

1.1 INTRODUCTION TO THE STUDY

The increased globalization of the world economies has created many opportunities for marketers. At the same time, this has also intensified competition among businesses so that many companies are looking towards unconventional form of marketing. Marketing through the internet is one such unconventional form of marketing that many companies have turned to.

While many businesses are rapidly adopting the internet as the means through which they are effectively and economically conduct their marketing activities, there are many risk associated with its use. In the word of Mitchell (1999) perceived risk is a powerful index for explaining consumer behavior since consumers are more often motivated to avoid potential loss than to maximize purchasing success this makes understanding of consumers' perceived risk even more important for managers.

Online shopping is growing area of technology. Establishing a store on the internet, allows for retailers to expand their market and reach out to consumer who may not otherwise visit the physical store. It is a convenient method of shopping and allows for a vast array of product to be at your fingertips.

Online shopping is a form of electronic commerce which allows consumers to directly buy goods and services from a seller over the internet using a web browser. Alternative names are: e-web-store, e-shop, e-store, internet shop, web store. Mobile commerce (m-commerce) describes purchasing from an online retailers mobile optimized online site or app.

an online shop evokes the physical analogy of buying products or services at a bricks and mortar retailers or shopping centers, the process is called business-to-consumer (B2C) online shopping. In the case where a business buys from another business, the process is called business-to-business (B2B) online shopping. The largest of these online retailing corporations are Alibaba, Amazon.com, and E-bay

1.2 STATEMENT OF THE PROBLEM

In the modern world, people are busy with their work, so they will adopt online shopping. India will be the third largest internet users in the world .in India more than 121 million internet users out of which one and half opt for online purchases. Online shopping will be grown in popularity over the year. In this context, it is very essential to study of the consumers' perceived risk in online shopping with special reference to Ponnani Taluk. In the field of marketing identifying the consumers' perceived risk in online shopping is very important.

1.4 OBJECTIVES OF THE STUDY

- 1) To identify the various kinds of consumers' perceived risk in online shopping.
- 2) To analyze various kinds of risk in online shopping.
- 3) To know the consumers' risk perception towards online shopping.
- 4) To understand the consumers' behavior in online shopping.

1.3 SIGNIFICANCE OF THE STUDY

Managerially, this study provides marketers with the importance of the consumers, of risk perception and associated risk in the internet shopping environment. For marketers, awareness of the attributes of risk perception is important because consumers' perceived risk level becomes a crucial factor in internet purchasing. The perceived risk analysis increases marketing efficiency so the study of consumers' perceived risk in online shopping is very important.

RESEARCH HYPOTHESIS

H₀: There is no significant difference in the risk perception among male and female.

H₁: There is significant difference in the risk perception among male and female

1.5 RESEARCH METHODOLOGY

Research methodology is a way to systematically solve the research problem. it may be understood as a science of studying how research is done systematically. under this study the researcher discuss about research design, source of data and statistical tool etc...

SAMPLE DESIGN

A sample design is a definite plan for obtaining a sample from a given population.

SAMPLING METHOD

The sample was drawn using convenience sampling method. The total sample size was chosen 50.

AREA OF THE STUDY

The study has been conducted among the online shopping customers in Ponnani Taluk

PERIOD OF STUDY

The period of study was 21 days.

SOURCES OF DATA

PRIMARY DATA: primary data are first hand information and are original in character. The primary data needed for the present study is collected through a questionnaire (Likert scale)

SECONDARY DATA: the secondary data needed for the present study are collected from journals, magazines, academic books, information from internet etc.....

STATISTICAL TOOLS USED

The important tools used for the study are as

Follows:

- percentage analysis method
- ranking method
- t-test
- 5-point Likert scale:

For each dependent variable in the study , a 5-point Likert Scale ranging

Strongly agree = 5

Agree = 4

Neutral = 3

Disagree = 2

Strongly disagree = 1

- The studies make use of tables and graphs as the data representation tools.

1.6 LIMITATIONS TO THE STUDY

1. This study didn't includes all variables might be related to internet perceived risk.
Here we considered only 4 dimensions of online perceived risk in our study.
2. Sample size of the study was small, the respondent where of the same location and hence, may not be representing the view point of the entire district.
3. The time period for the study is limited to conduct a comprehensive study.
4. Some information needed for the study is collected from secondary sources which will not be up to date information.

2.1 REVIEW OF LITERATURE

Many studies have been conducted in the field of online shopping and dimensions of consumers' perceived risk in online shopping and its influence.

In the word of Roselius (1971), when buyers plan to purchase a product or service, they often hesitate to take action because they cannot be certain that all of their buying goals will be achieved with the purchase .consumer behavior involves risk in the sense that any action of a consumer will produce consequences which one cannot anticipate with certainty, and some of which are at least likely to be unpleasant (Bauer,1960). perceived risk thus can be considered as a function of the uncertainty of the consequence of a behavior and unpleasantness of the same(Cox & Rich, 1964)for each purchasing decision, consumers have several buying goals or expected outcomes of products or service, and consumers will perceive higher risk if the actual purchasing experience differs from purchasing goals. consumer perceive certain degree of risk in most purchasing decisions, but non-store purchasing decisions tend to have a higher level of perceived risk associated with them (Bhatnagar ,Misra & Rao,2000; Dollin, B, Dollin,s., Thompson, & Corner,2005)

BenerjeeDutta, and Dasgupta (2010) identified factors that influence the attitude of Indian consumers towards online shopping. The authors found that online security is one of the most important reasons that prevents Indians from shopping online. It is obvious also, as in online shopping, consumers do have the opportunity physically examine the product(Torkzadeh & Dillion,2002;Bhatnagar et al.,2000)while shopping, consumers are forced to rely on some limited information and pictures displayed on the site. They also perceive difficulty in returning the purchase products and also in developing trust on the integrity of the of the sellers (Bhatnagar et al.,2000,Biswas,D.,& Biswas,A.,2004).Apprehension regarding misuse of account information during online transactions or issues in delivery of products are some other concerns that effect consumers' online purchase actions (Sweeney, Soutar,& Johnson,1999

TYPES OF PERCEIVED RISK

Perceived risk is multidimensional (Cumingham,1967,Jacoby&kaplan,1972) indicated five types of risks in product purchase, which are physical, psychological, social, financial, and product performance. Brooker (1984) regrouped the dimensions of perceived risk into two factors. he clubbed physical, financial, product performance, and risk of time loss into non personal risk factors. several researchers have also tried to identify dimensions of perceived risk in online shopping context(Naiyi,2004;Jarvenpaa & Todd,1996;Torkzadeh & Dillion,2002;Zhang,Tan,Xu & Tan 2012).in addition to traditional dimensions of perceived risk, Jarvenpaa and Todd (1996)added security and privacy risk for online shopping environment and Torkzadeh and Dillion (2002) added source risk. however, in the present study, we have focused only on four types of risks, namely financial risk, product performance risk convenience risk and delivery risk.

1. FINANCIAL RISK: financial risk in the online context is defined as net loss of money to a customer due to the possibility of misuse of credit card information(oberndorf,1996 sweeney et al.1999) security consideration regarding transactions over the internet are very common among online consumers , and media news fosters it. Many consumers believe that it is very easy to get a credit card stolen over the internet (Casewell,2000) and hence, is one of the major apprehensions that affects online shopping (Forsythe&shi,2003) Maignan & Lukas,1997). Forsythe and Shi(2003) perceived financial risk not only to make online shoppers more selective regarding the websites they patronized, but they also to prevent heavy shoppers form spending as much online as might they otherwise if they were not concerned with financial risk.

