



Assessing Factors Affecting Consumer Perception Towards Online Shopping

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Abstract

This study aims to explore consumer behavior regarding online shopping, specifically investigating various factors that impede consumers' online shopping behavior. The research seeks to identify the challenges consumers encounter while shopping through online stores. A quantitative research approach was employed, involving a survey administered to users of online shopping platforms. The study revealed six factors that hinder consumers from making purchases on online sites: apprehension about bank transactions and trust, the perceived convenience of traditional shopping over online alternatives, considerations regarding reputation and service quality, past experiences, concerns about security and inadequate product information, and a lack of trust. This research provides insights valuable for e-trailers engaged in e-commerce, whether business-to-customer or customer-to-customer. It suggests managerial implications for enhancing marketing strategies to foster consumer trust in online shopping.

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INTRODUCTION

The Internet's explosive growth and the growing popularity of mobile devices are two major forces behind online consumer shopping. Online shopping is a significant aspect of electronic commerce. The accelerating rise in online browsing and buying is a result of retailers' innovative and promising responses to changing consumer behaviour (Nguyen et al., 2018). In doing so, owing to the increasing internet user base and favourable market conditions, India has a lot of potential in the e-commerce industry. Growing at an exponential rate, the market value of the e-commerce industry in India was approximately 22 billion U.S dollars in 2018. This number was estimated to reach 350 billion U.S. dollars by 2030. Support for the upsurge in the e-commerce industry is evident in the figures.

Online shopping, often known as buying and selling products over the internet, is the act of buying goods directly from a seller without the need for an intermediary. It is very likely that customers will shop online for these three reasons. As a result, it may be assumed that consumers are drawn to and persuaded to make

more purchases online since they are consistently thrilled with the variety, price, and ease of use of the offerings. (Larano et al., 2023a)

As per Statista-the Statistics Portal, with more than five billion people using the internet worldwide, more and more people are transacting online as a result of the rapid growth of internet availability and usage. Global retail e-commerce sales are expected to exceed 5.7 trillion USD in 2022, and in the years to come, this figure is expected to increase to previously unheard-of proportions.

Both the amount of money spent and the number of customers making purchases online have increased. (Singh & Sailo, 2013). Online shopping has grown in popularity among consumers since it is more convenient and time-saving. (Rahman et al., 2018). Convenience, fun and speed are important factors that have increased consumer interest in online shopping. (Khan, n.d.) In addition, fast-paced lifestyles and long working hours make online shopping a convenient and time-saving solution compared to traditional shopping. Consumers can shop at home, reduce travel time and costs, and pay easily. (Akroush and Al-Debei, 2015). Furthermore, price comparisons can be easily done while shopping through online mode (Aziz and Wahid, 2018; Martin et al., 2015). According to another study, the most important factors influencing online shopping are availability, low prices, offers, comparisons, customer service, user-friendliness, time and variety of choices. (Tišlerová, 2015). Additionally, website design and features encourage shoppers to shop on a particular website, which inspires them to buy.

Online retailers have started offering many deals which have significantly increased internet traffic. Online giants like Amazon, Flipkart, AliExpress, etc regularly advertise huge discounts and offers that attract many customers to shop on their websites. Companies like Nykaa, MakeMyTrip, Snapdeal, Jabong, etc. offer attractive discounts that attract customers..

Despite the many advantages, some customers may find online shopping risky and unreliable. The study found that there is a strong relationship between trust and loyalty, and in most cases, customers trust brands much more than the retailer that sells that brand. (Bilgihan, 2016). On account of internet shopping, there is no eye to eye cooperation among merchant and purchaser, which makes it non-mingle, and the purchaser is in some cases unfit to foster the trust (George et al., 2015). Trust in an online retailer is key to turning a potential customer into a real customer. However, the Internet offers unlimited products and services, but along with these unlimited services, digital shopping also comes with risk. (Petersen & Kumar, 2015 (Berteau, 2009) Petersen & Kumar, 2015)

