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STUDY ON PERCEPTIONS OF ELDER PEOPLE ON COMMERCE 2.0

Ms. Sharon Sweet Rose. S[1] and Dr. Anitha Alice. E[2]

[1]Research Scholar, PG and Research Department of Commerce, Auxilium College (Autonomous), Affiliated to Thiruvalluvar University Serkadu, Vellore, Tamilnadu, India-632115.

[2]Assistant Professor, PG and Research Department of Commerce, Auxilium College (Autonomous), Affiliated to Thiruvalluvar University Serkadu, Vellore, Tamilnadu, India-632115.

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ABSTRACT

The new era of commerce defined as commerce 2.0 is characterized by advanced technologies such as AI, social media integration, sophisticated payment systems like UPI and other digital commerce aspects. These innovations have transformed consumer behavior for younger generations while the perceptions of older adults remain unexplored. This research aims to understand the attitudes, awareness, and experiences towards commerce 2.0 by individuals above the age of 50. The study investigates the factors influencing their perceptions, including usability, security, and trust. The data has been collected from 70 elder people through structured questionnaires and taken into consideration for an accurate outcome. The questionnaire assesses their familiarity with commerce 2.0, usage of online platforms, their views on the security and privacy of digital payments, and their opinions on the role of AI in personalized shopping. The study also identifies key barriers to adoption, such as a lack of technical knowledge and security concerns, alongside perceived benefits like convenience and accessibility. The findings provide insights into generational differences in technology adoption, highlight barriers faced by elder consumers, and suggests strategies for creating more inclusive and user-friendly digital commerce ecosystems.

KEYWORDS: Commerce 2.0, Elder people, Advanced Technologies, Digital commerce, Perceptions, Online platforms, Artificial Intelligence (AI), Experiences

INTRODUCTION

The new paradigm “Commerce 2.0” is characterized by the proliferation of online platforms, artificial intelligence, digital payments, and other innovative technologies. Commerce 2.0 has transformed the way businesses operate and consumers interact with them. The digital landscape has become increasingly complex, with emerging technologies like blockchain, chatbots, and personalized recommendations reshaping the commerce ecosystem. While Commerce 2.0 has opened up new opportunities for businesses and consumers alike, its adoption and usage vary across different

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demographics. One such demographic that warrants attention is the elderly population, defined as individuals aged 50 and above. The elderly population is becoming more digitally literate, and many are embracing online platforms for various purposes, including shopping, banking, and socializing. However, they may still face challenges in navigating the complex digital landscape, and their experiences with Commerce 2.0 may differ significantly from those of younger generations. This study aims to bring out the outlook of the elder people towards commerce 2.0.

RESEARCH GAP

There is a significant gap in research in understanding the perceptions, experiences, and challenges faced by elder people in adopting and utilizing digital commerce platforms in India. A research gap exists of how the elderly population has unique needs and preferences that may not be adequately addressed by existing digital commerce platforms of younger generations. Existing studies have primarily focused on younger demographics, leaving a knowledge gap in understanding the unique needs, preferences, and barriers encountered by the elderly in the digital commerce landscape, including their attitudes towards online platforms, AI, UPI, and other digital commerce aspects, as well as the specific challenges they face in terms of usability, security, and technical difficulties.

RESEARCH OBJECTIVES

- To examine the level of awareness and familiarity of elder people (aged 50 and above) with Commerce 2.0 tools, including online platforms, digital payment systems such as UPI and AI applications,
- To analyze the perceptions, attitudes, and trust levels of elder people toward the use of digital commerce technologies.
- To identify the challenges and barriers faced by elder consumers in adopting Commerce 2.0, such as technological complexity, security concerns, and accessibility issues.
- To explore the perceived benefits and opportunities that elder people associate with Commerce 2.0 in terms of convenience, efficiency, and financial inclusion.
- To provide recommendations for improving inclusivity and enhancing user experience for elder consumers within digital commerce ecosystems.

HYPOTHESIS

• There is no significant difference in trust in online payments among different age groups.
• There is no significant difference in difficulty of using online services across different education levels.
• There is no significant difference between gender and familiarity with digital platforms.