2. PRODUCT RISK: Horton(1976) defined product performance risk as the uncertainty in the mind of the consumers that whether a product will perform as expected. Product performance risk dominates in internet shopping environment because of the inability of the consumer to physically examine the product touch, feel, or try. This fosters apprehensions regarding color, size, or quality of the products. The other reason being the nascent stage of online retailers , they have

fewer brand , capital, and hence consumers find it difficult to develop trust in them. It has also been claimed by various researchers that product performance risk depends on the type of products , product complexity and price (Bhatnagar et al.2000)

3. TIME/CONVENIENCE RISK: Time risk was traditionally defined as the risk associated with loss of time in the purchase process (Roselius, 1971).consumers' who are new to internet technology who find it difficult browse or navigate across sites to locate their desired product(Forsythe et al.,2006) Delay in downloads of images or videos, time loss in transaction process, and confusing websites are some other reasons of perceived convenience or effort may be wasted et al,2004) time risk includes the inconvenience incurred during online transaction, often resulting from difficulty of navigation or/ submitting order, or delays receiving products (forsythe et al 2006)

4. DELIVERY RISK: delayed and wrong delivery is one of the prime concerns and complaints of Indian online shoppers (Saroja,2010). Because the sellers are often anonymous and have no geographical location or address, consumers find it difficult to identify a suitable channel which will address their complaints. In the present scenario, there are (IPlenty) of websites that open and shutdown each day, which is magnifying the risk of delivery of the product (Torkzadeh & Dillion,2002) consumers fear that delivery will be delayed due to various circumstances, that delivery company wouldn't deliver within the time frame agreed with customers fear that the goods may be damaged when handled and transported, or no proper packaging and handling during transportation (Claudia2012) potential loss of delivery associated with goods lost, goods damaged and send to the wrong place after shopping (Dan et al;2007)

Major Characteristics of Online Consumers –

The typical Internet user of the twentieth century is young, professional, and affluent with higher levels of income and higher education (Palumbo and Herbig, 1998). They value time more than money which automatically makes the working population and dual-income or single-parent households with time constraints better candidates to be targeted by non-store retailers (Burke, 1997). Actually, both demographics and personality variables such as opinion leadership or risk aversiveness are very important factors that are considered in studies trying to determine the antecedents of Internet purchases (Kwak et al., 2002). Confirmatory work shows that income and purchasing power have consistently been found to affect consumers' propensity to shift from brick-and-mortar to virtual shops (Comor, 2000). Internet usage history and intensity also affect online shopping potential. Consumers with longer histories of Internet usage, educated and equipped with better skills and perceptions of the Web environment have significantly higher intensities of online shopping experiences and are better candidates to be captured in the wellknown concept of flow in the cyber world (Sisk, 2000; Hoffman and Novak, 1996; Liao and Cheung, 2001). Those consumers using the Internet for a longer time from various locations and for a higher variety of services are considered to be more active users (Emmanouilides and Hammond, 2000). As Bellman et al. (1999) mention, demographics are not so important in determining online purchasing potential. Whether the consumer has a wired lifestyle and the time constraints the person has are much more influential. Risk taking propensity is also a powerful factor. E-shoppers have higher risk taking tendencies. Consumers with high levels of privacy and security concerns have lower purchasing rates in online markets but they balance this characteristic with their quest for making use of the information advantage of the environment (Kwak et al., 2002; Miyazaki and Fernandez, 2001). These educated individuals, as more confident decision makers, are much more demanding and have greater control over the purchasing process from initiation to completion (Rao et al., 1998).

2.2.2 Online Shopping Behavior - Identifying pre-purchase intentions of consumers is the key to understand why they ultimately do or do not shop from the Web market. One

stream of research under online consumer behavior consists of studies that handle the variables influencing these intentions. A compilation of some of the determinants researchers have examined are: transaction security, vendor quality, price considerations, information and service quality, system quality, privacy and security risks, trust, shopping enjoyment, valence of online shopping experience, and perceived product quality. (Liao and Cheung, 2001; Saeed et al., 2003; Miyazaki and Fernandez, 2001; Chen and Dubinsky, 2003). The lists of factors having a positive or negative impact on consumers' propensity to shop do not seem to be very different from the considerations encountered in offline environments. However, the sensitivities individuals display for each variable might be very different in online marketplaces. Factors like price sensitivity, importance attributed to brands or the choice sets considered in online and offline environments can be significantly different from each other (Andrews and Currim, 2004). Uncertainties about products and shopping processes, trustworthiness of the online seller, or the convenience and economic utility they wish to derive from electronic shopping determine the costs versus the benefits of this environment for consumers (Teo et al., 2004). Further studies aiming to complete the full set of factors influencing consumers' prepurchase intentions are still much awaited.

2.2.3 The Online Purchasing Process

- Many studies frequently mention that there is a vast amount of window shopping taking place online but the number or the rate of surfers who turn into purchasers or regular buyers are very low (Mayer, 2002; Betts, 2001; Oliver, 1999). This might happen because of the lack of consumer intention to purchase an offering from the online environment at the outset. It might also happen because of various problems that arise during online shopping driving the consumer to abandon the task in the middle. Therefore, while one stream of research should identify the reasons behind the purchase reluctance of consumers, another area of concentration should be why people abandon their shopping carts and stop the purchasing process in the middle. Such attempts can help to understand how to turn surfers into interactors, purchasers, and finally, repeat purchases by making them enter into continuous interaction with this environment (Berthon, 1996). Common reasons for purchase reluctance are the

difficulties and costs of distance shipping, inadequate amount of purchase related information, troubles experienced after the purchase such as delivery or refund problems, general security fear, and various perceived risks such as financial, product-related or psychological risks (Mayer, 2002; Chen and He, 2003). On the other hand, the reasons of abandoning purchases are much more technical such as unexpected shipping costs or transaction complexity (Harvard Business Review, 2000). In other words, some consumers accept to shop from the Internet in principle but technical complexities or ineffective systems discourage them. Regardless of the pessimistic state of events, marketers should not be hopeless about the future. Once the risks consumers perceive about shopping through the Web are reduced, the environment still promises a high potential for selected consumer segments. Studies show that consumers who search for product related information through the Web have stronger intentions to make purchases online (Shim et al., 2001). Therefore, building on the information advantage can be expected to pay off in the future. Constructing effective decision support systems and assisting consumers with interactive decision tools are also successful attempts that need to be developed further (O'Keefe and McEachern, 1998; Barber, 2001). However, investing on the pre-purchase stages of the decision making process is not adequate. Developing and testing the effectiveness of specific "selling" strategies and tactics for the cyber market are also crucial. Studies that focus on currently unavailable but possible tools of cyber shopping in the future, such as the use of artificial shopping agents that work on behalf of consumers in the online market (Redmond, 2002), are also very valuable efforts enlightening the road for future studies.

2.2.4 Consumer Satisfaction and Loyalty in the Online Market -

Investing in consumer satisfaction from the online experience and creating brand or site loyalty are critically important for companies that want to have a long run presence on the Web. There are two approaches taken to induce loyalty into consumers in an online context. One approach is to focus on concrete factors. For example, creating a convenient and well-designed online store and offering secure transactions are the keystones of satisfying e-consumers (Szymanski and Hise, 2000). However, all satisfied consumers do not become loyal. Personalization

attempts and increasing the social value of online experiences are very important to make consumers build strong brand relationships in the cyber world. Although Nunes and Kambil (2001) argue the opposite, some studies find that personalized Web sites and customer communities are highly influential on the consumer brand relationship especially for experienced Internet consumers (Thorbjornsen, 2002). Besides, businesses that can create trust and increase the perceived value of online shopping can turn their satisfied consumers into loyal ones in the e-marketing environment, too (Anderson and Srinivasan, 2003). The online environment accommodates so many opportunities for creating loyalty that even offline offerings can be effectively facilitated with supporting after sale services provided through the Web (van Riel et al., 2004).

2.2.5 Models and Theory

- There are certain attempts to adopt classical attitude-behavior models to explain online consumer behavior. Theory of reasoned action and, consequently, theory of planned behavior are the most commonly used models aiming to determine the impact of beliefs, attitudes, and social factors on online purchase intentions. Yoh et al.'s (2003) attempt to apply theory of reasoned action (TRA) for apparel shopping on the Internet is one such successful example. Some of the other models used in similar studies include the Technology Acceptance Model (TAM) and Flow Theory which are integrated in Koufaris's (2002) study, and Social Cognitive Theory (LaRose and Eastin, 2002). Gentry and Calantone (2002) compare theory of reasoned action (TRA), theory of planned behavior (TPB) and technology acceptance model (TAM) with respect to their effectiveness in explaining consumers' shop bot use on the Web and find technology acceptance model (TAM) to be superior to others. TAM (Technology Acceptance Model) 17 TAM was derived from the theory of reasoned action (TRA) (Fishbein and Ajzen 1975) while TRA is a general theory of human behavior; TAM is specific to IS usage. Figure 2-9 shows TAM. Figure 2.1 TAM (Davis 1989) Davis asserted that perceived usefulness and ease of use represent the beliefs that lead to such acceptance. Perceived usefulness is the degree to which a person believes that a particular system would enhance his or her job performance (i.e., by reducing the time to accomplish a task or providing timely information). Perceived ease of use is the

degree to which a person believes that using a particular system would be free of effort. (Davis 1989) Two other constructs in TAM are attitude towards use and behavioral intention to use. Attitude towards use is the user's evaluation of the desirability of employing a particular information system ms application. Behavioral intention to use is a measure of the likelihood a person will employ the application (Ajzen and Fishbein 1980 Empirical tests suggest that TAM predicts intention and use. (Davis 1989) found that TAM successfully predicted use of a word processing package. He reports that EOU (Ease of use) and U (usefulness) were significantly correlated with use of an office automation package, a text editor, and two graphics packages A limitation of TAM is that it assumes usage is volitional, that is, there are no barriers that would prevent an individual from using an IS if he or she chose to do so, Although there many factors preventing a person from using an application such as perceived user resources (Kieran Mathieson, Eileen Peacock et al. 2001) and perceived behavior control (Ajzen 2002).