As researchers have argued, many e-commerce failures can be attributed to an under estimation of perceived risk (Lynn Selby Coker et al., 2011) In this article, it was decided to focus on Pentz et al. perceived risk theory to gain insight into why or why Indian consumers may shop online. A potentially lucrative market for online retailers is the Millennials and Generation Z consumer group. Because consumers in this group are generally technically proficient at shopping online, knowledge of the perceived risk barriers that may prevent this market from shopping online is invaluable for both retailers and firms interested in increasing online market share. (Bilgihan, 2016), however, claim that the number of members of Millennials and Generation Z has increased and is projected to be the largest market segment by 2020. Going forward, Millennials and Generation Z will influence business strategies; and the fourth industrial revolution (Industry 4.0), which encourages companies to change their business models. Later, several researchers. (Lestari, 2019) (Jílková & Králová, 2020) focused their research efforts on a subset of the Generation Z cohort, namely college and/or university students. This segment is an undeniably attractive market for companies, as they are often seen as trendsetters and early adopters who expect to have a high standard of living after graduation. (Madan Mohan Malaviya University of Technology, Uttar Pradesh, India & Bhatt, 2019) Tripathi & Dubey, 2023 believes that it is generally recognized that there is a positive relationship between higher education and higher future earning capacity and social status. Therefore, due to the exploratory nature of this study, it was decided to focus first on this segment, namely Indian students (as members of Millennials and Generation Z). We assessed and compared repurchase and purchase intentions for one product type to investigate the potential impact of product involvement on consumers' online behaviour. It was hypothesized that consumers would have different e-shopping behaviour and risk perception for different types of product categories, and at the same time, it was also hypothesized that there would be differences in the relationship between perceived risk and e-shopping behaviour among consumers.

With a population of nearly 1.4 billion and an economy that is growing quickly, it is predicted that 427 million Indians will be internet shoppers by 2027. As a result, according to The Statistics Portal, the fast expanding ecommerce industry is expected to be valued over 350 billion dollars by 2030. While silicon city Bengaluru has been among the top three cities in India when it comes to making online purchases, Karnataka has emerged as the fifth most active state in India vis-a-vis e-commerce, following Delhi, Maharashtra, Tamil Nadu and Rajasthan, according to e-tailing firm eBay's 'India Census 2014. This study focus on

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Indian consumer in Karnataka State. The findings improve our understanding of e-commerce in the Karnataka state of India, while managerial implications may expand retailers' opportunities to increase e-revenue.

Perceived risk

The definition of perceived risk is "the individual's or group's assessment of the extent and probability of the potential negative consequences that could arise from a decision." (Gough, n.d.) Perceived risk was first introduced to consumer behaviour by (Taylor, 1974). In Bauer's view, purchase behaviour is characterized by uncertainty, which shapes customers' purchasing decisions. Most of this uncertainty is captured by customers' perception that the purpose of the purchase decision might not be realized and that the products or services being targeted may not achieve their intended purpose. Therefore, making a purchase decision requires customers to handle the level of uncertainty and the level of risk associated with the purchasing process by seeking information about the brand or product that can help inform their purchase decisions (Pentz et al., 2020). Reconceptualization of perceived risks has done time to time. Researchers have examined perceived risk from a different perspective. For instance, in an attempt to measure perceived risk, Bettman (Bettman, 1973) decomposed the concept into inherent risk and handled risk. According to that study, inherent risk is a hidden concept that describes all product class risks, whereas handled risk describes the impact of information on a product brand. On the basis of that conceptualization, if the customer has no

Literature Review:

Study	Dependent variable	Independent variable of interest	Data	Methodology	Relation between firm performance and Ownership structure	Findings
T. Jukariya* and R. Singhvi(Jukariya & Singhvi, 2018)	Behaviour of online consumer	Demographic factors and various factors- Transaction security and multiple payment options, Personal privacy and security, Product price and quality, The speed of access, After – sales service, Warranty or guarantee on the product Convenience and save time	From various colleges of Rajstan	Survey Method Frequency distribution	Positive	Personal privacy and security plays a great role in deciding customers' decision about buying products online or not. the checkout page is the final stop on people's shopping journey and one of the best ways to increase conversions and sales online shopping that it saves time and comparatively easier than the physical store. all the discount offers announced by any virtual shopping agency