LITERATURE REVIEW

The digital landscape is being reshaped by Commerce 2.0, which leverages advanced technologies like AI, social media integration, and sophisticated payment systems to create new online shopping experiences. However, older adults' perceptions and experiences with these innovations remain

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unexplored. Recent studies have highlighted the challenges older adults face in adopting new technologies, including cognitive decline, physical limitations, and lack of familiarity (Taylor & Francis, 2024). Digital literacy is also a crucial factor, with research emphasizing its importance in facilitating older adults' adoption of digital technologies. Moreover, security and trust are critical concerns for older adults when engaging with digital commerce platforms, with older adults being more vulnerable to online security threats due to their limited technical expertise (Heliyon, 2022). Despite these challenges, Commerce 2.0 innovations offer several benefits for older adults, including convenience, accessibility, and personalized shopping experiences (PLOS One, 2021). By understanding the factors influencing older adults' perceptions, including usability, security, and trust, we can develop more inclusive and user-friendly digital commerce ecosystems that cater to the needs of this growing demographic.

RESEARCH DESIGN

This is an exploratory study employing a quantitative research approach, utilizing a descriptive survey design. The aim is to gather data from a sample of elder population and to analyze familiarity, comfort, trust, benefits, and challenges faced while using digital platforms with Commerce 2.0.

METHODOLOGY:

- Target Population: Individuals aged 50 years and above who are potential or active users of online platforms.
- Sampling Size and Technique: Convenience sampling with elements of snowball sampling will be utilized to reach a wider group of around 70 elderly participants.
- Data Collection: The primary data collection instrument is a structured questionnaire designed to gather both demographic information and insights into the participants' use and perceptions of Commerce 2.0.

Content of the questionnaire:

• *Demographics:* Collects basic information such as age, gender, and education level.

• *Familiarity and Perceptions:* Uses a mix of binary and Likert scale questions (1-5) to assess familiarity with digital platforms, feelings about advertisements, and overall comfort and trust levels with online digital platforms, online shopping and payments.

• *Usage and Benefits:* Employs multiple-choice questions to identify which specific online services participants use and what benefits they perceive from these services, such as time savings, convenience, or variety.

• *Challenges and Barriers:* Utilizes a multiple-choice format to explore the difficulties participants face, including usability issues, fear of fraud, and concerns about overspending.

• *Ethical and Consent Statement:* This final part of the questionnaire obtains voluntary nature of

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participation and obtains the respondent's consent for research purposes.

- Data Analysis: The data collected from the questionnaires will be precisely prepared and analyzed. Descriptive analysis will be used to summarize the demographic profile of the respondents and to quantify their outlook related to familiarity with digital platforms and the use of specific online services. Inferential statistics, including the chi-square test of independence and One way analysis of variance- ANOVA will be applied to study whether perceptions vary across demographic categories. Correlation analysis will investigate relationships between comfort with online platforms and trust in online payment systems. This integrated approach will describe the overall perceptions of elderly individuals and also test the strength of relationships and differences across demographic segments, thereby providing a comprehensive understanding of their attitudes towards Commerce 2.0.

RESULTS AND DISCUSSION

Descriptive Statistics:

Mean: The mean of variables: User Experience with Digital Platforms - 4.04, Trust in Online Payments - 3.57, Benefits of Digital Platforms - 3.83, Interest in Learning - 3.74, Challenges in Using Digital Services - 3.34 and Independence in Online Activities - 3.66 are all above the neutral midpoint of 3, on 5-point likert scale. This indicates elderly people are generally satisfied with digital platforms, eager to learn and have a moderate trust in online payments. This also shows that they face relatively few challenges, though their sense of independence varies.

Standard Deviation: The Standard deviation for the variables: User Experience with Digital Platforms - 1.16, Trust in Online Payments - 1.29, Benefits of Digital Platforms - 1.26, Interest in Learning - 1.30, Challenges in Using Digital Services - 1.32 and Independence in Online Activities - 1.44. The standard deviations indicate that participants' responses are relatively consistent, with moderate variability, suggesting that while there are some differences in experiences and perceptions, the data is generally reliable and clustered around the mean, with no extreme outliers.