3.1 THEORETICAL FRAMEWORK AND INDUSTRIAL PROFILE

ONLINE SHOPPING

The act of purchasing a product or service over the internet. Online shopping has grown in popularity over the years, mainly because people find it convenient and easy to bargain shop from the comfort of their home or office. One of the most enticing factor about online shopping, particularly during a holiday season is it alleviates the need to wait in long lines or search from store to store from a particular items. Online shopping or e-shopping is a form of electronic commerce which allow consumers to directly buy goods or services from seller over the internet using a web browser. It is a convenient method of shopping and allows for a vast array of products to be at your fingertips. The convenience of online shopping is the main attraction for the consumers

9 ECOMMERCE SHOPPING CART FEATURES THAT SATISFY CUSTOMERS

As consumers enticed by convenience and 24/7 availability continue to gravitate towards online stores, they create a demand for more sophisticated ecommerce shopping cart software. Luckily, you can now choose advanced ecommerce shopping cart features that help you sell and succeed online like never before.

Ecommerce shopping carts are like engines that keep online stores running smoothly. You'll be taking your customers along for the ride, so you'll want to choose an ecommerce shopping cart that not only meets your needs, but theirs as well. While your unique goals and budget will determine which ecommerce shopping cart is right for your online store, certain ecommerce shopping cart features can help you boost customer confidence and encourage repeat sales.

PAYMENT OPTION

Most visitors to online stores prefer to pay by credit card. If you want to use your ecommerce shopping cart software to process credit card transactions with a real-time payment gateway, you'll have to open a merchant account.

Although the majority of shoppers at online stores will make a credit card transaction, choosing an ecommerce shopping cart that also allows you to accept alternative payments will please customers who remain resistant to providing such information online. Offering options such as PayPal®, Google® Checkout, checks, and/or money orders allows more people to feel comfortable checking out on your site.

SITE SEARCH & BROWSE

Visitors to online stores have a need for speed - and it starts with time-saving search. Consumers expect online stores to allow them to search for a product and quickly find the product they want. Customers also navigate via categories, along with browsing by price, category and brand distinctions. If your ecommerce shopping cart does not include a search feature for your site, your visitor may simply decide to look elsewhere.

PRODUCT REVIEWS

No matter how well online stores promote their own products, reviews by other customers will have a greater impact. In fact, 63% of consumers indicate that they are more likely to purchase from a site if it has product ratings and reviews, according to a CompUSA® and iPerceptions® study. Choose an ecommerce shopping cart that allows for product ratings and reviews - and let "word of mouth" work for you.

WISH LIST / REGISTRY

Customers at online stores often buy gifts for special occasions, which is why many ecommerce shopping carts feature a registry option that makes the process easier. Also, so-called "wish lists" allow customers to save items at online stores and return at a later date to purchase those items. In general, when your ecommerce shopping cart allows your customers to manage their items the way they want, the result is higher satisfaction.

REAL – TIME INVENTORY

It's a common complaint from those who frequent online stores -- a customer goes through a lengthy process of placing an order, only to find out later that the item purchased wasn't really in stock. Ecommerce shopping carts should allow for real-time inventory management, which ensures that what customers see on their screen is what's actually available for delivery to their doorstep.

EXPRESS CHECKOUT

The checkout process at many online stores can be as frustrating -- if not more so -- than standing in a long checkout line at a brick-and-mortar store. When visitors are ready to buy, your ecommerce shopping cart must make it as simple as possible. Some ecommerce shopping carts offer registered users an express checkout option, which pulls up their stored payment and billing info when they log in.

ORDER TRAKING

An ecommerce shopping cart can help you keep customers informed every step of the way - even after their order is placed. Automated order confirmation emails and shipping notification emails build customer's confidence in their purchase and in your brand. If a customer registers, they should be able to track their order by logging into an account created upon registration.

SPECIAL OFFERS

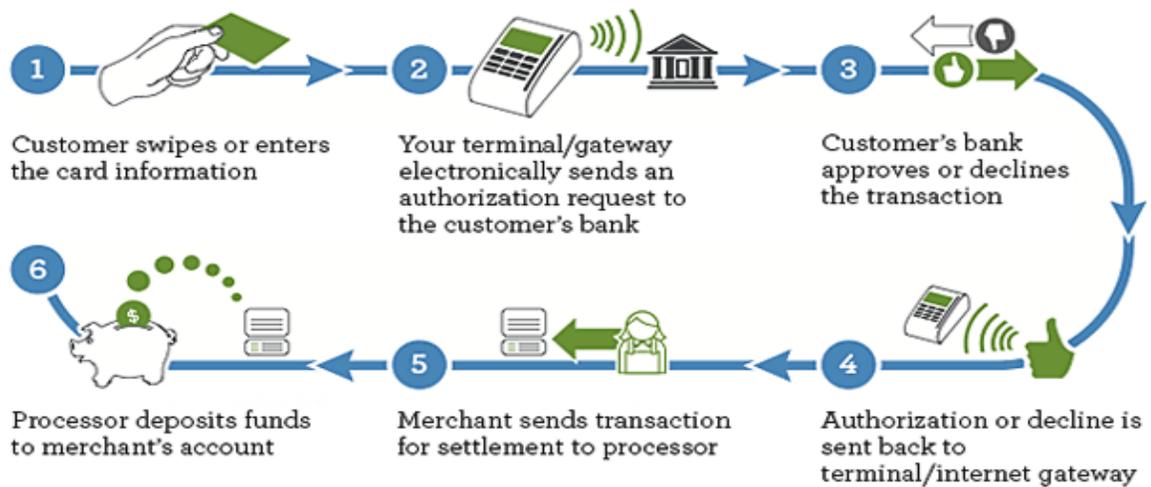
Looking for a way to woo new customers - or existing customers you haven't seen in a while? Ecommerce shopping carts can help you promote special offers like order discounts, coupon codes, free shipping and gift cards. These offers serve a dual purpose -they encourage customers to take advantage of a "good deal" while also helping you compete in today's competitive online marketplace.

WEBSITE SECURITY

Choose an ecommerce shopping cart with built-in SSL data encryption for website security. When online stores display SSL Certificate seals on their home pages, customers feel confident that their personal information will be protected and are more likely to complete a purchase.

Ecommerce shopping carts are key to the success of online stores. When choosing an ecommerce shopping cart for your online business, keep customer satisfaction in mind and you'll be rewarded with customer loyalty.

E-PAYMENT PROCESSING CYCLE



Risk of online shopping often a matter of perception

Online merchants are navigating between two worlds: what they hear from online privacy and payment card experts and buyers; perceptions of the risk involved in sharing credit card data over the Internet.

Shopping online has become ubiquitous throughout the US — 66% of the online American population has bought something through the channel in the last year, according to a recently released survey from Pew Internet Project. The number of Americans buying online has doubled in the last seven years. But the same study found the channel is still vastly underused due to fear; 75% percent of that same group say they do not like sending personal or credit card information over the Internet.

However, most security experts agree that consumers are at far greater risk of having their credit data stolen in-store than online.

“In-store transactions or point of sale transactions may lead in the threat area,” said Judd Rousseau of security firm Identity Theft 911. “The technologies and

tools needed to take or copy information is easier to get and use for point-of-sale transactions.”

Mark Byers, VP of operations at e-commerce service company Mobilians International, agreed.

“Most online systems have more security and have less human interaction than a customer using their credit card at a retail store,” he said. “There is much more opportunity for a credit card number to be stolen in these circumstances versus being hit by a security breach at an online mega-retailer.”

Still, the Pew report estimated that without privacy concerns the share of Internet users buying products online could be as much as three percentage points higher. Certainly, online merchants themselves recognize the importance of brand reputation and consumer trust becoming central to whether or not a buyer will complete a purchase on a particular Web site.

Craig Vodnik, VP of North America at third-party payment services provider Cleverbridge, said that while the right data-encryption technology and third-party payment processing partners are important, there are other factors that may lead a consumer to buy on a particular site.

“Security wise, not much has changed in the last year,” he said. “But the perception of what is safe and what is not has changed.”

He went on to say that consumer reports of phishing — the illegal practice of redirecting traffic from a legitimate merchant's Web site to that of a fraudulent scammer in order to obtain information — increased three to four years after the online security experts had begun discussing and combating the risk.

Vodnik recommended online merchants using third-party vendors apply certificate seals, consistent branding and a familiar IP address to customer-facing shopping carts, so as not to alarm consumers who might be looking out for the

sign that they are being redirected during the payment process. The reality, he says, is that customers are often being redirected to a more secure third-party site that is charged with storing payment card data and uses advanced encryptions before being asked to enter personal information.

