



Maratha Vidya Prasarak Samaj's Nashik

K. P. G. Arts, Commerce & Science College, Igatpuri



Report of E-Commerce Survey

Department : Commerce

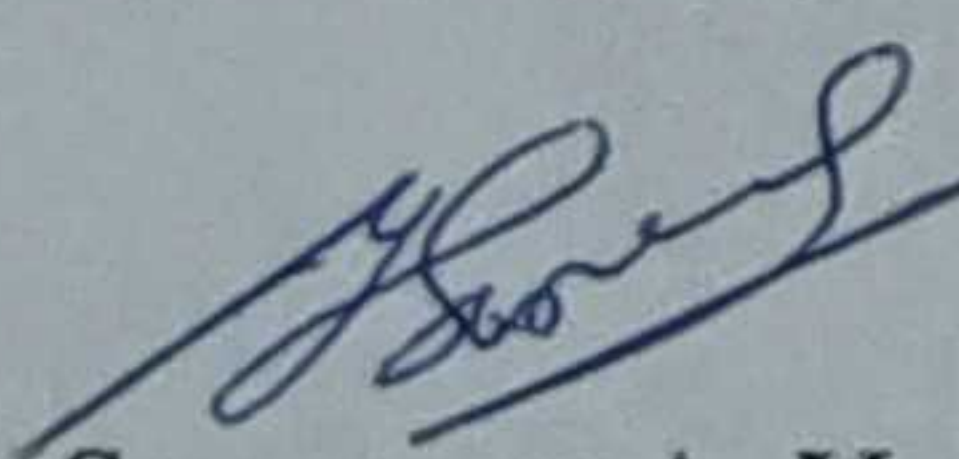
Programme : E-Commerce Survey

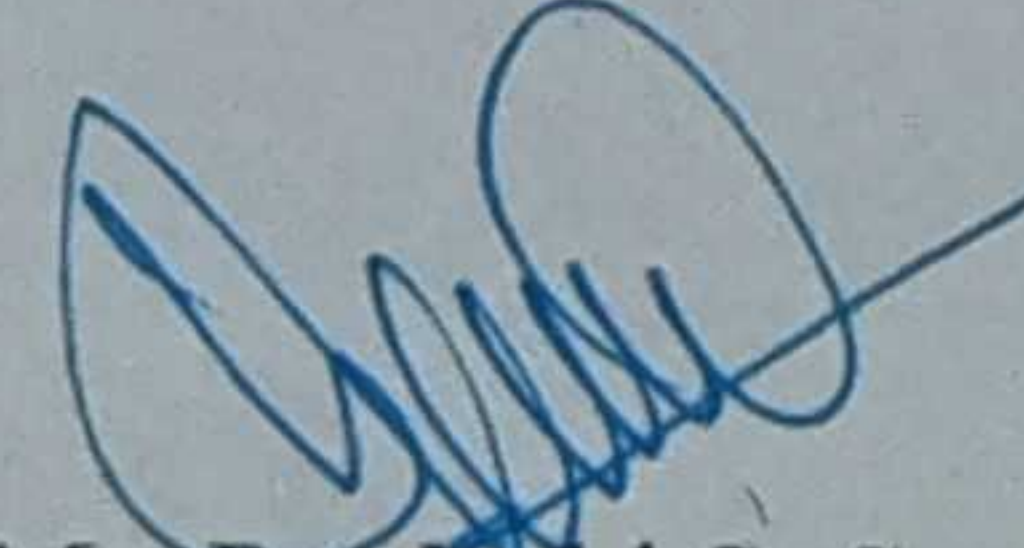
Location : Village Take Ghoti, Tal.- Igatpuri,
Dist. - Nashik