Mr. Vinay Kumar [a] & Dr. Ujwala Dange[b](V. Kumar, 2014)	consumer attitudes toward online shopping	financial risk, Product performance risk, physical risk, physiological risk, source risk, privacy risk Social Risk, Time risk, Security risk	Students of Pune	factor analysis	Positive	The buyers have maximum perceived risk regarding financial risk, Social Risk, Time risk and last but not the least, Security risk. Non shoppers give maximum value to financial risk and Security risk which are common to shoppers also
3. Mutaz M. Al-Debei	consumer attitudes toward online shopping	trust, perceived benefits, perceived web quality, and electronic word of mouth, Online shopping attitudes	Jordan	Structural path model analysis	Positive	Trust is a product of perceived web quality and eWOM and that the latter is a function of perceived web quality. Also found that higher levels of perceived web quality lead to higher levels of trust in an online shopping web site. Perceived web quality was found to be a direct predictor of trust, and the former positively and significantly influences perceived benefits
4. Patricea Berteau(Berteau, 2009)	Online buying behaviour Control variable: Eshop, product, consumer, technology acceptance	Perceived risk, perceived benefits, lack of interaction, consumer characteristics	Romanian	Factor analysis	Positive	Perceived risk is one of the most important barriers which prevent the adoption of ecommerce as a new shopping channel.

	model					
5. Naveen Kumar*, Upasana Gupta(N. Kumar & Gupta, 2017)	Internet expertise, product risk, security risk, convenience risk, non-delivery risk, and return/ shipment policy	Purchase decision of online shopping	Bareilly and Moradabad	Factor analysis	Positive	convenience, perceived usefulness of medium, Internet expertise, product risk, security risk, convenience risk, nondelivery risk, and return/ shipment policy are the eight dominant factors which influenced the decision of higher education students/ teachers in Bareilly & Moradabad districts to shop online.
6. Anam Bhatti1, Dr. Shahrin Saad2, Dr. Salimon Maruf Gbadebo(Bhatti et al., 2019)	Online shopping buying behaviour	Financial risk, privacy risk and product risk	different universities of Pakistan	Smart PLSSEM.	Positive and negative	Financial risk has an insignificant influence on online shopping behaviour, Privacy risk has a significant and negative influence on online shopping behaviour Product risk has a significant and negative influence on online shopping behaviour
7. Tanjila Tabassum1, Tahsina Khan2, Nazia Farhana(Tabassum et al., n.d.)	Attitude towards online shopping	Price, Trust, Convenience and Experience	Bangladeshi consumers	Factor analyses along with other Exploratory Data Evaluation		‘Attribute’ followed by ‘price’ are found to be more significant than others ‘convenience’ and ‘trust’ are correlated with each other and can be represented by same factors

8. Dolly Tripathi, Dr. Akshat Dubey (Tripathi & Dubey, 2023)	online shopping behaviour	Convenience and Accessibility, Cost Comparison Time Management Challenges, Peer Influence Savings and Discounts, Impact on Traditional Retail ,Socio-Economic Backgrounds, Academic Performance Stress Relief, Digital Skills. Impact on Local Economy	Prayagraj , India.	Different to Different Technique	Positive and Significant	the factors of convenience and accessibility, cost comparison, time management challenges, peer influence, savings and discounts, and the impact on traditional retail all contribute to shaping students' online shopping habits
9. Mohd Shoki Md Ariff1, Michele Sylvester, Norhayati Zakuan1*, Khalid Ismail, Kamarudin Mat Ali (Md Ariff et al., 2014)	consumers' online attitude	product risk, financial, convenience and non-delivery risks	Malaysia	Factor analysis	Positive and some negative	Product risk, financial and non-delivery risks are hazardous and negatively affect the attitude of online shoppers. Convenience risk was found to have positive effect on consumers' attitude,
10. Nguyen Thanh Hung(Hung, n.d.)	factors affecting consumers' online purchase intention	perceived usefulness, ease of use, perceived risk, online trust, quality orientation,	Vietnam	Cronbach's alpha, CFA, and SEM		Perceived usefulness, perceived ease of use, and online trust positively impact the intention to purchase through shopping online, and quality orientation has a direct and positive influence on purchase intention. Also found that no statistical significance for