Advantages and Disadvantages of Internet Shopping

Advantages of Shopping Online

Ease

It is quite easy to shop on the Internet. All that is needed is a average Internet connection and some basic knowledge about the web. You can easily jump in to websites browse their offerings, compare products from the same category, read reviews and make rational buying decisions.

Comfort

Won't it be nice to get everything delivered at your doorsteps without you even stepping outside your homes? Internet shopping is very comfortable and we can get buying our grocery right by sitting on our comfortable sofa watch our favorite TV shows.

No Hard Cash

Buying products without paying cash does sound tempting. Internet shopping enables one to buy easily on the web without paying for anything in cash. Everything would be handled just by your credit card or paypal account. This especially holds good when you are buying costly products like that of plasma tvs and other high end electronics.

Comparison Shopping

Internet shopping enables us to do instant comparisons, view user ratings, read reviews and make uniform and rational buying decisions. It is otherwise hard

to understand and predict whether a certain product is really worth buying. By doing quick comparisons, we get a chance to explore all the positives and negatives of a certain product or service.

Discount Shopping

Since there exists a fierce competition on the Internet between different shopping websites, customer is always the winner. With the rising competition, websites offer gift certificates, discount coupons, shopping points, cash back and what not to tap in potential customers. Who benefits from all these advantages? Us!

Disadvantages of Internet Shopping

While shopping on the Internet can be a pleasing and rewarding experience, the negatives or disadvantages associated with Internet shopping cannot be neglected. Let us take a look at some of the disadvantages of online shopping:

Identity Theft

While shopping online, we do have to reveal our personal information to a certain extent. But to what extent is a question worth lingering into. Some websites demand extensive personal information to use for their marketing purposes. But this can go very wrong and someone can use the information for a hell lot of evil purposes.

Credit Card Information

Ah! So the shopping portals ask for your credit card numbers. Do keep a close eye to see whether they use the same just for the duration of transaction or do they permanently store your credit card number. Some websites charge recurring fees or charges and you might end up receiving bills each month. It is very important that you use your credit card numbers very cautiously on the web. Always check out the website's privacy policies, terms and conditions, etc before

proceeding with a transaction. It is best advised not to use a credit card number directly on a website but rather choose a payment gateway such as

paypal to pay online. This helps you have a central paying authority which takes care of your security hassles. But do know that some payment gateways do charge a certain percentage of fees for transactions.

Spam

This is the worst thing to happen. We buy a shiny beautiful digital camera, pay for it, receive it and are quite happy. Days pass and suddenly we start receiving a hoard of emails offering discounts, special schemes, etc. We wonder what's happening. Welcome to email spam. Many websites do have a clause in their privacy policy document that your email can be shared with third parties to send you relevant offers. It doesn't seem an issue in the beginning but can surely fill all sorts of "unrelevant" junk in your mail box as time passes. Oh! Hell! who needs enlargement pills. Many do but most don't!

Incorrect Reviews

Although many reviews on shopping products are considered to be genuine but this is not always the case. Times are changing, market competition is being cut throat and shopping websites have hired goons to put biased reviews for products. People often read reviews innocently, decide that - 'ok this product/service is awesome' (because someone you don't know said that?) and you end up buying junk and regretting your decision! It is phenomenal to see how many people do actually believe the reviews that float around on the Internet. Whatever reviews you decide to watch for, do ensure that your study is quite extensive with regards to that and you have done adequate comparisons to arrive at rational buying decisions.

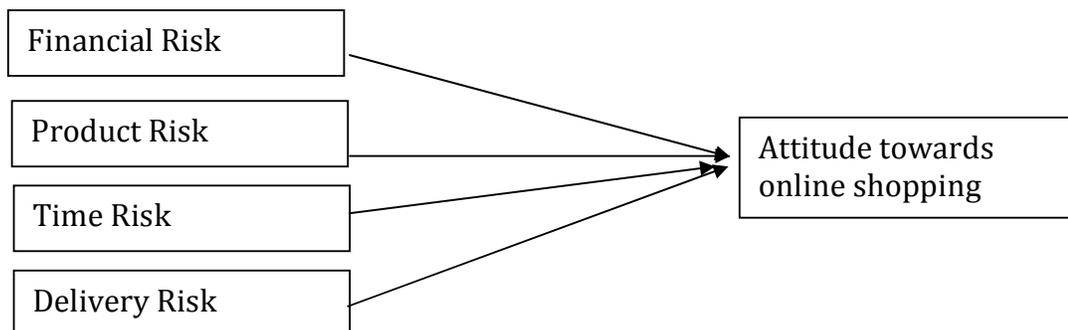
PERCEIVED RISK

The term perceived risk means the individuals' subjective belief about potentially negative consequences from his/her decision. In other words, "perceived" is used as opposed to objective outcome distributions of an alternative or a product class with that a consumer is associated. In attempting to understand the manner in which consumer behaviors through or in internet, it appears that "risk" is one of the main concerns for shoppers contemplating the internet. The results of the graphics, visualization and usability center [gvu] survey showed that consumers are unwilling to make a purchase in the internet market because of a perceived high risk about the quality of the product, new payment methods, delivery options, and information content.

TYPES OF PERCEIVED RISK

- Financial risk: this risk is related to the risk of losing money in online transaction by providing credit or bank a/c information over the internet.
- Product risk: the possibility of product malfunctioning and not performing as it was designed and advertised and therefore failing to deliver the desired benefit.
- Time/convenience risk: potential loss of time associated with making a bad purchasing decision by wasting time researching, shopping or having to replace the unexpected goods. Delays receiving products and making order.
- Delivery risk: the potential loss of delivery associated with goods lost, goods damaged and sent to the wrong place after shopping.

Conceptual model



INDUSTRY PROFILE

According to a recent survey, India ranks at position number three for shopping online and using credit cards for online transaction. Indian netizens are new third biggest users of credit cards of making online purchases globally and they are next only to the netizens of Turkey and Ireland. If you also want to make online purchases and want to know about the best sources, you have visited the right place. Here you will find information about top online shopping sites in India. The best list of online shopping sites along with brief reviews is mentioned below.

AMAZON.IN

Amazon is one of the most reputed Name in the world of online shopping for products like ebooks, electronics and others items. The Amazon India website and its service are being tweaked for India and its highly growing online shoppers. Amazon in is operated by Amazon seller services private ltd, an affiliate of Amazon. com, inc. is a fortune 500 company based in Seattle that opened on the world wide web in July 1995;and today offers earth's biggest selection.

They are committed to ensure 100% purchase protection for your shopping done on amazon. in so that you can benefit from a safe and secure online ordering experience convenient electronic payments and cash on delivery, easy returns, amazon's customer service with 24*7 support, and a globally recognized and comprehensive purchase protection provided by amazon's A to Z guarantee.

You can find this fulfilled by amazon badge on many product pages. This specifies that the orders are eligible for free delivery and can be placed using cash on delivery. It is being mentioned by amazon India that orders which contain products worth RS499 or more are only introduced almost all the practical useful and cool facilities and features on its Indian counterpart. If you have purchased from amazon India, please share your experiences. You can also share your feedback on the websites.

FLIPKART.COM

Flipkart.com is the most popular of all Indian online shopping companies offering genuine product to people. They have huge stocks of innumerable products like cloths, music, electronics, books, health products, kids toys and accessories, perfumes, games, movies, home appliances, shoes, stationeries and many more things.

The shopping website offers great advantage of factor product delivery and free shipping on ordered products for more than Rs500. customers also enjoy the privilege of exceptional service like payment on delivery or cash on delivery

They can also pay on monthly basis, as EMIs. in case any customer is not satisfied with the products ,he or she can even return them and get entire payment back. As one of the notable online shopping companies in India. Flipkart also offers 30 days replacement policy. All types of visa and master debit or credit cards accepted to initiate the online transaction system. Dedicated delivery partners of flipkart takes the responsibility for timely products delivery at mentioned addresses.

EBAY.IN

The world's largest shopping mall on the internet, eBay is an online market place ,where individuals and businesses come together to buy and sell almost anything. you can find everything on eBay .mobile phones, digital cameras,ipods,t-shirt,shoes,candles,furniture,jewellery,watches,handicrafts,kurtas,laptops,perfumes,c omputers, microwaves ovens ,toys, baby products, weighing scales, and much more. There are many ways to buy, so you can choose the format that is best for you. Make an instant purchase for products at a fixed price with buy it now button .bid using the exciting auction style format at the price you are willing to pay. If you are the highest bidder you get the items at your price. if you can't find what you want, let sellers know-post a want it now!

You can buy and sell with confidence. eBay's feedback system is very popular. Members rate each other based on their experience during a transaction. This is the easiest way to check a member's reputation before you trade with.

MYNTRA.COM

One step online shopping portal, myntra.com caters to fulfill all requirements pertaining to life style and fashion products. The company is counted in the list of online shopping sites raging the country recently. They even offer variety of branded products through online shopping portal they are primarily reasonable to make online consumers conscious about brand value of different product of daily utility.