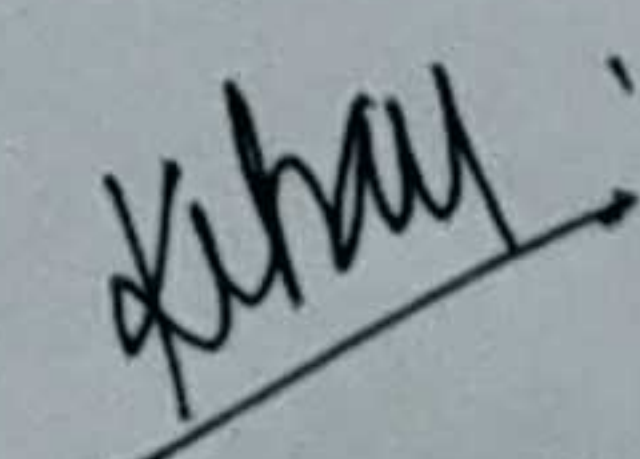
Organizer : National Service Scheme

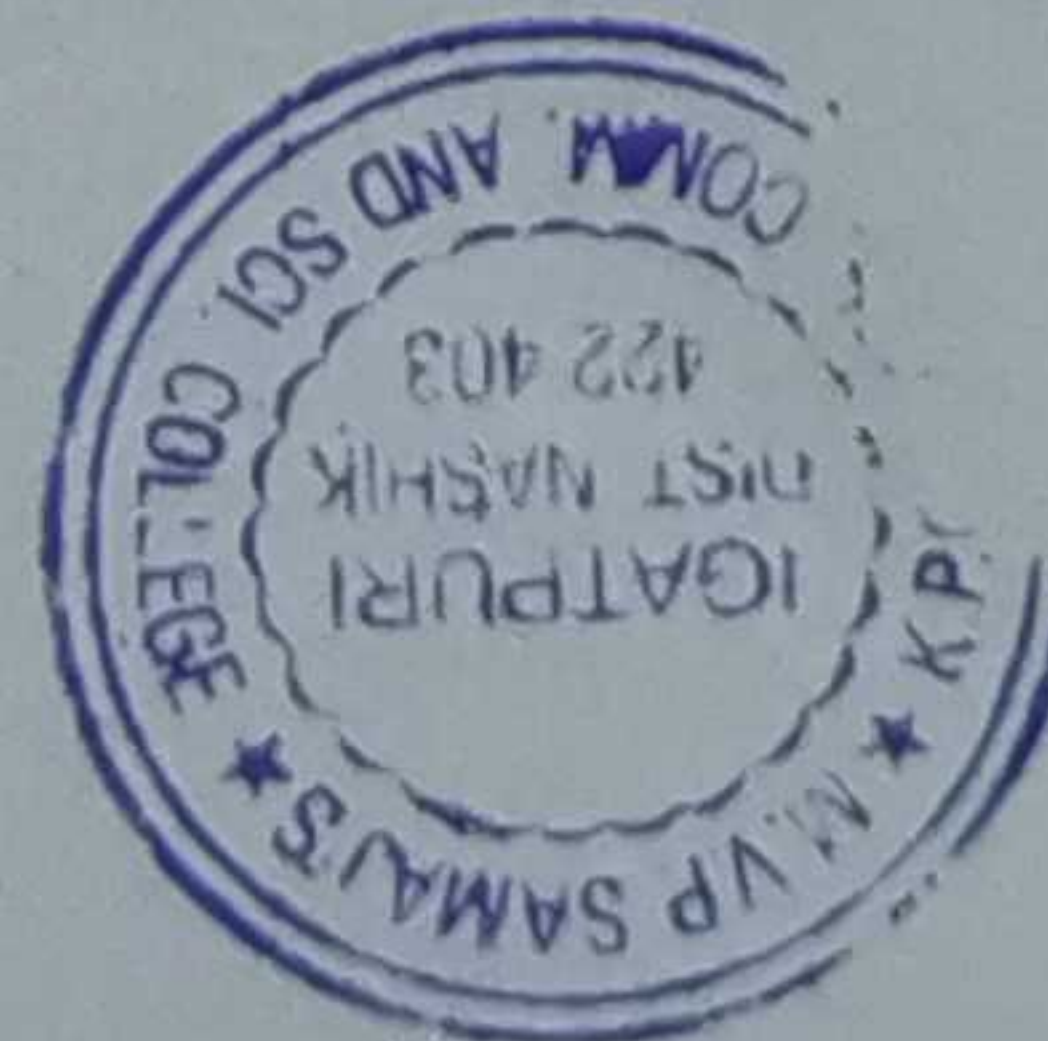
Date : 23rd Jan. 2024

Beneficiary : Male: 04 Female: 25 Total -29


Mr. Sonawane A. Y.
Head, Dept. of Commerce


Mr. Pardeshi S. S.
IQAC Coordinator


Dr. Kiran Rakibe
PRINCIPAL
M.V.P. Samaj's
K.P.G. Arts, Com. and Sci-College
Igatpuri, Dist, Nashik