						the association between perceived risk and the intention to buy fashion products online.
11. Shaizatulaqma Kamalul Ariffin, Thenmoli Mohan, Yen-Nee Goh(Kamalul Ariffin et al., 2018)	online purchase intention.	Financial risk, product risk, security risk, time risk, social risk and psychological risk	Malaysia			Five factors of perceived risk have a significant negative influence on consumer online purchase intention, while social risk was found to be insignificant. Among these factors, security risk is the main contributor for consumers to deter from purchasing online.
12. BERIL DURMUS, YESIM ULUSU, SERKAN AKGUN	Online Purchase Intention	WOM and Trust issues and perceived risks- financial, social, time, delivery, social and information risks	Turkey	Factor analysis	Positive	Information Risk, Financial Risk, Product Risk and WOM Intensity have an effect on Trust and Trust has an effect on Online Purchase Intention.
13. Hanjun Ko, Jaemin Jung, JooYoung Kim, and Sung Wook Shim(Ko et al., 2004)	Online shopping	Perceived Risks between American and Korean Internet users Perceived Risks between Online Shoppers and NonOnline shoppers: social, financial, physical, performance, time, and psychological risks.	Korea and the United States.	one-way ANOVA	Positive	non-online shoppers viewed online shopping riskier than did online shoppers Korean Internet users felt a higher level of social risk toward online shopping, while the American Internet users had a higher level of perceived risk in terms of financial, time, and psychological risk.

14. Axel Eggert(Eggert, 2006)	influence of intangibility on perceived risk- Financial, time, psychological and social risk (online environment branded versus generic products)	Privacy, security and system security	south eastern Wisconsin, USA	factor analyses	Positive	this analysis revealed that security, privacy and system security concerns explain a larger portion of risk perceived during online shopping than intangibility
15. Kok Wai THAM , Omkar DASTANE, Zainudin JOHARI, Nurlida Binti ISMAIL(Tham et al., n.d.)	online consumer behaviour	financial risk, convenience risk, non-delivery risk; return policy risk and product risk	Malaysia	factor analyses		product risk, convenience risk, and return policy risk have a significant and positive impact on online shopping behavior. Financial risk is found to have insignificant and negative effects on consumer behavior. In addition, the non delivery risk is found to have a significant and negative impact on online shopping behavior
16. A ´. Herrero Crespo, I. Rodr ´guez del Bosque and M.M. Garc ´a de los Salmenes Sa ´nchez(Larano et al., 2023b)	Internet shopping behaviour- Two samples experienced and no experience in internet shopping	financial, performance, social, time, psychological and privacy	Spain	Technology Acceptance Model- SEM		confirm that the intention to shop through the Internet is positively influenced by general attitude toward the system and negatively influenced by the risk associated with the Web
17. Risca Fitri Ayuni(Ayuni, 2019)	e-service quality, online customer value, e-satisfaction and e-loyalty	Online customer value	Bukalapak and Tokopedia websites	PLS 3	Positive	E-service quality became the expected predictor of online customer value and satisfaction. In addition, the results confirm the mediating role of online customer value between e-service quality and

						e-satisfaction, as well as clarifying the relationship of online customer value and esatisfaction. Finally, the effect of esatisfaction on eloyalty has been proven in this study.
18. Charlene Gerber*, Shannon Ward*, Leila Goedhals-Gerber (Gerber et al., 2014)	Online shopping behaviour	Performance, social time, financial, physical and functional risks	South Africa	Factor analysis	Positive	Personal, performance and social risk have an impact on online buying behaviour, and that past online buying behaviour impacted on future online buying behaviour.
19. Mahmaod Alrawad (2023)	Mahmaod Alrawad et al., Behavioural intension Moderating Variables: Age, gender and experience	Information risk, privacy risk, functional risk, financial risk, physical risk, time risk, delivery risk, physiological risk and social risk.	Jordan, Kuwait, and Saudi Arabia	CMB, measurement invariance, and structural equation modeling (SEM)		Moderating effect of previous experience on the relationship between all types of risk (financial, information, and privacy) and customers' intention to use online shopping services. Risk perception and sociodemographic variables (including age, gender, level of education, and income) has produced inconsistent results, ranging from these variables having a small to non-significant influence on individual risk perception