From its introduction into the online business world Myntra is dealing in exclusive accessories, footwear's, cosmetics and apparel from more than 500 rep. International and Indian brands. notable among the are Biba, Adidas, Inc5, Puma, Nike, united colors of Benetton etc the online shopping portal is reputed to offer more than 3000 style of products ,fitting requirements of all valued consumers. the customer support service and process of home delivery are one of the swiftest in the business world .they are also one of the leading Indian online shopping companies Offering guaranteed 30 day return of goods from doorsteps of consumers in case of unsatisfactory service.

SNAPDEAL.COM

Snapdeal.com started their online business platform in 2010 under the leadership of Rohit Bansal and Kunal Bahl. Presently, they are placed at favorable positions on the list of online shopping sites in India. They offer widest range of products- life style, fashion apparel ,accessories, electronics, games, eateries, chocolates, grooming, books etc, for both men and women.

The online shopping platform has their service in more than 50 cities across Indian and has record 15 million registered users in the country. The website features more than 3000 brands-national ,International and even famous yet

offering quality products. The online store has more than 200 categories featuring more than 25000 products are sold every day.

Snapdeal has close tie with reputed courier services that help in faster home delivery process. They even offer free return policy of products, if they fail to meet the expectation of customers. unlike other Indian online shopping companies, they initiate complete refund and even additional courier charges that the consumers bears, if any, while returning the product in an undamaged and unused condition.

PAYTM

Paytm.com started with mobile recharge and bill payment website now Paytm selling everything from home decor, clothing, laptops to mobile at killer price .in every short period of time period Paytm has grown very fastly and able to place under our top 10 Indian shopping website list.

KOOVS.COM

Koovs.com is probably one of the renowned online shopping portals of fashion wear and associated accessories dedicated for women. The online shopping website has exclusive varieties of clothing, beauty whims ,shoes, lingerie, bags ,and accessories.

JABONG

Jabong.com - jabong fashion and life style store offers you great discount on all listed products. They offer wide range of products from apparel to home needs.

SHOPCLUES

shopclues.com- shop clues is famous for their heavily discounted jaw dropping deals. shop clues is one of the best online stores that offers a wide variety of cameras, computer accessories, mobile, gift, jewellery ,cosmetics toys, clothes, books and bag. Their jaw dropping deal has become most liked deal of 2012.

PEPPERFRY

Pepperfry.com- Pepperfry is one of leading Indian website in selling lifestyle products ranging from men and womens, clothing, home decor, Jewellery ,perfumes and cosmetics, furnitures, bags and accessories.

YEPME.COM

Yepme one of the top e-commerce site in India is popular for selling wide ranges of watches and shoes.

GROUPON

Groupon India launched in 2011offers products and services deals at good discount.

FIRSTCRY

firstcry.com India's largest store for kids selling 70000+item from 400+top international and Indian brands

INDIATIMES SHOPPING

Shopping indiatimes.com - shopping indiatimes.com has a wide array of products that range from electronic items to product related to health & beauty, home appliances, fashion, music, movies and games.

BABYOYE.COM

When it come to top commerce shopping websites for new born babies and kids, baby one is one name not to be forget . This website is a fairy tale dream for soon to be Parents to new parents and all the baby the baby stuffs are just a click away. They have vast inventory of baby products from diaper and bathing stuffs to clothes toys and book &...etc.

HOME SHOP18.COM

Home shop18.com is a popular online merchandise catering to fulfill major electronics and household items for online consumers across major locations of the country. One of the most popular online shopping companies in India. Home shop.18 even offers wide collection of fashion apparel at high discount. They showcase more than 1500 products under Indian and even international brands.

OTHERS

- CROMA RETAL.COM (the electronic megastore)
- Zovi.com
- Shoppersstop.com
- Inkfruit.com
- INFIBEAM.com

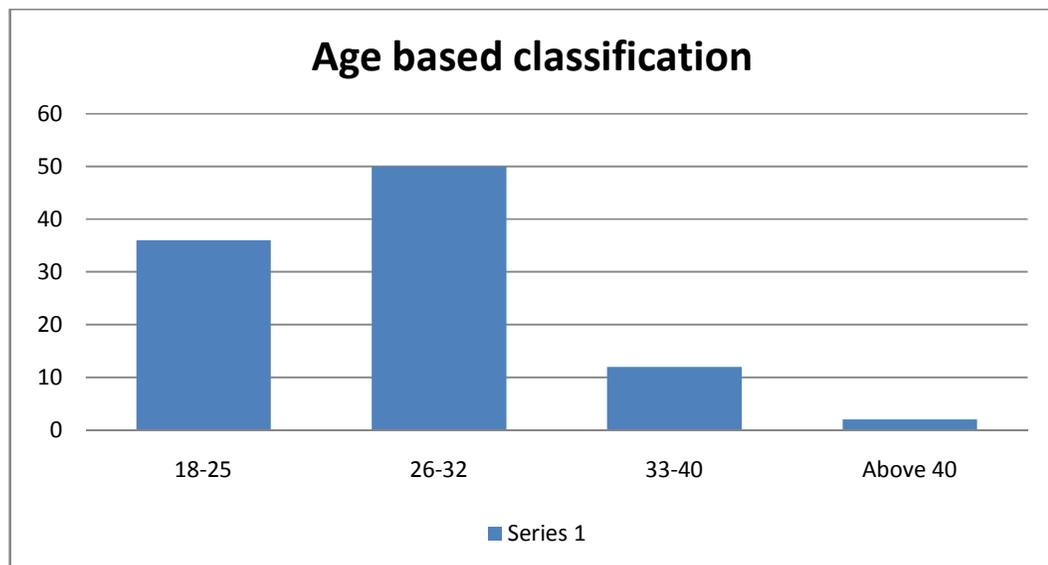
DATA ANALYSIS AND INTERPRETATION

Table No.1

Age based classification

Age Class	No.of respondents	Percentage
18-25	18	36
26-32	25	50
33-40	5	12
Above 40	1	2
Total	50	100

Figure No.1



Interpretation:

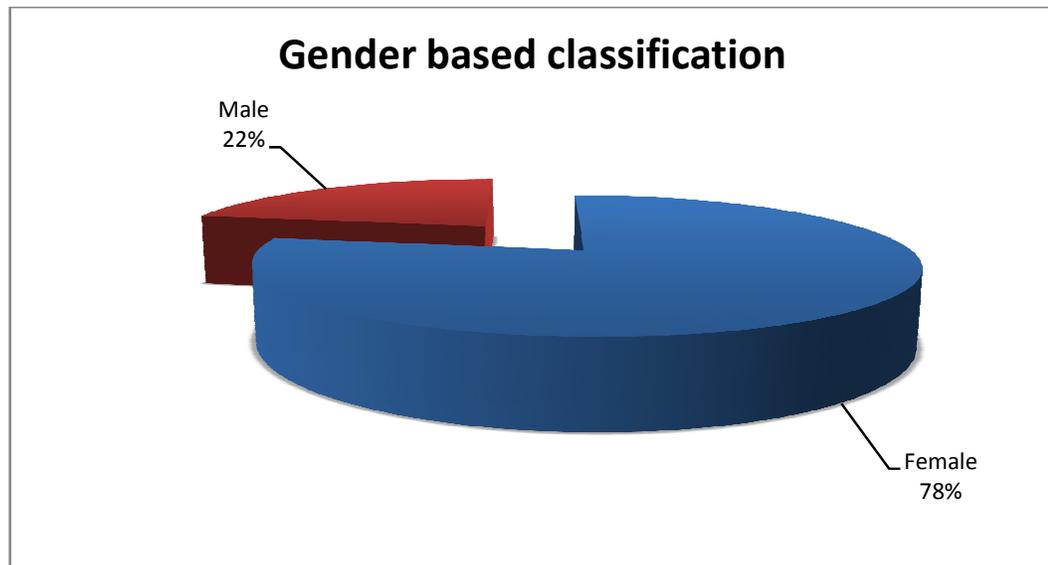
The above table shows that, majority of the users are between the 26-32. 50% users are in the age group of 26-32. 36% users are between the 18-25.