Maratha Vidya Prasarak Samaj, Nashik

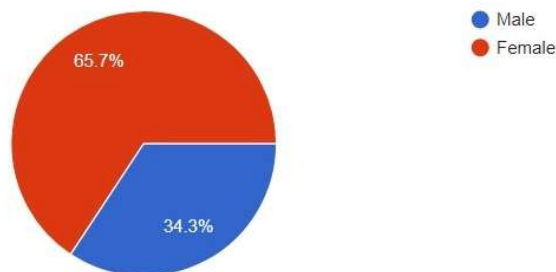
Karmaveer Punjababa Govardhane Arts, Commerce and Science College, Igatpuri.

A report of a survey on E- Commerce.

In the village of Take Ghotee near our college, Department of Commerce in association with the National Service Scheme conducted a Survey on the topic of E-Commerce on 23rd January 2024. This survey was suggested by Internal Quality Assurance Cell of the college. About fifteen students of first year Bachelor of Commerce and three female volunteers from the NSS Special Winter Camp along with four teachers of Commerce Department had joined the task of data collection. The objective of the survey was to spread the awareness among the rural masses about safety precautions to be taken while performing electronic financial transactions. The team was divided into four groups of four to five students each and headed by one teacher. The data collection was done with the online questionnaire developed using Google Forms and the information was recorded with the help of mobile phones. Teams visited every house in the village and spread the awareness about safety precautions to be taken while performing electronic financial transactions and also recoded the responses of every individual who makes payments through electronic payment system. Total 105 responses were recorded and the analysis of the survey is as under.

Gender

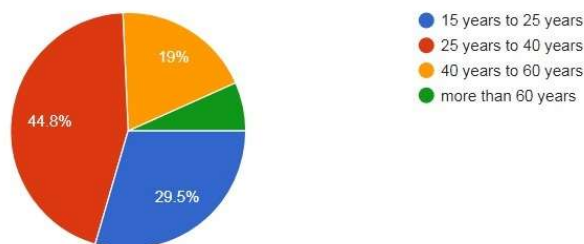
105 responses



About 2/3 of the respondent were female as many of the male household were out for job or business. But many of the female household were able to interact freely with the students.

Age

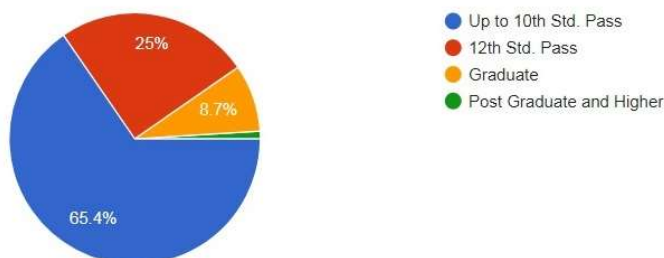
105 responses



The majority of the respondents were from the age group of 25 to 40 years but remarkably there were few respondents above the age of 60 years who makes use of electronic payment system.

Educational Qualification

104 responses



The overall educational back ground of the people of Take Ghotee is considerable low and the number of graduated is less than 10% but this doesn't affect their ability to use the modern e-commerce.

Annual Income (Rs.)

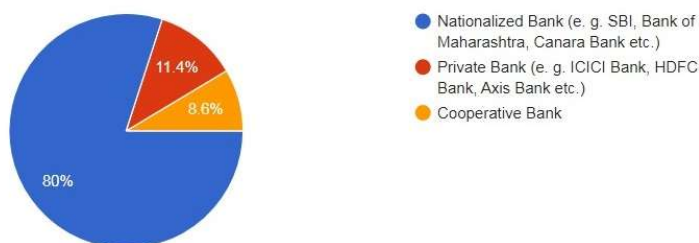
105 responses



As shown in the pie chart, more than 90% of the respondents have annual income less than Rs. 1 lakh. This means that they have very less risk of cyber frauds as the amount of funds lying in the bank account at any particular time will be proportionately less. It is also informed by the respondents that majority of their income is in the form of hard cash.

In which bank the respondent has Saving Bank Account?

