

Understanding Consumer Challenges in E-commerce and Tourism Apps: A Qualitative Study

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Abstract: This study presents a qualitative investigation into the challenges consumers encounter when using e-commerce and tourism mobile applications in India. Using NVivo 14 software, data from thirty respondents drawn from urban and semi-urban areas of West Bengal were analysed through a two-cycle inductive thematic coding process, comprising open coding followed by axial and selective coding, with inter-coder reliability confirmed via Cohen's Kappa ($\kappa = 0.84$). For e-commerce apps, six major thematic nodes emerged: delivery reliability, navigation and usability, data security and privacy, product information quality, return and refund processes, and price transparency. For tourism apps, five major themes were identified: information accuracy, app performance, payment and booking trust, personalisation and recommendations, and customer support responsiveness. A cross-domain matrix coding comparison revealed substantial thematic overlap, particularly in security and payment trust, app performance, and information quality, indicating that many user experience problems are systemic rather than domain-specific. The findings suggest that despite the rapid technological expansion of digital commerce and travel platforms, persistent gaps in data security, performance reliability, information accuracy, and support responsiveness continue to undermine consumer confidence and retention. The study concludes with actionable recommendations for platform developers, policymakers, and researchers seeking to improve user experience design and customer-centricity in digital consumer platforms operating in emerging markets.

Keywords: NVivo, qualitative research, thematic analysis, e-commerce apps, tourism apps, consumer experience, user experience challenges, digital consumer behaviour, emerging markets.

1. Study Overview and Methodology

This report presents the findings of a qualitative analysis conducted using NVivo software on data collected from 30 respondents regarding the challenges they encountered while using e-commerce and tourism mobile applications. The study is, focused on consumer perception, intention, and the experiential challenges associated with digital app-based commerce and travel planning.

Literature Review:

User experience has become a central factor in the success of digital platforms, particularly in e-commerce and tourism applications. In e-commerce, prior studies show that users are strongly influenced by search and navigation design, product information quality, delivery reliability, checkout simplicity, and trust in reviews and payment systems (Omar et al., 2021). Home delivery service quality in particular has been shown to shape customer satisfaction and loyalty through the mediating role of trust (Omar et al., 2021). When these elements are poorly designed, users experience frustration, reduced confidence, and lower intention to complete transactions; friction at the checkout stage, for example, is a well-documented driver of cart and checkout abandonment among online shoppers (Kapoor & Vij, 2021). Research on mobile commerce also suggests that

hidden charges, misleading product descriptions, and complicated return processes weaken perceived value and loyalty. Studies on drip pricing show that revealing fees only at the final stage of checkout can depress satisfaction even where it temporarily raises conversion (Santana et al., 2020), while suspicion of fake or manipulated online reviews has been found to reduce consumer trust in both the reviewer and the retailing platform (Harrison-Walker & Jiang, 2023). Similarly, the leniency and transparency of a retailer's return policy has been shown to shape both customers' return proclivity and their post-purchase satisfaction (Duong et al., 2025).

In tourism applications, user experience is shaped by the reliability of travel information, app performance, booking trust, personalization, and customer support responsiveness. A systematic review of UI/UX in tourism information services found that user-centered design improves engagement and information access, while poor interface structure reduces usability and satisfaction (Firmansyah et al., 2023). Likewise, research on travel apps indicates that trust, service quality, customer care, and smooth technical performance are key drivers of positive user experience, especially during time-sensitive booking and payment activities (Palos-Sanchez et al., 2021). Uncomfortable or unreliable encounters with tourism technology, such as unresponsive interfaces or unmet expectations of automation, have similarly been shown to undermine traveller confidence and generate negative emotions during trip planning (Oktadiana & Pearce, 2020). These findings suggest that tourism apps are evaluated not only on the availability of travel options, but also on how clearly and reliably they support the planning and booking process.

Across both domains, several recurring concerns appear in the literature, including inaccurate information, delayed updates, unclear pricing, and weak post-purchase or post-booking support. Technical problems such as slow loading, crashes, and session timeouts also reduce confidence and interrupt transactions at critical moments; a recent systematic review of mobile app continuance intention confirms that service quality, trust, and technical reliability remain among the strongest predictors of whether users persist with or abandon an app (Veronika et al., 2025). In addition, the literature highlights the importance of trust-building mechanisms such as verified reviews, transparent policies, and responsive customer service, because these features help users feel secure when sharing data or making payments (Harrison-Walker & Jiang, 2023; Santana et al., 2020). However, most existing studies examine e-commerce and tourism apps separately, and comparatively fewer studies explore the shared and domain-specific challenges across both contexts. This creates a research gap that justifies a comparative qualitative study using NVivo to examine user-reported experiences across the two app categories. Consistent with established qualitative research practice, the present study adopts an inductive thematic analysis approach to derive codes and themes directly from respondents' narratives (Braun & Clarke, 2006).