Inferential Statistics:

ANOVA: The ANOVA results indicate no significant difference in trust in online payments among different age groups ($F = 0.97$, $p = 0.386$) and no significant difference in difficulty of using online services across education levels ($F = 1.11$, $p = 0.351$). Since $p > 0.05$ in both cases, we fail to reject the null hypothesis, suggesting that age groups and education levels do not significantly impact trust in online payments and perceived difficulty of using online services, respectively.

Chi Square Test: The result $\chi^2 = 2.36$, $p = 0.307$, showed no statistically significant association between gender and familiarity with digital platforms. This reveals that gender does not significantly influence familiarity with digital platforms.

Pearson's Correlation: The correlation analysis reveals strong positive correlations between user

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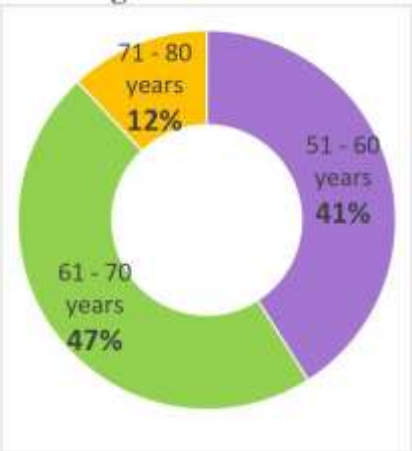
experience with digital platforms and trust in online payments (r ≈ 0.805), benefits of online services and interest in learning (r ≈ 0.765), and benefits of online services and independence (r ≈ 0.675). Moderate positive correlations exist between user experience and benefits (r ≈0.658), trust and benefits (r ≈ 0.656), and interest in learning and independence (r ≈ 0.507). Weak negative correlations are seen between user experience and difficulty (r ≈ -0.09), and trust and difficulty. The correlations indicate that positive experiences with digital platforms are associated with increased trust, perceived benefits, interest in learning, and independence.

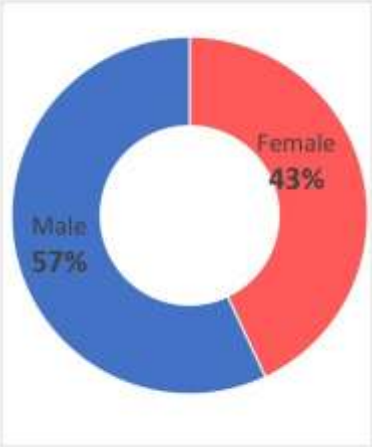
Sequel Diagrams:

Figures 1. Demographics

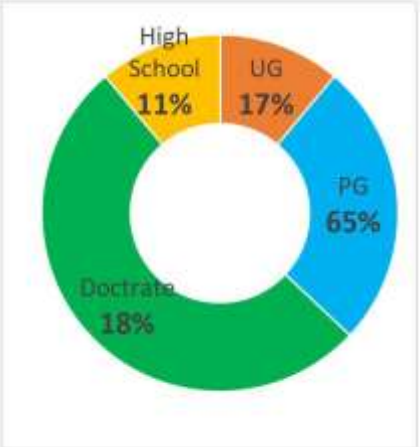
1.1. Age



1.2.Gender



1.3.Education



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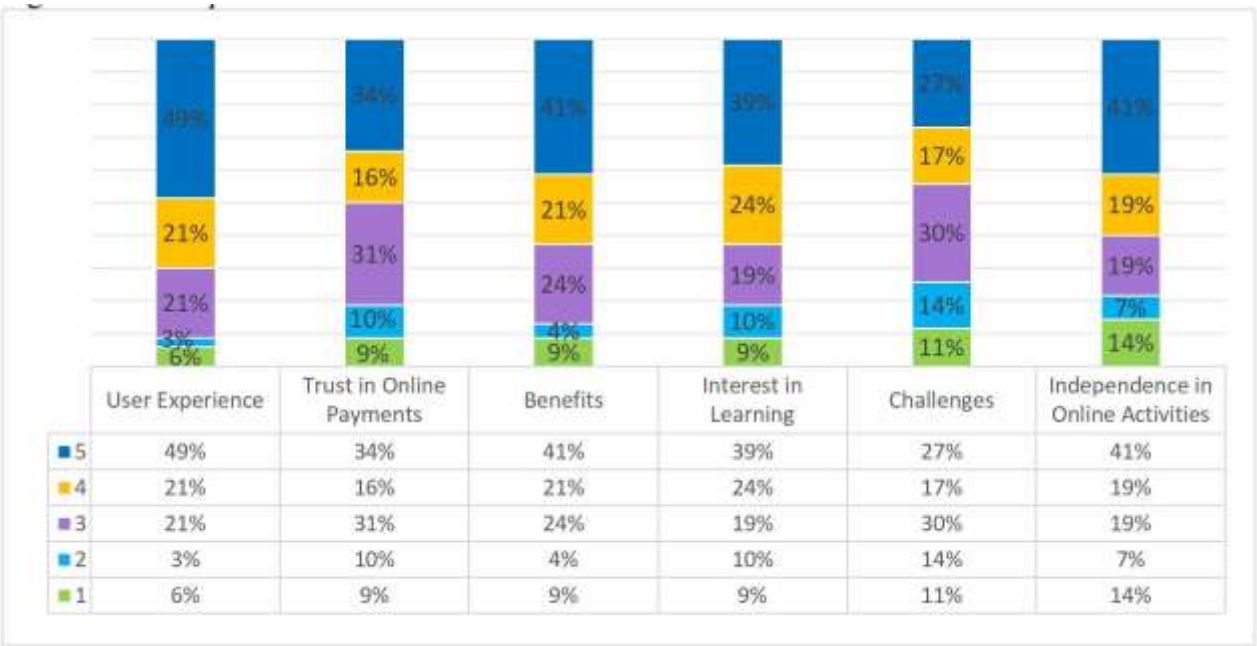
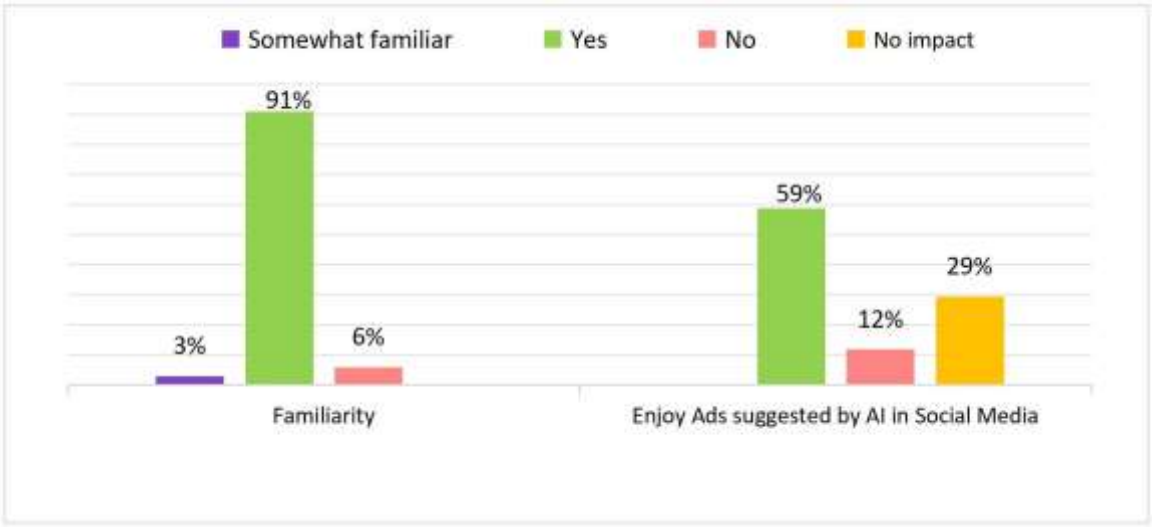
Figures 2. Perceptions