Table No.2

Gender based classification

Gender	No.of respondents	Percentage
Female	39	78
Male	11	22
Total	50	100

Figure No.2



Interpretation:

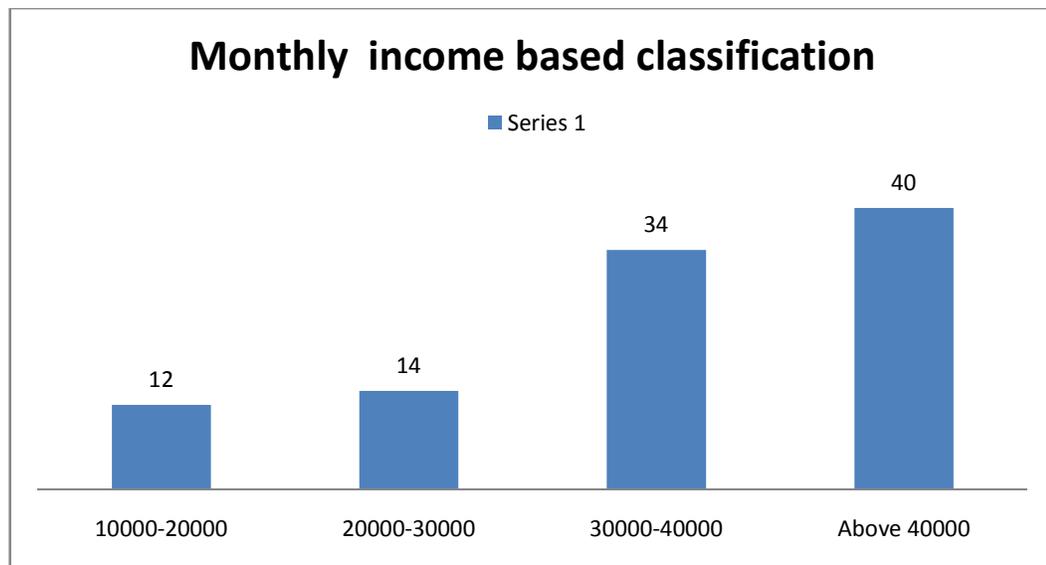
This table shows that majority of users are male. 78% of the users are male and 22% users are female. Females are not ready to buy online. Because they are not ready to bear risk.

Table No.3

Monthly income based classification

Income class	No.of respondents	Percentage
10000-20000	6	12
20000-30000	7	14
30000-40000	17	34
Above 40000	20	40
Total	50	100

Figure No.3



Interpretation:

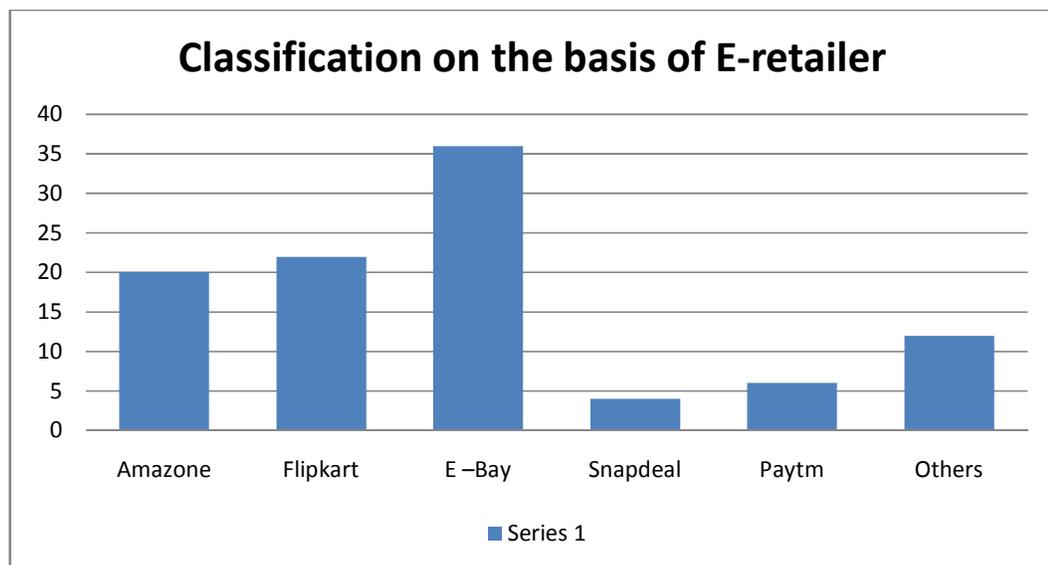
In the above table shows that the shopping habit on the basis of their income. 40% of the users are monthly income above Rs.40000 while only 12% of users are between Rs.10000-20000. 34% of users monthly income is between Rs.30000 – 40000.

Table No.4

Classification on the basis of E-retailer

Age Class	No.of respondents	Percentage
Amazone	10	20
Flipkart	11	22
E -Bay	18	36
Snapdeal	2	4
Paytm	3	6
Others	6	12
Total	50	100

Figure No.4



Interpretation:

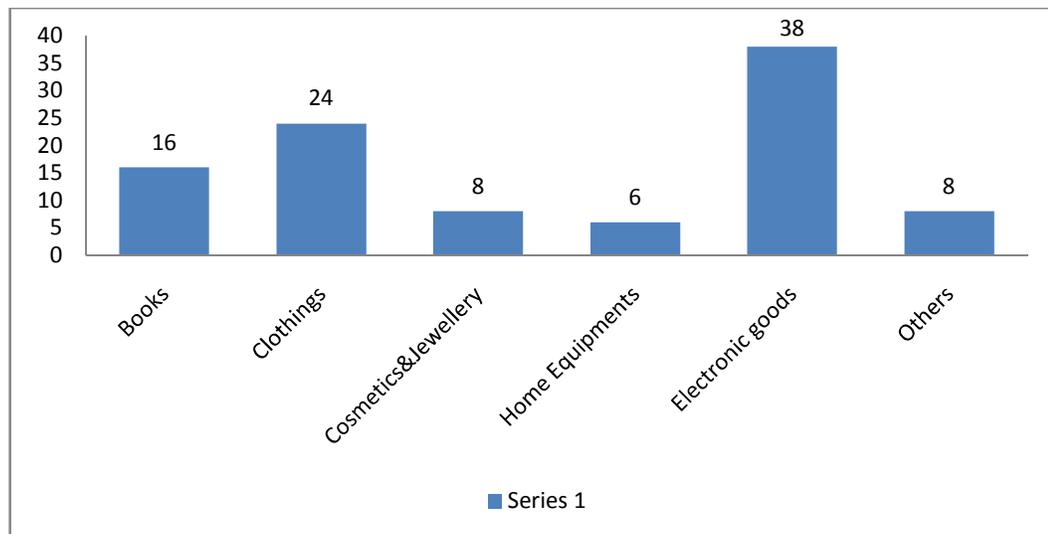
The above table shows that majority of users prefer E-Bay for shopping. E-Bay 36% users prefer , 22% of users prefer Flipkart and 20% of prefer Amazon.

Table No. 5

Types of goods based classification.

Goods	No.of respondents	Percentage
Books	8	16
Clothings	12	24
Cosmetics&Jewellery	4	8
Home Equipments	3	6
Electronic goods	19	38
Others	4	8
Total	50	100

Figure No.5



Interpretation:

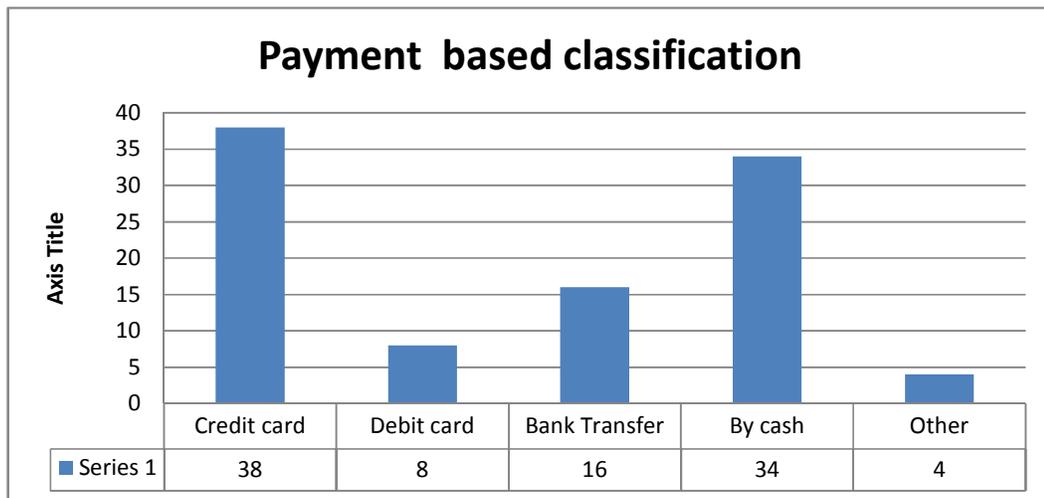
In online shopping electronic goods are most preferable goods. 38% of electronic goods and 24% of clothing.

Table No.6

Payment based classification

Payment option	No.of respondents	Percentage
Credit card	19	38
Debit card	4	8
Bank Transfer	8	16
By cash	17	34
Other	2	4
Total	50	100

Figure No.6



Interpretation:Most of the users adopt credit card media to payment of online shopping.38% of users adopt credit card system and 34%of users adopt payment method is cash on delivery. While last important payment option is debit card.