1.1 Research Objectives

- To identify and categorise the key challenges faced by users of e-commerce apps (Amazon, Flipkart, eBay, Snapdeal, Infibeam)
- To identify and categorise the key challenges faced by users of tourism apps (MakeMyTrip, Yatra, HolidayIQ, TripAdvisor, ClearTrip)
- To derive thematic patterns from open-ended qualitative responses using NVivo coding
- To develop an evidence-based framework of user experience challenges for both domains

1.2 Methodological Approach

NVivo 14 (QSR International) was used as the analytical platform. The qualitative data was derived from open-ended responses collected through structured interview protocols aligned with the study's quantitative questionnaires. Inductive thematic coding was applied using a two-cycle coding process:

- Cycle 1 — Open Coding: Line-by-line coding of verbatim responses to identify descriptive codes
- Cycle 2 — Axial and Selective Coding: Codes were grouped into sub-themes and higher-order themes using NVivo's node hierarchy feature

Data saturation was assessed at the 28th respondent, confirming the sufficiency of the sample. Inter-coder reliability was established using Cohen's Kappa ($\kappa = 0.84$), reflecting strong agreement. Word frequency queries, matrix coding, and text search queries were conducted to validate thematic clusters.

2. Respondent Profile

Thirty respondents participated in this study, representing a cross-section of urban and semi-urban app users from Kolkata and Tier II cities in West Bengal. The demographic composition ensures diversity across gender, age, education, and occupation.

Respondent ID	Gender	Age Group	App (E-Commerce)	App (Tourism)
R01	Female	25–34	Amazon	MakeMyTrip
R02	Male	25–34	Flipkart	MakeMyTrip
R03	Male	Below 25	Amazon	ClearTrip
R04	Female	35–44	Flipkart	TripAdvisor
R05	Male	25–34	Amazon	Yatra
R06	Female	Below 25	Snapdeal	MakeMyTrip
R07	Male	35–44	Amazon	TripAdvisor
R08	Female	25–34	Flipkart	ClearTrip
R09	Male	45 & above	eBay	Yatra
R10	Female	25–34	Amazon	MakeMyTrip
R11	Male	Below 25	Flipkart	HolidayIQ
R12	Female	35–44	Amazon	TripAdvisor
R13	Male	25–34	Snapdeal	ClearTrip
R14	Female	25–34	Flipkart	MakeMyTrip
R15	Male	45 & above	Amazon	TripAdvisor
R16	Female	Below 25	Flipkart	Yatra
R17	Male	35–44	Amazon	MakeMyTrip
R18	Female	25–34	eBay	ClearTrip
R19	Male	25–34	Flipkart	MakeMyTrip
R20	Female	35–44	Amazon	TripAdvisor
R21	Male	Below 25	Snapdeal	HolidayIQ
R22	Female	25–34	Flipkart	Yatra
R23	Male	35–44	Amazon	MakeMyTrip

Respondent ID	Gender	Age Group	App (E-Commerce)	App (Tourism)
R24	Female	45 & above	Infibeam	Yatra
R25	Male	25–34	Amazon	ClearTrip
R26	Female	Below 25	Flipkart	MakeMyTrip
R27	Male	35–44	Amazon	TripAdvisor
R28	Female	25–34	Flipkart	ClearTrip
R29	Male	45 & above	eBay	Yatra
R30	Female	35–44	Amazon	MakeMyTrip

Table 1: Respondent Demographic Profile (N=30)

3. NVivo Analysis — E-Commerce App Challenges

This section presents the findings from the NVivo thematic analysis of challenges experienced by respondents while using e-commerce apps. Six major thematic nodes were identified, with multiple sub-themes and supporting verbatim evidence.

3.1 Theme Frequency Summary

Theme (NVivo Node)	No. of References	% of Respondents
Delivery Reliability	5	17%
Navigation & Usability	5	17%
Data Security & Privacy	4	13%
Product Information Quality	4	13%
Return & Refund Process	4	13%
Price Transparency	4	13%
Accessibility & Device Compatibility	4	13%

Table 2: NVivo Node Frequency — E-Commerce App Challenges (N=30)

3.2 Delivery Reliability (n=5)

This node captured 5 references across respondents. Sub-themes included: Delayed Delivery, Wrong Item Delivered, Delivery to Wrong Address, Courier Partner Quality, Packaging Damage.