	User Experience	Trust in Online Payments	Benefits	Interest in Learning	Challenges	Independence in Online Activities
5	49%	34%	41%	39%	27%	41%
4	21%	16%	21%	24%	17%	19%
3	21%	31%	24%	19%	30%	19%
2	3%	10%	4%	10%	14%	7%
1	6%	9%	9%	9%	11%	14%

Figures 3. Familiarity



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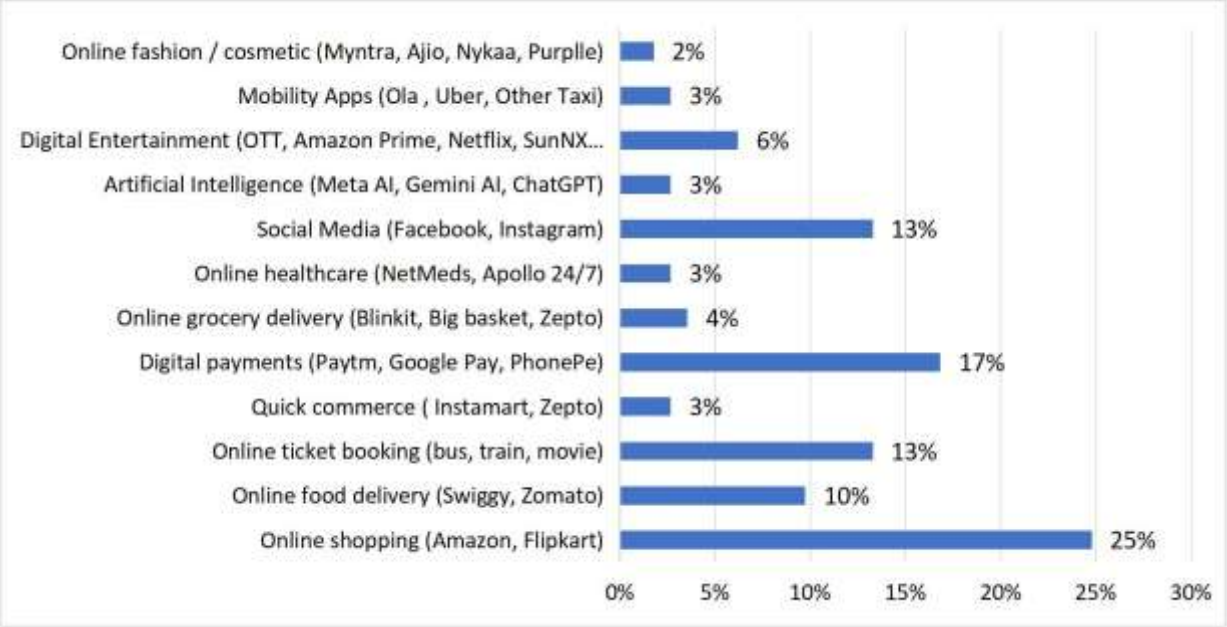
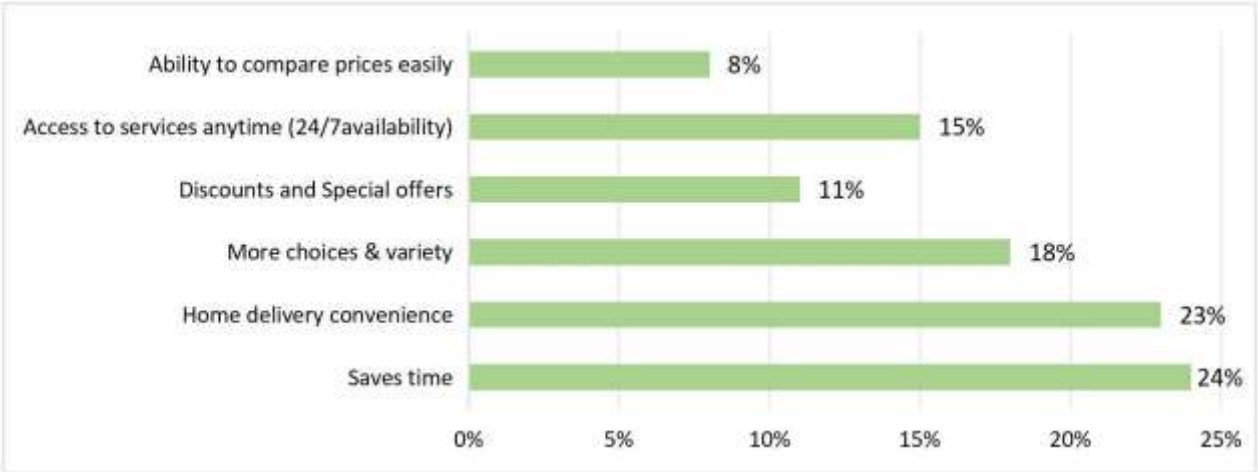
Figures 4. Usage