20. Charlene Gerber, Shannon Ward, Leila Goedhals-Gerber (Gerber et al., 2014)	Online Buying Behaviour	Perceived Risk, Financial Risk, Functional Risk, Social Risk, Psychological Risk, Physical Risk, Time Risk	South Africa	Explorator y Factor Analysis (EFA). Principal-Axis Factoring, using Direct Oblim rotation	Positive	Personal, performance and social risk have an impact on online buying behaviour, and that past online buying behaviour impacted on future online buying behaviour
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knowledge of the product brand and doesn't initiate a risk reduction process, then the two risks are equal, and the perceived level of risk by the customer is high. However, what if the buyer has the right data or has a history of buying from the brand? In this case, the handled risk will be lower, and the buyer will be more comfortable with their decision, even though the inherent risk of the product class will remain high

Perceived risk dimensions and components

Two main categories of perceived risks may be defined in the light of past studies: performance and psychosocial risk. The uncertainty related to the product itself and its expected performance is represented in the first category. According to (Cox & Rich, 1964), Performance risk can stem from a number of decision-related uncertainties, including effort, timing, and money. All types of psychological and social uncertainty related to purchasing decisions are included in the second category (Cox & Rich, 1964). A broader view of performance risk was also proposed (Cunningham et al., 2005) when he separated the idea into four categories of risk—financial, opportunity, safety, and performance—while keeping the psychological hazards that Cox and Rich had suggested (1964). The concept of perceived risk, which is multifaceted, has garnered noteworthy interest in the literature on consumer behaviour. Therefore, academics investigate and suggest additional forms of uncertainty, such as physical risk, time risk, overall risk, functional risk, and service risk that could significantly affect customers' buying decisions. Because of this, the majority of these ambiguous sources have been looked at and have an impact on what customers decide to buy. For instance, Stone & Grønhaug, (1993) found that approximately 88% of the variation in customers' perceived risk can be explained by six sources of uncertainty: financial risk, performance risk, time risk, physical risk, social risk and psychological risk. Similar results were reported by (Martins et al., 2014), who found that privacy, time, efficiency and financial risks significantly influence customers' purchase decisions.

Research methodology

The purpose of this study was to find out the problems that customers generally face during online shopping and the important factors that make customers prefer online shopping. The study uses descriptive research. Descriptive studies are those concerned with describing the characteristics of a particular individual or group. This survey is aimed at customers who have made purchases from online stores. Most of the respondents were graduate students and educators. The size of the total population was undefined and the sample size used in the study was 158. A total of 170 questionnaires were distributed to various internet users, of which 12 questionnaires were received with incomplete answers and were excluded from the analysis. Respondents were selected based on the convenience sampling technique. Primary data were collected from the studies using self-administered questionnaires. A closed questionnaire was used for data collection to reduce non-response and errors. The questionnaire consists of two different parts, the first of which consists of introductory questions that talk about the socio-economic profile and behaviour of consumers when using the Internet, time spent online, recommended shopping places making a purchase and the second part consists of questions related to the research question. To find out the factors preventing consumer purchase, a five-point Likert scale with a response ranging from "Strongly Agree" to "Strongly Disagree" with the following correspondences: "Strongly Disagree" =1, "Disagree" =2, "Neutral" =3, "Agree" =4 and "strongly agree" =5 were used in the survey with a total of 28 items. Once the data was collected, it was manually saved in an Excel sheet. Statistics describing the socioeconomic profile were used in the analysis, and factor analysis was performed with SPSS to reduce factors.

Data analysis and interpretation

The main data collected from the questionnaires were quantified and analysed as a whole using the Statistical Package for the Social Sciences (SPSS) version 20. This statistical program allows accuracy and facilitates the interpretation of data. Descriptive and inferential analysis was performed. Table 1 shows the results of the socio-economic status of the respondents and some introductory questions related to the use of the internet, the shopping sites used by the respondents, the amounts of money used by the respondents, and mostly the products purchased through online stores. According to the results, the majority (68.4%) of the respondents were 21-30 years old, followed by those under 20 (16.4%) and very few over 50 (2.6%) only. The majority of survey respondents were women (65.8%) shopping online compared to men (34.2%). The survey respondents were students (71.5%), some of them were both private and public employees. According to the results, the majority (50.5%) of people with an income of less than 15,000 INR per month spend money on e-commerce