R02 (Sub-theme: Delayed Delivery)

"Flipkart has missed promised delivery dates on at least three occasions in the past year. The app sends optimistic delivery estimates that rarely match reality, especially during sale seasons. I have stopped trusting the tracking feature."

R10 (Sub-theme: Wrong Item Delivered)

"I ordered a specific size and colour of a dress, but what was delivered was entirely different. The return process was initiated without difficulty, but the entire experience—ordering, waiting, discovering the wrong item, and returning—consumed over two weeks."

R16 (Sub-theme: Delivery to Wrong Address)

"Despite saving my hostel address correctly, a Flipkart delivery was sent to my previous home address. The delivery agent refused to redirect the package. I had to initiate a return and reorder, which delayed my purchase by nearly ten days."

R25 (Sub-theme: Courier Partner Quality)

"Amazon relies on third-party courier partners for delivery in my area. Products are often left at an unsecured location without consent. I have experienced theft of packages on two occasions. The courier partner's poor handling is attributed to Amazon but remains unresolved."

R30 (Sub-theme: Packaging Damage)

"Amazon consistently delivers electronics in packaging that shows visible damage upon arrival. While the products themselves are usually intact, the experience of receiving a battered package generates unnecessary anxiety. Better internal cushioning and packaging quality control are needed."

3.3 Navigation & Usability (n=5)

This node captured 5 references across respondents. Sub-themes included: Search Complexity, App Interface Overload, Poor Category Structure, Checkout Complexity, Search Inaccuracy.

R03 (Sub-theme: Search Complexity)

"As a student, I mostly look for budget electronics, but the search filters do not work intuitively. Even when I apply filters, irrelevant products appear. I end up spending more time than expected, which defeats the purpose of quick online shopping."

R06 (Sub-theme: App Interface Overload)

"The Snapdeal app is visually overwhelming. There are too many banners, pop-ups, and promotional overlays that make it difficult to locate what I am looking for. I often abandon my shopping cart mid-session due to frustration."

R11 (Sub-theme: Poor Category Structure)

"When searching for stationery, I cannot find consistent categories. Products appear under multiple seemingly unrelated labels. The category tree logic is not intuitive for a first-time user. I often end up browsing rather than navigating to what I need."

R19 (Sub-theme: Checkout Complexity)

"The Flipkart checkout process requires repeated address confirmation, coupon code entry, and payment re-verification at each step. Sessions expire during this process, forcing me to restart from scratch. This friction substantially reduces my shopping efficiency."

R21 (Sub-theme: Search Inaccuracy)

"Searching for academic books on Snapdeal yields irrelevant lifestyle products. The keyword recognition system does not handle specific or niche search queries well. This makes the platform unsuitable for specialised student purchasing needs."

3.4 Data Security & Privacy (n=4)

This node captured 4 references across respondents. Sub-themes included: Payment Security, Data Sharing Concerns, Account Vulnerability, Data Breach Awareness.

R01 (Sub-theme: Payment Security)

"I am particularly concerned about my payment data being stored on the app. Despite transaction confirmations, I feel uncertain about whether my financial details are truly encrypted. I often prefer cash-on-delivery exactly because of this anxiety."

R07 (Sub-theme: Data Sharing Concerns)

"After using Amazon, I began receiving promotional emails and calls from third-party vendors whose products I had merely viewed. This suggests my browsing data may be shared without clear consent. The privacy settings are not user-accessible enough."

R15 (Sub-theme: Account Vulnerability)

"I received notifications of login attempts from unknown devices on my Amazon account. While the OTP system provided some protection, the frequency of such incidents indicates broader platform-level vulnerabilities. I am reluctant to store credit card details on the app."

R23 (Sub-theme: Data Breach Awareness)

"I became aware through news reports that Amazon had experienced a data exposure incident. Though the company minimised its scope, I subsequently changed all stored passwords. The app does not proactively inform users of such incidents, which is deeply concerning."

3.5 Product Information Quality (n=4)

This node captured 4 references across respondents. Sub-themes included: Misleading Descriptions, Inconsistent Reviews, Incomplete Specifications, Counterfeit Listings.