Table No.7

Reasons for online shopping.

Reason	No.of respondents	Percentage
Door step delivery	5	10
Low price	7	14
Time saving	14	28
Wide variety of brand choice	2	4
Getting latest product	12	24
Convenience	10	20
Total	50	100

Figure No.7



Interpretation:

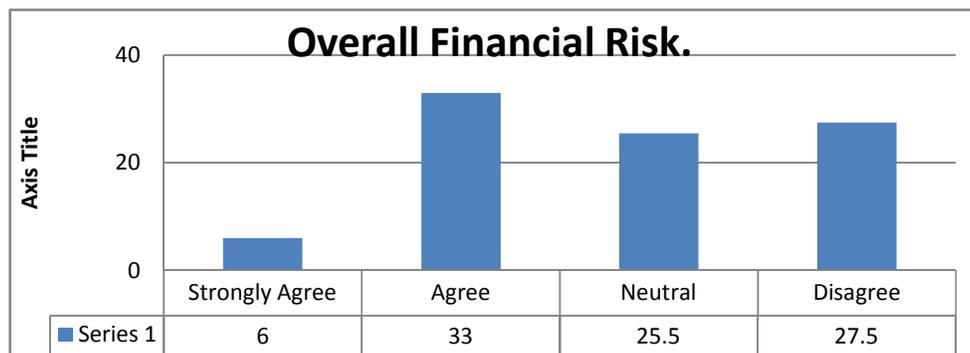
In the above table shows that most motivated factor of online shopping time saving. 28% of customers prefer online shopping for time saving, 24% is Getting latest product, and 14% is Time saving.

Table No.8

Table showing the Overall Financial Risk

Valid	Misuse of credit card	Chance for over change d	Difficult to refund	Chance for loss	Total	Percent
Strongly Agree	3	1	5	3	12	6
Agree	8	14	22	22	66	33
Neutral	12	13	14	12	51	25.5
Disagree	20	16	8	11	55	27.5
Strongly Disagree	7	6	1	2	16	8
Total	50	50	50	50	50	50

Figure No.8



Interpretation:

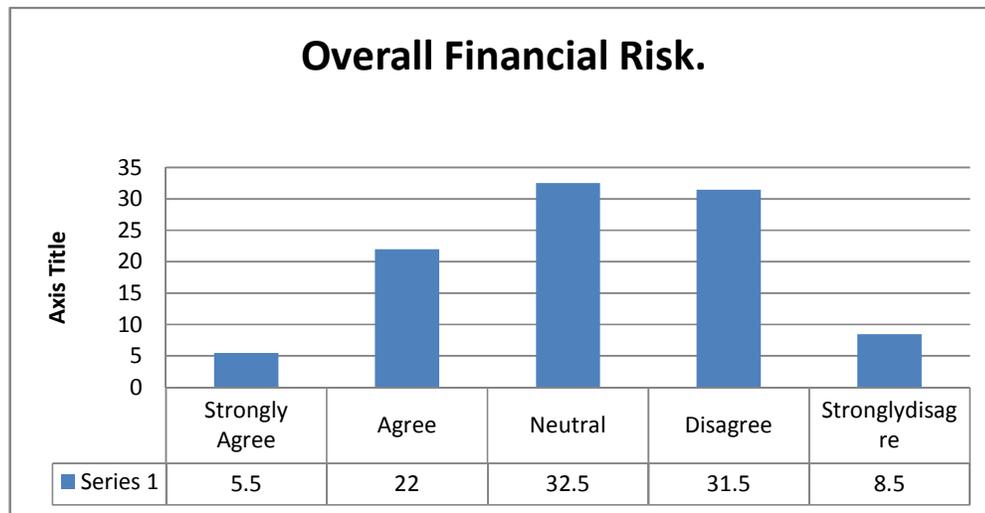
33% of users Agree financial risk in online shopping and 27.5% of users disagree. In this case of online shopping the financial risk is high because difficult to refund and chance for loss of money

Table No.9

Table showing the Overall Product Risk.

Valid	Product fail to perform	Difficult to evaluvate	Colour &Size different	Lack of after sales services	Total	Percent
Strongly Agree	1	1	2	7	11	5.5
Agree	6	10	8	20	44	22
Neutral	18	18	14	15	65	32.5
Disagree	20	18	19	6	63	31.5
Strongly disagree	5	3	7	2	17	8.5
Total	50	50	50	50	200	100

Figure No.9



Interpretation:

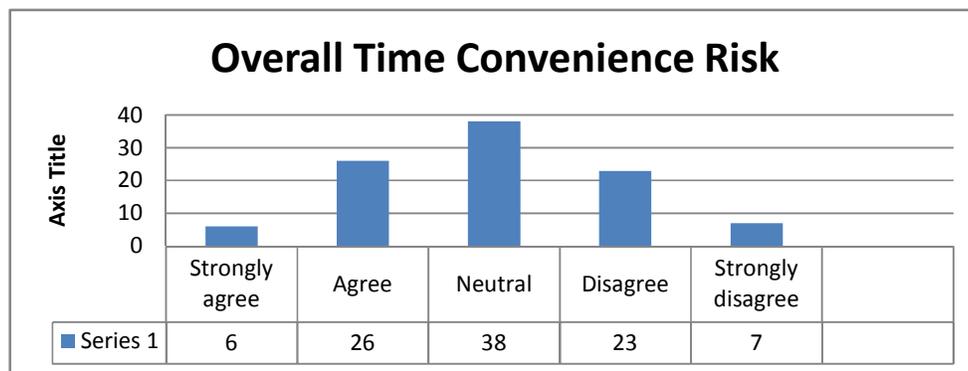
In the above table shows that most of the respondents are Neutral(32.5%)but 31.5% disagree. The product risk is not high in case of online shopping because difficult to evaluate the quality of product online and colours & size difference are not more important to customers shopping.

Table No.10

Table showing the Overall Time Convenience Risk

Valid	Lot of time for making an order	Delay in delivery	Not easy to cancel orders	Arise confusion	Total	Percent
Strongly agree	2	6	2	2	12	6
Agree	12	18	12	10	52	26
Neutral	18	19	24	15	76	38
Disagree	14	5	10	17	46	23
Strongly disagree	4	2	2	6	14	7
Total	50	50	50	50	200	100

Figure No.10



Interpretation:

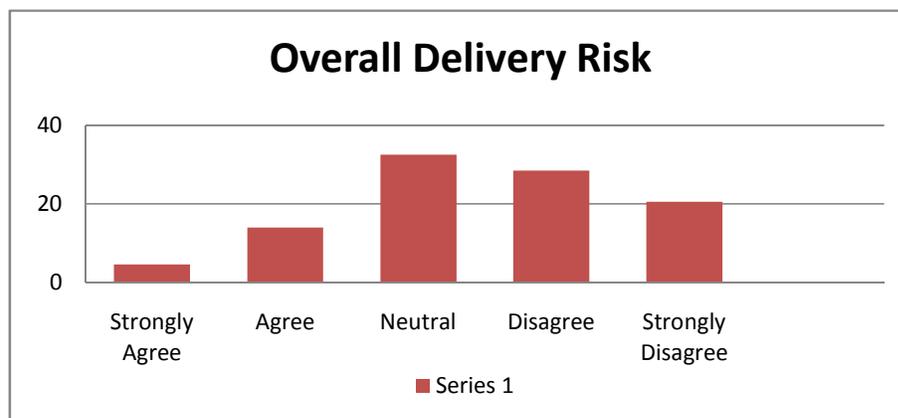
In the above table shows that most of the respondents are neutral (38%) but 26% of respondents are agree. Time/ Convenience risk is high in case of online shopping. The delay in delivery of product is major problem in online shopping.

Table No.11

Table showing the Overall Delivery Risk

Valid	Receiving Wrong Products	Good arriving damaged	Non delivery	Send to the wrong place	Total	Percent
Strongly Agree	2	1	5	1	9	4.5
Agree	7	8	8	5	28	14
Neutral	20	5	21	19	65	32.5
Disagree	10	23	10	14	57	28.5
Strongly Disagree	11	13	6	11	41	20.5
Total	50	50	50	50	200	100

Figure No.11



Interpretation:

In the above table shows that 32.5% of respondents are neutral but 28.5% of respondents disagree. The delivery risk is low in the case of online shopping.