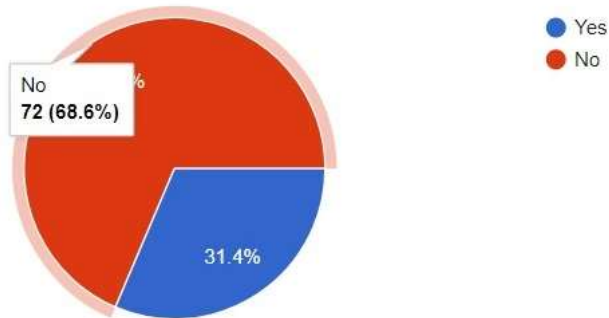
105 responses



As shown in the diagram, more than 75% of the respondents have their savings bank account in the Nationalized Bank. The data safety is observed more carefully in Nationalized Banks so we can say that people from this village are provided with better safety and they are more protected from online frauds.

Do the respondent use Internet Banking Facility?

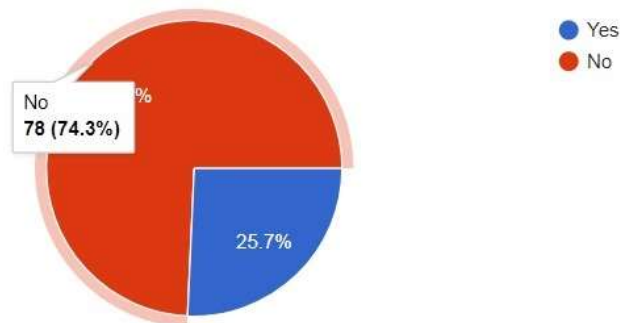
105 responses



It is clear from the data that due to unavailability of required infrastructure facilities, more than 72% of the respondents do not use the internet banking facility. The remaining respondents make a very limited use of internet banking that too only for making purchased from reputed websites.

Do the respondent use Mobile Banking Facility?

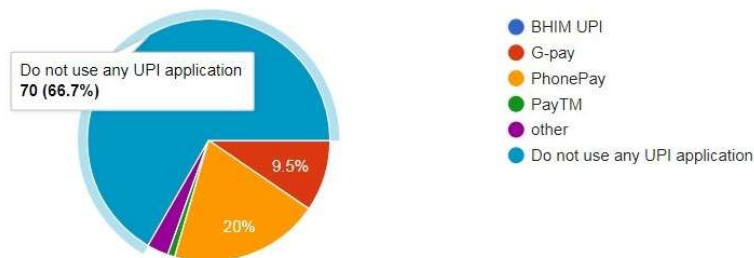
105 responses



The risk of online scams and frauds is further reduced due to very less use of mobile banking facility. Majority of the respondents are using smart phones but still very few respondents needs to make online transactions.

UPI application being used-

105 responses



Out of those 25% respondents who use mobile banking or UPI application for making online transactions, many of them use very secure applications like –PhonePay, Google Pay and PayTM. Many of these users are made aware of the security precautions while using these applications.



Takeghoti, Maharashtra, India
 PJ35+FPH, Takeghoti, Maharashtra 422402, India
 Lat 19.705367°
 Long 73.608264°
 24/01/24 12:43 PM GMT +05:30

Teachers from Commerce Department and the students at Take Ghotee village starting the survey



Mr. Sonawane A. Y. making businessmen aware of the cyber frauds.