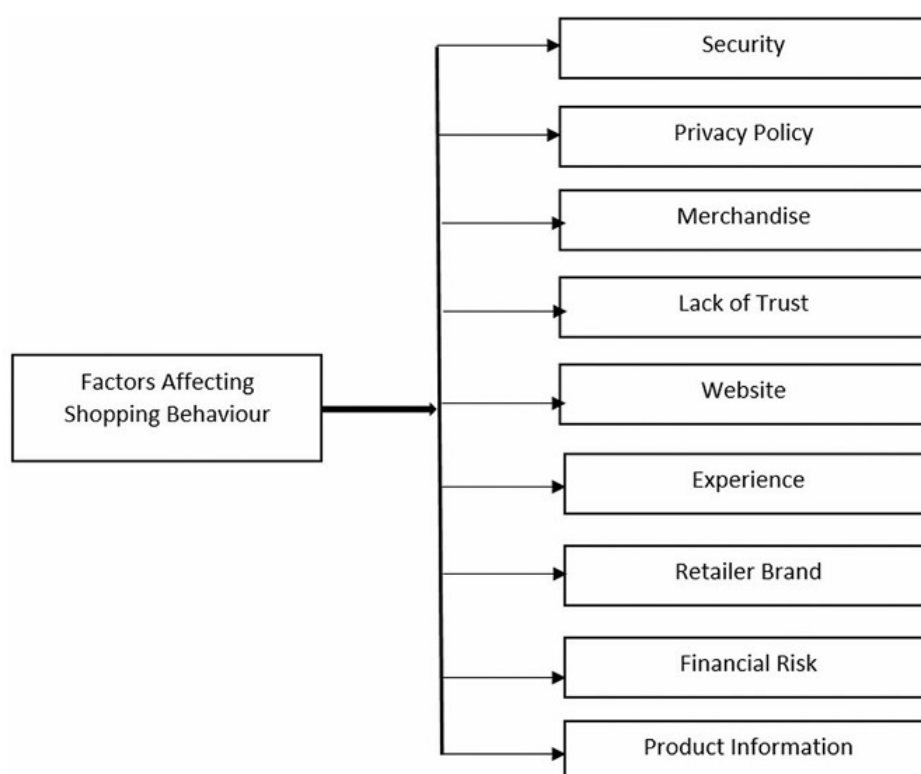


Figure: 1 Conceptual Framework of the study

websites. The results also revealed that the majority of respondents (30.9%) spend less than 5 hours a week on the internet, but even (30.3%) spend 6-10 hours a week on the internet either in online stores or on social media. Most of them (97.5%) have bought online and have had both positive and negative experiences, while 38% of people have bought 2-5 times and 36.7% more than 10 times. Very few people (12%) bought only once. Most of the respondents spent between INR 1000-5000 on online shopping and few spent more than INR 5000. According to the result, the most visited e-commerce site was amazon.com (71.5%), followed by flipkart.com (53.2%). Few respondents also visited other e-commerce sites like eBay, makemytrip.com and myntra.com. Most often (46.2%) accessories are purchased, followed by electronics and daily necessities from the online shopping platform. Some of the respondents bought books and cosmetics, and some prefer websites for travel tickets, movie tickets, hotel reservations and payments as well.

Factor analysis

To explore the factors that restrict consumers from using e-commerce websites factor analysis was done, as shown in Table 3. A total of 28 items were used to find out the factors that may restrain consumers to buy from online shopping sites, and the results were six factors. The Kaiser–Meyer–Olkin (KMO) measure, as shown in Table 2, in this study was 0.862(>0.60), which states that value are adequate, and factor analysis can be proceeded. The Bartlett’s test of sphericity is related to the significance of the study and the significant value is 0.000(<0.05) as shown in Table 2.

The analysis produced six factors with Eigen value more than 1, and factor loadings that exceeded 0.30. Moreover, reliability test of the scale was performed through Cronbach’s a test. The range of Cronbach’s a test came out to be between 0.747 and 0.825, as shown in Table 3 which means ($a > 0.7$) the high level of internal consistency of the items used in survey (Table 4).

Factor 1– The results revealed that the “fear of bank transaction and faith” was the most significant factor, with 29.431% of the total variance and higher eigenvalue, i.e. 8.241. The six statements loaded on Factor 1 highly correlate with each other. The analysis shows that some people do not prefer online shopping because they are scared to pay online through credit or debit cards, and they do not have faith over online vendors.