Figures 5. Benefits



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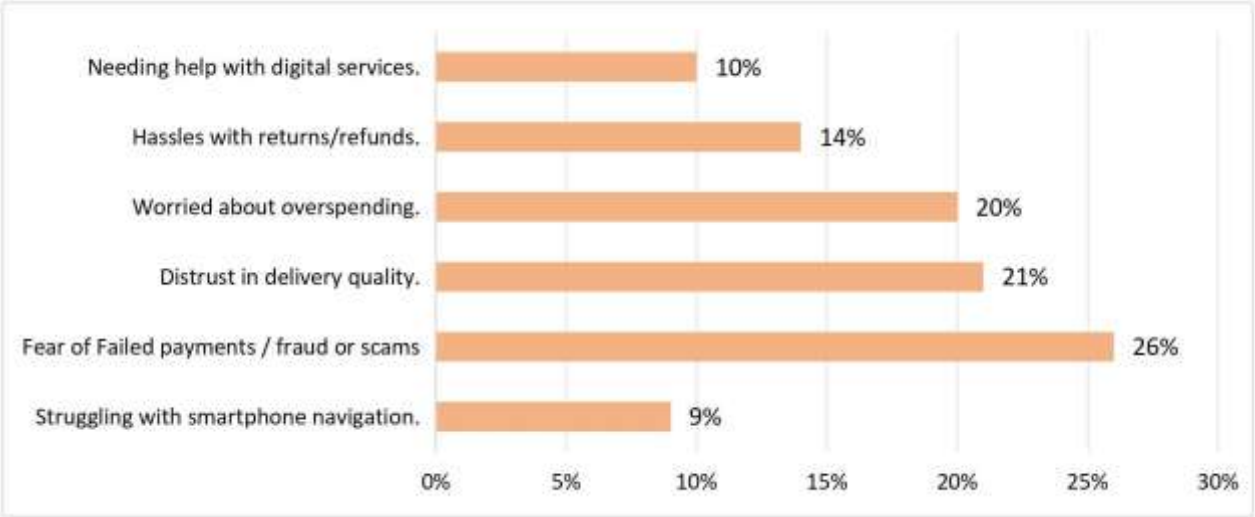
Figures 6. Challenges



CONCLUSION

The study reveals that elderly individuals generally have a positive disposition towards digital platforms, with satisfactory user experiences, moderate trust in online payments, and eagerness to learn. This study concludes that older adults' perceptions of Commerce 2.0 are significantly influenced by their trust in online payments and comfort in using digital platforms, highlighting the need for user-friendly designs and supportive resources to enhance their online commerce experiences. Therefore, initiatives aimed at increasing digital literacy should focus on user-centric design that prioritizes ease of use and builds confidence among elderly people, which in turn encourages a greater willingness to engage with and learn about new technologies. The insights of this study ultimately states to promote digital inclusion and foster economic empowerment among older adults in the digital age.

SCOPE OF FUTURE STUDY

The scope of future studies can further investigate the perceptions of elder people on Commerce 2.0 by exploring the impact of digital literacy programs, examining the role of social influence and support networks in shaping their adoption, and analyzing the effectiveness of user-friendly interface designs in enhancing their online shopping experiences. Additionally, studies can investigate the relationship between Commerce 2.0 adoption and older adults' cognitive, emotional, and physical well-being, as well as in depth exploration of the potential of emerging technologies like artificial intelligence and augmented reality to support their online commerce activities.

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* Research Gate
* PLOS One Blogs