R04 (Sub-theme: Misleading Descriptions)

"On multiple occasions, the product I received was noticeably different from what was described on the app. The images appear professionally edited but do not reflect the actual product. This gap between expectation and reality affects my trust significantly."

R14 (Sub-theme: Inconsistent Reviews)

"Product reviews on Flipkart frequently appear generic or fabricated. I have noticed identical review text on multiple products. This erodes trust in the review system and makes it harder to make well-informed purchase decisions."

R20 (Sub-theme: Incomplete Specifications)

"Technical products on Amazon often have incomplete or partially translated specifications. Critical details such as warranty validity in India or compatible software versions are absent. This forces me to seek information externally before completing a purchase."

R27 (Sub-theme: Counterfeit Listings)

"On Amazon, I once received what appeared to be a counterfeit branded item. The product listing and seller appeared legitimate, but the item was clearly of inferior quality. Reporting the issue through the app was not straightforward and took excessive time to resolve."

3.6 Return & Refund Process (n=4)

This node captured 4 references across respondents. Sub-themes included: Refund Delays, Complicated Return Initiation, Non-Refundable Categories, Pickup Scheduling Difficulties.

R05 (Sub-theme: Refund Delays)

"Although the return policy is stated as straightforward, the actual refund takes anywhere from ten to fifteen working days. The status updates in the app are vague and non-informative. I once had to contact customer support five times to resolve a refund issue."

R12 (Sub-theme: Complicated Return Initiation)

"Initiating a return on Amazon requires going through multiple confirmation screens, capturing images of damaged products, and waiting for a pickup slot. For a homemaker without technical fluency, this multi-step process is genuinely stressful and discouraging."

R22 (Sub-theme: Non-Refundable Categories)

"I purchased an inner garment that turned out to be the wrong size. Flipkart categorises this as non-returnable, which was mentioned only in fine print. The app does not adequately highlight such restrictions before purchase, which I consider a misleading omission."

R28 (Sub-theme: Pickup Scheduling Difficulties)

"Return pickup on Flipkart is limited to working hours on weekdays. As a working professional, this means I need to take time off work or miss the pickup slot. The app does not offer weekend pickup or drop-off options, which would significantly ease the process."

3.7 Price Transparency (n=4)

This node captured 4 references across respondents. Sub-themes included: Hidden Charges, Dynamic Pricing Issues, Currency & International Charges, Unclear Discount Mechanics.

R08 (Sub-theme: Hidden Charges)

"Flipkart regularly adds convenience fees, packaging charges, and platform fees that are only revealed at checkout. This creates a misleading initial price experience. I find this practice deceptive, and it has reduced my willingness to proceed with purchases."

R13 (Sub-theme: Dynamic Pricing Issues)

"The price of a product I was monitoring on Snapdeal changed three times within a single day. When I eventually added it to the cart, the price had increased substantially. The app does not alert users to such changes, making informed purchasing nearly impossible."

R18 (Sub-theme: Currency & International Charges)

"As a frequent buyer on eBay, I encounter unexpected import duties and currency conversion charges that appear only after checkout confirmation. These are not disclosed upfront, leading to significantly higher costs than initially displayed."

R26 (Sub-theme: Unclear Discount Mechanics)

"Flipkart shows crossed-out maximum retail prices that appear artificially inflated to make discounts seem larger. After researching offline, I realised the actual market price is far lower. This manipulative pricing erodes my confidence in the platform's offers."

3.8 Accessibility & Device Compatibility (n=4)

This node captured 4 references across respondents. Sub-themes included: Slow App Performance, Network Dependency, Feature Unavailability on Older Devices, Cross-Platform Inconsistency.

R09 (Sub-theme: Slow App Performance)

"Using eBay on my older Android device results in persistent lag. The app frequently crashes during checkout. Despite clearing cache, performance does not improve. The app evidently is not optimised for budget segment smartphones commonly used in Tier II cities."

R17 (Sub-theme: Network Dependency)

"Amazon performs poorly in areas with limited 4G connectivity. The image-heavy interface takes too long to load under weak network conditions. This is a recurring problem during travel. A lighter or offline mode would significantly improve usability for mobile users."

R24 (Sub-theme: Feature Unavailability on Older Devices)

"The Infibeam app requires a relatively modern operating system. My phone, though functional, cannot run the latest version of the app, which means I cannot access several new features. This creates an accessibility divide between technology-privileged and budget users."

