



Special Issue - Innovative Commerce: Bridging Business and Computer Applications (ICBBCA-2026)

PG Department of Commerce with Computer Applications, Mannar Thirumalai Naicker College, Madurai – March 2026

A STUDY ON ROLE OF ONLINE REVIEWS AND RATINGS IN CONSUMER DECISION-MAKING FOR ELECTRONIC PRODUCTS ON E-COMMERCE PLATFORMS IN MADURAI CITY

Ms.K.S.Keerthiga

Assistant Professor,

*PG Department of Commerce with Computer Applications,
Mannar Thirumalai Naicker College,
Madurai, Tamil Nadu, India.*

S. Gurunathan

Student,

*PG Department of Commerce with Computer Applications,
Mannar Thirumalai Naicker College,
Madurai, Tamil Nadu, India.*

A. Kaleeswaran

Student,

*PG Department of Commerce with Computer Applications,
Mannar Thirumalai Naicker College,
Madurai, Tamil Nadu, India.*

Abstract

Digital transformation initiatives by the Government of India have significantly reshaped public service delivery, with DigiLocker emerging as a secure cloud-based platform for storing and accessing official documents. Despite its potential to simplify documentation processes, awareness and adoption of DigiLocker among small-scale vendors remain limited, particularly in semi-urban regions. This study examines the level of awareness, perception, and usage of DigiLocker among small-scale vendors in Madurai.

The research employs a descriptive study design using primary data collected through structured questionnaires distributed

among small vendors operating in markets, streets, and commercial hubs of the city. The study analyzes factors such as digital literacy, accessibility to smartphones and the internet, trust in digital platforms, and perceived benefits of DigiLocker services. Statistical tools are used to interpret the data and identify gaps in awareness and adoption.

Findings indicate that while most vendors possess smartphones, awareness about DigiLocker's features, security, and practical applications remains low. The study highlights the need for targeted digital literacy programs, government-led awareness campaigns, and localized training initiatives to enhance adoption among this economically significant group. The research contributes to understanding grassroots-level digital



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inclusion challenges and offers recommendations for policymakers to strengthen digital empowerment among small-scale vendors.

- To identify the barriers preventing small-scale vendors from adopting Digi Locker.

Statement of the Problem

Despite the DigiLocker initiative by the Government of India to promote digital governance and paperless documentation, many small-scale vendors still have low awareness and adoption of the platform. These vendors often rely on traditional paper-based methods for identity verification, licensing, and other official processes.

The main barriers include limited education, lack of smartphone skills, skepticism toward digital systems, and poor internet connectivity. Because of these challenges, vendors miss opportunities to access government schemes, financial services, and simplified documentation.

This study focuses on assessing the level of awareness among small-scale vendors, identifying the challenges they face, and suggesting strategies to increase DigiLocker adoption. The goal is to help bridge the gap between digital infrastructure and its effective use at the grassroots level.

Objectives

- To assess the current level of awareness about Digi Locker among small-scale vendors.

Methodology

For Study Data Is Collected in Two Ways One Is Primary and Other Is Secondary.

Data Analysis

Percentage

A study in Madurai examines awareness of DigiLocker among small-scale vendors. Many vendors still rely on physical documents for licenses, ID proofs, and business records, which can be easily lost or damaged. The study highlights how creating awareness and offering simple training can help vendors store and access documents digitally through their phones. It also identifies current awareness levels, challenges in adoption, and suggests ways to improve digital usage and inclusion among local vendors.

Table 1: Source of Awareness about Digi Locker

Source of Awareness about DigiLocker	Frequency	Percentage
a. Friends/Relatives	15	42.9
b. Media/News	8	22.9
c. Government	5	14.3

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Campaign		
d. Social Media	6	17.1
e. Bank/Other	1	2.9
Total	70	100%

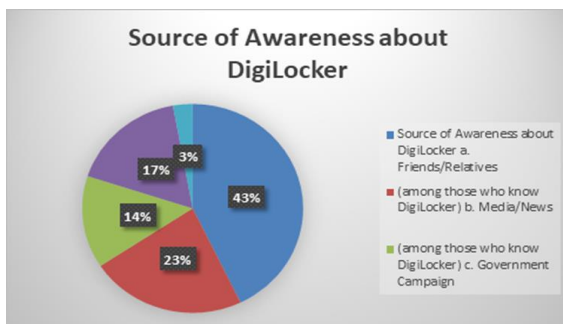


Fig 1: Source of Awareness about DigiLocker

Inference

Out of 70 respondents, most of them (42.9%) became aware of DigiLocker through friends and relatives, followed by media/news (22.9%) and social media (17.1%). Only a small number learned about it through government campaigns (14.3%) and banks or other sources (2.9%). This shows that personal networks play a major role in spreading awareness about DigiLocker compared to formal sources.

Table 2: DigiLocker is free part of Digital India

Do you know DigiLocker is free part of Digital India?	Frequency	Percentage
a. Yes	28	40
b. No	42	60
Total	70	100%

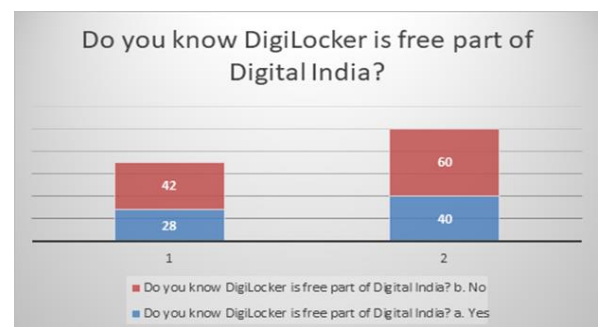


Fig 2: Do you know DigiLocker is free part of Digital India

Inference

Out of 70 respondents, only 28 respondents (40%) are aware that DigiLocker is a free service under the Digital India initiative, while the majority, 42 respondents (60%), are not aware of this fact. This shows that awareness about DigiLocker's free availability is relatively low, highlighting the need for greater promotion and information dissemination by government and digital platforms.

Findings



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- Friends and relatives are the main source of awareness (42.9%), while government campaigns (14.3%) and banks (2.9%) contribute very little.
- Only 40% know DigiLocker is a free service under Digital India, while 60% are unaware of this fact.

Conclusion

The study shows that although smartphone use and digital payments are increasing among small-scale vendors, awareness and usage of DigiLocker are still limited. Many vendors remain unaware of the platform, and even those who know about it often lack understanding of its free access and legal validity. Usage is irregular, and business-related document storage is low, showing limited practical adoption.

While users recognize benefits like saving time and reducing paperwork, challenges such as low digital literacy, difficulty in using the platform, and lack of proper awareness campaigns slow down wider acceptance. Improving user training, simplifying the interface, and running targeted awareness programs can increase trust and encourage vendors to use the service effectively for both personal and business documentation.

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