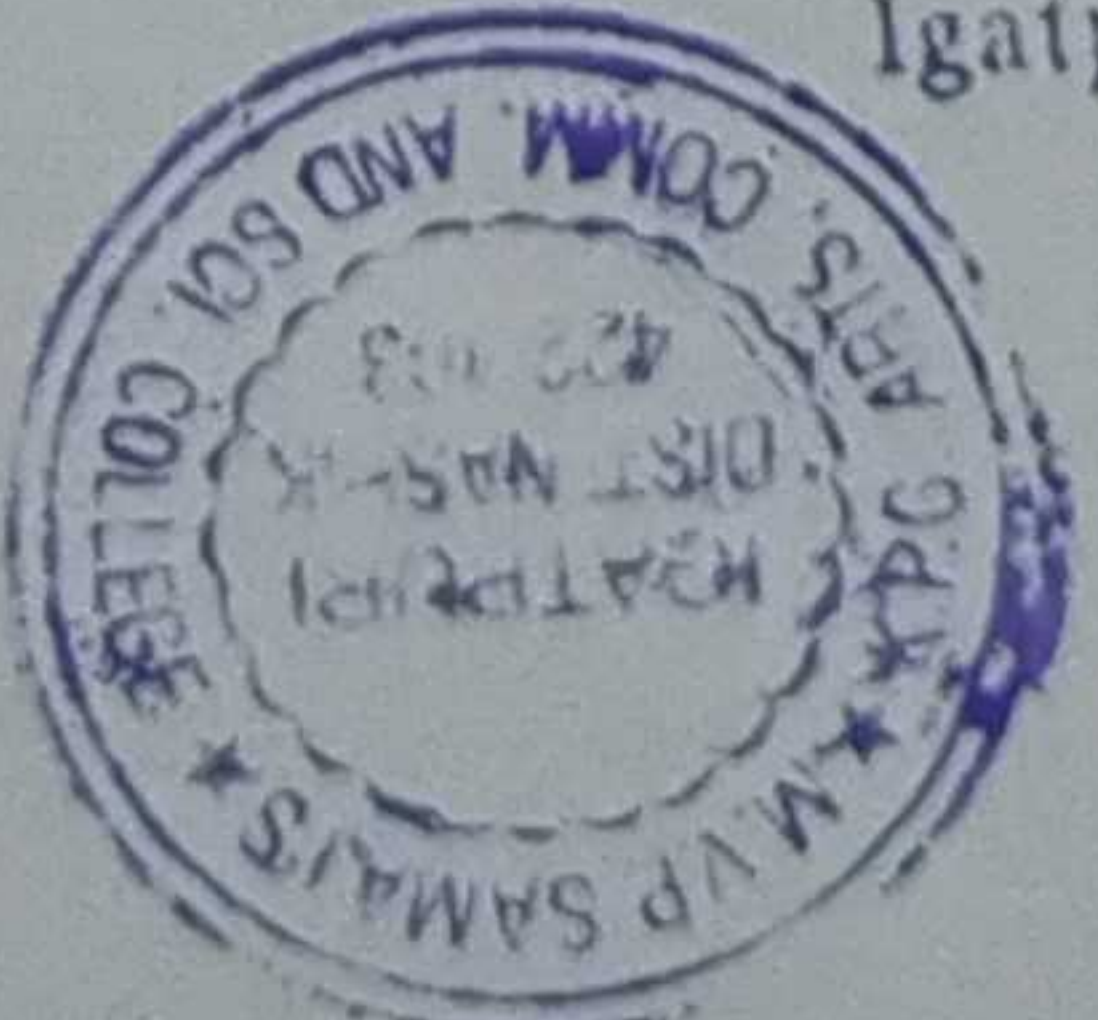


Students from First year B. Com. class talking with the villagers about the E-commerce

[Signature]
 Mr. Sonawane A. Y.
 Head, Dept. of Commerce

[Signature]
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 IQAC Coordinator

[Signature]
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Name of Program - Survey of E-Commerce & Financial Literacy.

Conducted at Tale- Ghoti.

Date - 23-01-2024

Conducted by - Department of Commerce.

Attendance.

Sr. No.	Name.	Group.	Mobile No.	Sign
①	Mr. Sonawane A.Y.	Teacher.	9421510594	
②	Smt. Bhor. J.R.	Teacher	9767447918	
3	Divate Swati Krishna	student	9579669281	
4	Shinde Raksha Kailas	student	9825236521	R.K. Shinde
5	Mehta Shital Laxman	Student	9529463741	
6	Bharte Ritiksha Gorakh	student	9226930236	R.G. Bhatkar
7	Mr. Layare G.S.	Teacher	8329485166	
8	Palade Nisha Shantaram	student	8888779727	
9	Kokate Payal Namdev	student	9209343068	
10	Pagare Payal Gangadhar	Student	7875740834	
11	Jondhale Sakshi Kachan	student	9518782835	
12)	Pagare Apeksha Balu	student	9881967628	
13)	Nisha Satish Bhave	Student	707499393778	
14	Mr. Dhebadar M.R.	Teacher.	9552156699	
15	Ms. Nirkam. R.P.	Teacher	8007800536	
16	Swati Sukdev Waje	Student	7498039758	
17	Vaishnavi Bhagwan Ashka	student	9881198742	
18	Manisha Budha Telam	student	9604849251	
19	Chavan Ravina Ganpat	Student	7020712208	
20)	Chavan Sarika Bhagawan	Student	7499022238	
21)	Chavan Tanvi Ashok	Student	7030743618	
22)	Bhoir Payal Dattatray	student	8149903699	P. D. Bhoir