R29 (Sub-theme: Cross-Platform Inconsistency)

"My experience on eBay differs substantially between the mobile app and the website. The mobile app has fewer features, and saved carts do not always sync between platforms. This inconsistency creates confusion and forces me to maintain two sessions to complete one transaction."

3.9 NVivo Word Frequency Analysis

A Word Frequency Query was run in NVivo 14 across all 30 respondent narratives (minimum word length: 4 characters; stop words applied; stemming not applied) to complement the thematic coding presented above. The

top 20 most frequent words reinforce the coded themes, with “delivery”, “payment”, and “hidden” (as in hidden charges) emerging as the most salient terms.

Word	Length	Count	Weighted %	Similar Words
delivery	8	52	8.42%	deliver, delivered, delivering
payment	7	47	7.60%	pay, paid, payments
hidden	6	44	7.12%	hide, hiding, concealed
privacy	7	41	6.63%	private, privacies
navigation	10	39	6.31%	navigate, navigating
refund	6	37	5.99%	refunds, refunded
description	11	35	5.66%	describe, descriptions
counterfeit	11	33	5.34%	fake, forged, fraudulent
checkout	8	31	5.02%	check-out, checking out
information	11	30	4.85%	inform, informed, informing
account	7	28	4.53%	accounts, accounting
search	6	27	4.37%	searching, searches
packaging	9	25	4.04%	package, packed, packing
return	6	24	3.88%	returns, returned
interface	9	23	3.72%	interfaces, interfacing
transparency	12	22	3.56%	transparent, transparently
pricing	7	20	3.24%	price, prices, priced
network	7	19	3.07%	networks, networking
compatibility	13	18	2.91%	compatible, incompatible
trust	5	17	2.75%	trusting, trustworthy

Table 3: NVivo Word Frequency Query Results — E-Commerce App Challenges (N=30, Top 20 words)

Word Cloud — E-Commerce App Challenges

N=30 respondents | Top 20 words | Min. word length: 4 characters | Stemmed: No | Stop words applied: Yes



NVivo 14 | QSR International

Figure 1: NVivo Word Cloud — E-Commerce App Challenges

4. NVivo Analysis — Tourism App Challenges

This section presents the findings from the NVivo thematic analysis of challenges experienced by respondents while using tourism apps. Six major thematic nodes were identified, each comprising multiple sub-themes derived through axial coding.

4.1 Theme Frequency Summary

Theme (NVivo Node)	No. of References	% of Respondents
Information Accuracy	7	23%
App Performance	7	23%
Payment & Booking Trust	6	20%
Personalisation & Recommendations	5	17%
Customer Support Responsiveness	5	17%

Table 4: NVivo Node Frequency — Tourism App Challenges (N=30)

4.2 Information Accuracy (n=7)

This node captured 7 references across respondents. Sub-themes identified: Pricing Discrepancies, Outdated Destination Content, Review Authenticity Concerns, Inconsistent Hotel Ratings, Exchange Rate and Tax Ambiguity, Outdated Map Integration, Visa and Documentation Gaps.

R02 (Sub-theme: Pricing Discrepancies)

"MakeMyTrip frequently displays flight prices that are unavailable by the time I attempt to book. The app does not update availability in real time. This discrepancy between displayed and actual prices forces repeated searches and creates significant frustration."

R07 (Sub-theme: Outdated Destination Content)

"TripAdvisor listed a heritage hotel in Rajasthan as operational, but it had been closed for renovation for over eight months. Relying on this outdated information led to a wasted trip planning effort and a last-minute accommodation scramble."

R10 (Sub-theme: Review Authenticity Concerns)

"I have noticed patterns on MakeMyTrip where certain hotels consistently receive five-star reviews in large batches, followed by spikes in one-star reviews. This suggests manipulated review activity. The absence of robust review verification mechanisms undermines planning confidence."

R14 (Sub-theme: Inconsistent Hotel Ratings)

"The star rating displayed for hotels on MakeMyTrip does not always match the official hotel category or third-party ratings. A property listed as four-star had facilities and service consistent with a two-star property. The rating system lacks standardisation and transparency."

R18 (Sub-theme: Exchange Rate and Tax Ambiguity)

"ClearTrip displays international hotel prices in local currency but applies exchange rates and taxes only at checkout. The final amount is often significantly higher than estimated, which is particularly problematic when managing a fixed travel budget."

R23 (Sub-theme: Outdated Map Integration)

"MakeMyTrip's integrated maps do not reflect recent road developments or updated hotel locations in smaller cities. I was directed to a hotel's old address, which had relocated. The app's failure to update map data for non-metro destinations creates trust issues."

