reveals that out of 120 respondents 67 percent of the respondents are less than 2 years, 30 percent of the respondents are 2 to 4 years, 10 percent of the respondents are 4 to 6 years 10 percent of the respondents are above 6 years and 5 percent of the respondents are others. As per online shopping, the majority of the respondents' frequency of buying is less than 2 years.

From the ANOVA test is is found that the 'F' value for Privacy, Security, Time saving , Ease of use Convenience, company reputation, product variety and quality, delivery methods, customers and overall customer buying behavior among different year of frequency of buying online shoppers in Tirunelveli district is (F value) 10.202,7.402,6.481,9.392,1.093,1.632,.704 which is significant at 5% P value of .000,.000,.000,.000,.000, since p value is less than 0.05 the null hypothesis is rejected and P value of .363,.171,.216,.591 is greater than 0.05 and the null hypothesis is accepted. Therefore it may be concluded that there is a significant difference in for Privacy, Security, Time saving , Ease of use Convenience, company reputation, product variety and quality, delivery methods, customers and overall customer buying behavior

Age and Consumer Buying Behaviour

The online Shoppers of different age groups have been involved in online Shopping at

different levels. Customer Buying behaviour among different age groups of online shoppers is tested by the researcher through ANOVA. For this purpose a hull hypothesis has been framed as "there is no significant difference in Customer Buying behaviour among different age groups of online Shoppers in Tirunelveli district. The Results found with the help of ANOVA have been tabulated in the following table. 1

SUGGESTIONS

- Confidence & Empowerment: Digitally literate consumers feel more empowered to navigate complex sites, use digital wallets, and complete transactions, reducing fear of scams.
- Informed Decision-Making: Literacy enables consumers to effectively research, compare products, read reviews, and assess seller credibility, leading to better purchases.
- Platform Usage: Literate users comfortably use various platforms and features (apps, social media for shopping, discount codes), while less literate users stick to simple, well-known options like WhatsApp.
- Overcoming Barriers: Digital skills help overcome technological hurdles, making online shopping perceived as easier and more useful (perceived ease of use/usefulness).
- Purchase Intention: Strong digital literacy positively influences the *intention* to buy online, impacting frequency, product choice, and brand loyalty.
- Mediating Factors: Social media usage and e-word-of-mouth (e-wom) can strengthen the link, with digital literacy enabling more effective use of these channels for shopping.
- Security & Trust: Understanding digital security features builds trust and mitigates perceived risks, crucial for transactions like using credit/debit cards

CONCLUSION

We are seeing more and more changes in society that require companies to rethink the way they do business today. The market situation is constantly changing, competition continues to evolve thanks to advanced technologies, and new players often benefit from the opportunities offered by e-commerce. Digitalization offers one possible answer to remaining successful as a company even in times of such change. The digital transformation of business processes provides tremendous potential, be it for the introduction of an online store or switching from manual data collection on paper to digital processes. Time and again, there are companies that act hastily in this regard for fear of not being able to keep up with the digitalization trend quickly enough.

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