Factor 2– “Traditional shopping is convenient than online shopping” has emerged as a second factor which explicates 9.958% of total variance. It has five statements and clearly specifies that most of the people prefer traditional shopping than online shopping because online shopping is complex and time-consuming.

Factor 3– Third crucial factor emerged in the factor analysis was “reputation and service provided”. It was found that 7.013% of variations described for the factor. Five statements have been found on this factor, all of prices and who provide guarantee or warrantee on goods.

Factor 4– “Experience” was another vital factor, with 4.640% of the total variance. It has three statements that clearly specify that people do not go for online shopping due to lack of

Variables		Frequency	%
Gender	Male	100	34.2
	Female	52	65.8
Age	Below 20	25	16.4
	21-30	104	68.4
	31-40	15	9.9
	41-50	4	2.6
Occupation	Government employee	2	1.3
	Private employee	23	15.2
	Self employed	14	9.3
	Student	108	71.5
	Other	4	2.6
Income (per month)	Less than 15,000	53	50.5
	15,001–30,000	17	16.2
	30,001–60,000	23	21.9
	Above 60,000	12	11.4
Hours spent by respondents on the internet per week	Less than 5h	47	30.9
	6–10h	46	30.3
	11–15h	22	14.5
	More than 15h	37	24.3
No. of times respondents shopped online	Once	19	12
	5 times	60	38
	6-10 times	21	13.3
	More than 10	19	36.7
Highest amount spent by respondents on online shopping	Less than INR500	9	5.7
	INR500–INR1,000	38	24.1
	INR1,000–INR5,000	69	43.7
	More than INR5,000	42	26.6
E-commerce sites mostly preferred	Flipkart	84	53.2
	eBay	14	8.9
	Amazon	113	71.5
	MakeMy Trip	20	12.7
	Other	23	14.6
Products purchased by respondents	Daily need items	52	32.9
	Apparels	73	46.2
	Travel tickets	29	18.4
	Movie tickets	46	29.1
	Books	34	21.5
	Electronics	68	43
	Other	10	6.3

Table1. Socioeconomic status of respondents

knowledge and their past experience was not good and some online stores do not provide EMI facilities. *Factor 5*– Fifth important factor arisen in the factor analysis was “Insecurity and Insufficient Product Information” with 4.251% of the total variance, and it has laden five statements, which were closely intertwined. This factor explored that online shopping is not secure as traditional shopping. The information of products provided on online stores is not sufficient to make the buying decision. *Factor 6*–“Lack of trust” occurred as the last factor of the study, which clarifies 3.920% of the total variance. It has four statements that clearly state that some people hesitate to give their personal information, as they believe online shopping is risky than traditional shopping. Without touching the product, people hesitate to shop from online stores.

KMO measure of sampling adequacy**0.862**

Bartlett's test of sphericity	Approximate x2	1,812.156
	df	378
	Sig	0.000

Table 2 KMO and Bartlett's test

Research variables	Cronbach's α
Fear of bank transaction and no faith	0.747
Traditional shopping is convenient than online shopping	0.797
Reputation and service provided	0.825
Bad experience	0.816
Insecurity and insufficient product information	0.784
Lack of trust	0.760

Table 3. Cronbach's α

Factors	Name of the factor	Statements	Eigenvalue	% variance	Loadings
	Fear of banking and trust.	-The fact that only those who have a credit card or bank account can buy online is a disadvantage - I don't hesitate to give my credit card number when buying online - I don't prefer online shopping because of a lack of trust in sellers - I don't like buy online because of the bad return policy - False fear of delivery keeps me from buying online - I don't want to buy online unless they offer cash on delivery facilities	8.241	29.431	0.789 0.642 0.601 0.580 0.552 0.394
2	Traditional shopping is more convenient than online shopping.	- I believe in online. shopping takes time - Online shopping is difficult compared to traditional shopping - Online shopping is more complicated - I believe that online shopping cannot beat traditional shopping - I prefer traditional shopping to an online store	2.788	9.958	0.713 0.706 0.698 0.658 0.614