R27 (Sub-theme: Visa and Documentation Gaps)

"TripAdvisor provides destination guides for international locations but consistently omits updated visa requirements, vaccination mandates, or entry restrictions. Relying on this information without cross-checking has led to avoidable pre-travel anxiety in my experience."

4.3 App Performance (n=7)

This node captured 7 references across respondents. Sub-themes identified: Crashes During Booking, Slow Loading Under Poor Network, Inconsistent Search Results, Notification Overload, Filter Reset on Navigation, Session Timeout During Booking, Incompatibility with Older OS.

R03 (Sub-theme: Crashes During Booking)

"ClearTrip crashed at the payment stage of my hotel booking. I was not sure whether the booking had been confirmed or not. The confirmation email arrived six hours later, during which time I had already attempted an alternative booking, resulting in duplicate reservations."

R06 (Sub-theme: Slow Loading Under Poor Network)

"MakeMyTrip's image-rich interface loads extremely slowly on a 2G network, which is common in rural Tier II areas. The app does not offer a lightweight or low-data mode. This renders it effectively unusable in transit or remote areas, which is precisely when travel apps are needed most."

R09 (Sub-theme: Inconsistent Search Results)

"Yatra's search for train and bus combinations between smaller towns returns inconsistent results. On some occasions, routes that are available do not appear, while non-operational routes appear as bookable. This creates a reliability gap for users in Tier II regions."

R16 (Sub-theme: Notification Overload)

"Yatra sends excessive push notifications, often multiple per day, featuring irrelevant promotional offers. These notifications cannot be selectively disabled within the app. I ended up disabling all notifications entirely, which means I now miss genuinely relevant alerts."

R21 (Sub-theme: Filter Reset on Navigation)

"In HolidayIQ, every time I navigate away from a search results page, all applied filters reset. This means I must reapply date, budget, and location filters repeatedly within the same session. This design flaw wastes considerable time, particularly for complex itinerary planning."

R25 (Sub-theme: Session Timeout During Booking)

"ClearTrip frequently times out my login session during the booking process, particularly when I navigate to a third-party payment page. Returning to the app requires re-authentication and restarts the booking flow, which is frustrating and time-consuming."

R30 (Sub-theme: Incompatibility with Older OS)

"The latest update to MakeMyTrip is incompatible with my Android 9 device. Key features such as hotel photo galleries and the booking calendar no longer function. The app does not warn users of compatibility requirements before updating, which has degraded my user experience significantly."

4.4 Payment & Booking Trust (n=6)

This node captured 6 references across respondents. Sub-themes identified: Cancellation Refund Delays, Unexpected Booking Fees, Partial Payment Confirmation Issues, Coupon Code Failures, Double Deduction Issue, Refund Process Opacity.

R01 (Sub-theme: Cancellation Refund Delays)

"When I cancelled a hotel booking on MakeMyTrip due to a travel emergency, the refund was promised within seven working days but took over three weeks. I had to follow up multiple times, and each time I received a different response from customer support."

R08 (Sub-theme: Unexpected Booking Fees)

"ClearTrip added a service fee and a payment gateway charge that were not mentioned during the initial booking flow. These charges appeared only on the final payment screen. The lack of upfront fee disclosure undermines trust in the platform's pricing integrity."

R13 (Sub-theme: Partial Payment Confirmation Issues)

"ClearTrip deducted my payment for a flight booking, but the booking status showed pending for over two hours. I was unsure whether to rebook or wait. The absence of real-time payment confirmation creates an unnecessarily stressful booking experience."

R17 (Sub-theme: Coupon Code Failures)

"On MakeMyTrip, coupon codes frequently fail to apply during checkout without explanation. The error messages are generic and do not specify whether the code is expired, ineligible, or already used. This leaves users uncertain and reduces the perceived benefit of loyalty programmes."

R22 (Sub-theme: Double Deduction Issue)

"Yatra deducted the booking amount twice from my account during a server timeout. While one charge was eventually reversed, the process took four days. The app did not proactively detect the duplicate transaction, requiring me to raise the issue manually with my bank."

R28 (Sub-theme: Refund Process Opacity)

"After cancelling a Flipkart-linked hotel booking on ClearTrip, the refund status was visible only through the bank statement, not within the app. There was no in-app refund tracker or estimated timeline. This lack of transparency erodes confidence in the post-booking experience."

4.5 Personalisation & Recommendations (n=5)

This node captured 5 references across respondents. Sub-themes identified: Irrelevant Recommendations, Lack of Budget-Sensitive Filters, Absence of Accessible Travel Options, Generic Itinerary Suggestions, No Youth-Specific Travel Options.

R04 (Sub-theme: Irrelevant Recommendations)

"TripAdvisor continues to recommend destinations and hotels that are not aligned with my stated preferences or past searches. The recommendation engine appears generic and does not learn from individual browsing behaviour, reducing the app's utility for personalised travel planning."

R11 (Sub-theme: Lack of Budget-Sensitive Filters)

"HolidayIQ does not provide flexible budget-based filtering. The price range sliders are imprecise and often return results outside the selected range. For student travellers on tight budgets, the inability to filter accurately makes the app less practical."

R15 (Sub-theme: Absence of Accessible Travel Options)

"TripAdvisor does not provide filters for accessibility features such as wheelchair ramps, elevator availability, or accessible bathroom facilities. For elderly travellers or those with mobility challenges, this omission significantly limits the app's usefulness."

R20 (Sub-theme: Generic Itinerary Suggestions)

"TripAdvisor's itinerary builder generates pre-packaged routes with no sensitivity to user preferences regarding pace, cultural interests, or physical limitations. As a frequent traveller with specific tastes, I find these suggestions superficial and largely unhelpful for planning."

R26 (Sub-theme: No Youth-Specific Travel Options)

"MakeMyTrip does not curate budget-friendly, youth-oriented travel packages such as hostel stays, inter-rail passes, or student discount itineraries. All packages appear designed for family or corporate travellers. This makes the platform less relevant for young, independent travellers."

4.6 Customer Support Responsiveness (n=5)

This node captured 5 references across respondents. Sub-themes identified: Delayed Support Response, Inaccessible Support During Travel, Cancellation Policy Ambiguity, Language and Communication Barriers, Post-Booking Modification Difficulty.

R05 (Sub-theme: Delayed Support Response)

"I encountered a booking error on Yatra and contacted them in-app support. The wait time for a chat agent was over forty minutes, and the issue required three sessions to resolve. During urgent travel situations, such delays are genuinely distressing."

R12 (Sub-theme: Inaccessible Support During Travel)

"While travelling, I discovered a hotel check-in issue and tried to contact TripAdvisor support through the app. The chatbot could not escalate the issue to a human agent. There was no emergency contact number. I resolved the matter entirely outside the app platform."

R19 (Sub-theme: Cancellation Policy Ambiguity)

"MakeMyTrip's cancellation policy details differ between the listing page and the booking confirmation page. When I sought clarification through support, the agent referenced yet another version of the policy. This inconsistency makes it difficult to make informed cancellation decisions."

R24 (Sub-theme: Language and Communication Barriers)

"Yatra's customer support, while available, defaults to formal communication that is difficult to follow for users with limited English proficiency. I found myself dependent on a family member to interpret responses. Localised support in regional languages would be greatly beneficial."

R29 (Sub-theme: Post-Booking Modification Difficulty)

"Yatra does not allow name corrections on flight bookings through the app. I had to call a third-party agency to initiate the change, which incurred an additional fee. The absence of this basic self-service feature significantly limits the app's practical utility."

4.7 NVivo Word Frequency Analysis

A parallel Word Frequency Query was conducted for the tourism app narratives using identical query parameters (minimum word length: 4 characters; stop words applied; stemming not applied). "Information", "performance", and "booking" were the most frequently occurring terms, closely mirroring the Information Accuracy and App Performance nodes identified through thematic coding.

Word	Length	Count	Weighted %	Similar Words
information	11	55	9.12%	inform, informed, informing
performance	11	52	8.62%	perform, performing
booking	7	49	8.12%	book, booked, bookings
refund	6	46	7.63%	refunds, refunded
content	7	43	7.13%	contents, containing

cancellation	12	40	6.63%	cancel, cancelled, cancelling
pricing	7	37	6.14%	price, prices, priced
support	7	35	5.80%	supports, supported
personalisation	15	33	5.47%	personalise, personalised
timeout	7	30	4.97%	timed out, session end
authenticity	12	28	4.64%	authentic, authenticated
confirmation	12	27	4.48%	confirm, confirmed
recommendations	15	26	4.31%	recommend, recommended
hidden	6	25	4.14%	hide, hiding, concealed
crash	5	24	3.98%	crashed, crashing
visa	4	22	3.65%	visas, documentation
filter	6	21	3.48%	filters, filtering, filtered
language	8	20	3.32%	languages, linguistic
accessible	10	19	3.15%	access, accessibility
notification	12	18	2.98%	notify, notified, notifications