3	Reputation and service provided	-I prefer to buy from known websites - I usually prefer to buy after comparing prices with all other websites - I prefer to buy online if the website is safe and genuine - I only recommend websites that deliver goods as soon as possible - If the product has no warranty, I will never buy prefer online shopping	1.964	7.013	0.775 0.732 0.726 0.638 0.550
4	Experience	- I don't prefer online shopping unless monthly instalment (EMI) is offered - I hesitate to buy online because my previous experience was not good - I don't want to buy online because I don't know much about the internet	1.299	4.640	0.776 0.663 0.606
5	Safety and insufficient product information.	I don't buy online if the website is popular the displayed product descriptions are not correct - I don't prefer the online store if the online store prices are high - The products and services offered on the Internet are not enough to make a purchase - If the online stores have fewer products, I do not prefer the online store - The online store is not as safe as traditional shopping	1.190	4.251	0.665 0.614 0.548 0.539 0.416
6	Lack of trust	-I do not hesitate to disclose my personal information on websites -It is difficult to make a purchase decision without touching the products - Shopping on the internet is risky -I would be disappointed, what to do if I am not satisfied. Buy from an online store internet	1.098	3.920	0.552 0.521 0.511 0.488

Table-4 Factor Analysis

Conclusion

The purpose of the study was to find out the problems that consumers encounter when shopping online. The result revealed that most of the respondents have both positive and negative experiences with online shopping. Consumers face many issues or problems while using the online shopping platform. The research revealed a total of six factors that limit online shopping by consumers, such as fear and infidelity to bank transactions, traditional shopping more convenient than online shopping, reputation and services offered, experience, uncertainty and insufficient product information, and lack of trust. The study can be useful for online retailers to plan future strategies to serve customers according to their needs and build customer loyalty. Casalo et al. according to a study done by (Casaló et al., 2008) there is a strong relationship between reputation and satisfaction, which is further related to customer loyalty. Once an online merchant has built his brand or reputation for business, the customer is more likely to prefer that merchant to a new entrant. Online retailers that seek less information from customers are better than those that require full personal information (Limbu et al., 2011). Online retailers can use different strategies to convince those who are hesitant to buy online, so the retailer must find ways to solve the customer's problems so that the offline or irregular online consumer becomes a regular customer. The online seller must pay attention to the quality, selection, design and brands of the products offered. First, the retailer must improve product quality to in still consumer confidence. To do this, they can provide complete information about the seller and the seller's history, which ideally increases the consumer's confidence in the seller. In addition, they can adopt marketing strategies such as user-friendly and secure websites, which can improve the customer's shopping

experience and facilitate product search and proper navigation on the website. In addition, complete information about products and services such as information about functions and usage, description and product dimensions can help the consumer to decide which product to buy. The experience can be enhanced by adding images, product videos and threedimensional (3D) images to help the consumer in the decision-making process. In addition, user-friendly payment systems such as cash, return and exchange options according to the customer's needs, prompt and prompt deliveries etc. ((Chaturvedi et al., 2016) (Muthumani et al., n.d.) also increase the likelihood of purchase of an e-commerce platform. Customers are careful not to share their financial information on any website(Román, 2007Limbu et al., 2011). Online merchants can ensure payment security by offering many payment options such as cash transfer, transfer after verification, Google Pay or Paytm or other payment gateways. Increase the confidence of the consumer in the website and the customer will not hesitate to make a purchase. Customers can trust any website according to its privacy policy, so merchants can provide customers with a transparent security policy, privacy policy and secure transaction server so that customers do not worry when making online payments (Pan & Zinkhan, 2006). In addition, customers buy essential goods from online stores and also consider the increased level of goods. Therefore, if suppliers can provide fast and necessary support, answer all their questions within 24 hours of service availability, customers can be comfortable buying from these websites (Martins et al., 2014) Sellers must ensure that they offer products and services suitable for the Internet. Retailers can consider risk mitigation strategies such as easy return and exchange policies to influence consumers (Bianchi and Andrews, 2012). In addition, sellers can offer maintenance services offered by traditional buyers to attract more customers and create a unique shopping experience. Although most sellers these days offer many deals in the form of discounts, free gifts and cash back, most of them are designed to meet the needs of retailers, not customers. In addition to this, trust must be created in the mind of the customer, which can be done by changing the data protection and security policy. By implementing such practices, a marketer can generate interest in online shopping among customers.

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