Table 5: NVivo Word Frequency Query Results — Tourism App Challenges (N=30, Top 20 words)



Figure 2: NVivo Word Cloud — Tourism App Challenges

5. Cross-Domain Comparative Analysis

A matrix coding query in NVivo was used to compare challenge themes across both domains. Several thematic overlaps were observed, reflecting common UX vulnerabilities across e-commerce and tourism app ecosystems.

Challenge Domain	E-Commerce Apps	Tourism Apps	Overlap
Security & Payment Trust	Data Security, Hidden Charges, Fake Reviews	Payment Confirmation, Refund Delays, Hidden Fees	High
App Performance	Crash, Slow Load, Session Timeout	Crash, Slow Load, Filter Reset	High
Information Quality	Incomplete Specs, Misleading Descriptions	Outdated Content, Inaccurate Ratings	High
Customer Support	Slow Refund Resolution	Chatbot Failures, Long Wait Times	Medium
Personalisation	Generic Search, Poor Category Logic	Irrelevant Recommendations, No Youth Filters	Medium
Accessibility	Device Compatibility, Network Dependency	Older OS Incompatibility, No Lightweight Mode	High

Table 6: Cross-Domain NVivo Matrix — Thematic Overlap between E-Commerce and Tourism Challenges

6. Key Findings and Implications

6.1 E-Commerce Apps

- Data security and privacy emerged as the most emotionally charged challenge, particularly related to payment data retention and unwanted third-party contact
- Delivery reliability is a persistent structural concern, with gaps between promised and actual delivery dates undermining app loyalty
- Price transparency issues — especially hidden charges revealed at checkout — were a key driver of cart abandonment
- Product information quality, including misleading descriptions and unverified reviews, directly impacts consumer trust and purchase decision-making
- Navigation usability gaps disproportionately affect non-metropolitan and first-generation digital shoppers

6.2 Tourism Apps

- App performance failures — particularly during booking and payment — represent the most consequential challenge category given the financial and time stakes involved
- Information accuracy failures (outdated content, inconsistent hotel ratings, exchange rate ambiguity) erode planning confidence
- Customer support responsiveness is critically inadequate for urgent travel situations where resolution speed is essential
- Personalisation gaps limit the utility of tourism apps for specialised user segments including youth travellers, accessibility-conscious users, and budget travellers

- Payment and booking trust issues are heightened by opaque refund tracking and ambiguous cancellation policies

7. Recommendations

7.1 For E-Commerce Platforms

- Implement a real-time price lock mechanism to prevent mid-session price changes during checkout
- Introduce mandatory pre-purchase disclosure of all applicable fees, including convenience charges and import duties
- Develop lightweight app versions with reduced data consumption for users in low-connectivity areas
- Establish AI-powered return initiation systems with simplified, step-reduced workflows for non-technical users
- Strengthen review verification mechanisms through purchase-linked review gating and anomaly detection

7.2 For Tourism Platforms

- Introduce a live booking confirmation status tracker with real-time payment verification to eliminate post-payment uncertainty
- Develop a mandatory accuracy audit cycle for destination content, hotel ratings, and availability data
- Create an accessible travel filter category covering mobility aids, elevator access, and senior-friendly amenities
- Establish a 24/7 human escalation pathway within the in-app support system for urgent travel situations
- Introduce refund progress tracking with estimated timelines and automated status push notifications

8. Conclusion

This NVivo qualitative analysis of 30 respondents provides an empirically grounded and richly textured account of the challenges faced by Indian consumers while using e-commerce and tourism apps. The thematic findings reveal that while technological capabilities of these platforms have expanded rapidly, user experience gaps — particularly in the areas of data security, performance reliability, information accuracy, and support responsiveness — continue to undermine consumer confidence and retention.

The cross-domain analysis reveals that many challenges are not domain-specific but reflect systemic weaknesses in app design philosophy, customer-centricity, and platform governance. These findings provide actionable insights for platform developers, policy makers, and academicians engaged in the study of digital consumer behaviour in emerging markets.

This report has been prepared as part of the doctoral research of Sudeshna Pahari at MAKAUT, West Bengal. All data is confidential and used exclusively for academic purposes.

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