Table No.12**DESCRIPTIVE STATISTICS**

	N	Mean	Std Deviation	Risk
Financial Risk:				
Misuse of credit cards	50	2.60	1.170	Low risk
Chance for overcharged	50	2.76	1.242	Low risk
Difficult to refund the money	50	3.44	1.548	High risk
Chance for loss	50	3.26	1.654	High risk
Overall mean of Financial risk	50	12.06		
Product Risk:				
Product fail to perform	50	2.56	1.152	Low risk
Difficult to evaluate the quality	50	2.76	1.242	Low risk
Colour and size difference	50	2.58	1.161	Low risk
Lack of after sales services overall mean of product Risk	50	3.48	1.556 11.38	Low risk
Time Risk/ Convenience Risk				
Lot of time for making an order	50	2.88	1.296	Low risk
Delay in delivery	50	3.42	1.539	Low risk
Not easy to cancel orders	50	3.04	1.368	Low risk

Arise confusions while selection of product	50	2.70	1.215	Low risk
Overall mean of time risk			12.04	
Delivery Risk:				
Receiving wrong product	50	2058	1.161	Low risk
Defective products	50	2.22	0.999	Low risk
Chance for non delivery	50	4.00	1.80	Low risk
Goods send to the wrong place	50	2.42	1.089	Low risk
Overall mean of delivery Risk		11.22		
Valid N (List wise)				

4-5 Very high risk

3-4 High risk

2-3 Low risk

1-2 Very low risk

Overall risk is measured using the formula = Average of (Score Received/minimum score x 100) for all individuals.

‘Score received means total of points received for question 10 to 25

Maximum score = $16 \times 5 = 80$

Table No.13

Table showing the overall risk

	N	Mean	Std. Deviation
Risk perception	50	4607	608337
Valid N (List wise)	50		

Overall risk is 46.7 percent which belongs to the category 25-50%

0-25% Very low risk

25-50% Low risk

50-75% High risk

75 – 100% Very High risk

There is no significant difference in the risk perception.

H₀ : Among male and female group

H₁ : There is significant difference in the risk perception among male and female group

Test statistics: Independent sample test.

Table No.14 Group Statistics

	N	Mean	Std. Deviation
Risk perception Male	39	60.0285	1.33236
Valid N (List wise)	11	6.74865	2.03480
	50		

Risk perception of male (60.02) is higher than that of female (57.88)

Table No.15 Independent Samples Test

	Levene's Test for Equality of variances		t-test for equality of Means					95% confidence interval of the difference	
	F	Sig.	t	df	Sig.(2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Risk perception	.803	.375	.785	48	.436	2.14970	2.73749	-3.35440	7.65380
Equal variance assumed				19.4	.388				7.23202
Equal variances not assumed			.884	71		2.14970	2.43220	-2.93262	

P value is 0.436 which is greater than 0.05 which means there is significant difference in the mean risk perception among male and female. Thus we accept the null hypothesis.

Table No. 16

RANKING METHOD

Ranking on the basis of the grand mean score of different perceived risk.

No	Risk	Mean	Rank
1	Financial Risk	12.06	1
2	Product Risk	11.38	3
3	Time/Convenience Risk	12.04	2
4	Delivery Risk	11.22	4

The above table shows that main problem of online shoppers is financial risk. Time/convenience risk is second important problem. Third important problem is product risk and least important problems is delivery risk.

Table No. 17

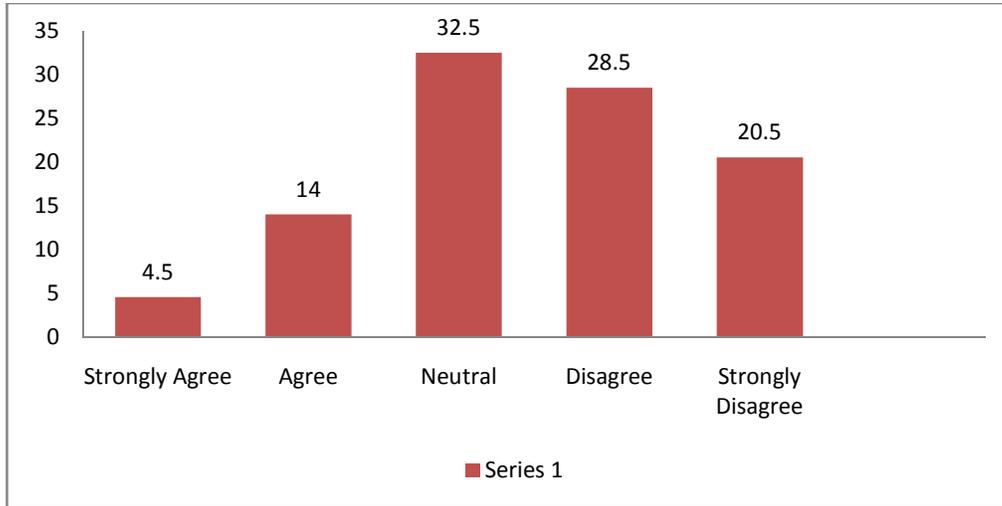
Online shopping experience

Ranking on the basis of the grand mean score of different perceived risk.

	No. of respondents	Percentage	Cumulative percentage
Highly satisfied	21	42	42
Satisfied	11	22	64
Average	8	16	80
Dissatisfied	5	10	90
Highly dissatisfied	5	10	100
Total	50	100	

Fig No.12

Online shopping experience



Interpretation

The table shows that 42% of users are highly satisfied their online shopping. While each 10% of users are not satisfied and highly dissatisfied their online shopping.

FINDINGS

- Majority of the users are between the age group of 26-32
- Majority of the users engaged in online shopping are male 78%
- Higher income group are big buyers of online products.
- E-bay.com is the most popular online shopping site
- In online shopping most demanded goods are electronic goods and clothing's.
- The most of the users adopt credit card for payment of online shopping (38%).
- The most motivated factors of online shopping is time saving and getting latest product.
- This study identified four dimensions of consumers' perceived risk in online shopping, these are
 - Financial risk, product risk, time/convenience risk and delivery risk.
 - In financial risk:
 - ✓ majority of consumers are disagree misuse of credit card-low risk
 - ✓ most of the users are disagree chance for overcharged- low risk
 - ✓ most of the respondents are agree difficult to refund money-high risk.
 - ✓ most of the respondents are agree chance for loss of money-high risk.
 - In product risk:
 - ✓ Majority of the respondents are disagree product purchased fail to perform as originally expected-low risk
 - ✓ Most of the users are disagree and also neutral it is difficult to evaluate the quality of the product online-low risk
 - ✓ Majority of the respondents are disagree color and size of the product ordered online differ when actually received-low risk
 - ✓ Majority of the respondents are agree lack of after sales services -high risk
 - In time/convenience risk:
 - ✓ majority of the respondents are neutral lot of time making an order-low risk

- ✓ majority of the respondents are neutral delay in delivery of product and cancellation of order is difficult-high risk
- ✓ majority of the respondents are disagree arise confusion while selecting the product through online-low risk

- In time risk:
 - ✓ Majority of the respondents are neutral receiving wrong products- low risk
 - ✓ Majority of the respondents are disagree goods arriving damaged -low risk
 - ✓ Majority of the respondents are neutral chance of non-delivery of product-very high risk
 - ✓ Majority of the users are neutral goods send to wrong place after shipping-low risk

- This study revealed that financial risk is higher than other risks. time/convenience risk is second largest risk in online shopping. Also ,the delivery risk is least risk.

- There is no significant difference in the risk perception among male and female.

- 42% of users are highly satisfied their online shopping.

SUGGESTIONS

- To ensure supply of good quality product through online.
- Try to provides after sale services to consumer like guarantee and warranty
- They must supply product to users in correct time
- They must give correct information about the product and update continuously
- Internet marketers should take proper step regarding security of credit card information in order to mitigate this risk.
- The marketers must provide a good service to consumers to build positive shopping experience in the internet
- Try to provide money back guarantee in case of any fault in product.

CONCLUSION

This study is related to the consumers' perceived risk in online shopping. Online shopping is the largest shopping system in the world. Because the people are busy with their work. They have no time for visit the shop. So they go for shop through online. But money risks associated with issues. this study conclude that young consumers are easy targets for online marketers standardized and trendy product will be in demand on the internet. Also, respondents belonging to the higher income group are big buyers of online products as product risk is less in their case. this study identified four dimensions of consumers' perceived risk in online shopping. These are financial risk, product risk, time/convenience risk and delivery risk. This study revealed that financial risk is higher than other risk. Time/convenience is second largest risk in online shopping. Product risk is low risk in online shopping. Also, the delivery risk is least risk. There is risk perception is not same among male and female group.

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QUESTIONNAIRE

1. Name :
2. Age :
18-25 26-32 33- 40 Above 40
3. Gender:
Male Female
4. Occupation :
Self employed Employed Professional
5. Family income per month:
10000- 20000 20000-30000
30000-40000 Above 40000
6. Which E- retailer do you prefer?
Amazon Flipkart E-Bay
Snapdeal Paytm Others
7. Which type of goods are you buying
Books Clothing Cosmetics & Jewellery
Home equipments Electronic goods others
8. Which payment option do you prefer?
Credit card Debit card Bank transfer
By cash on delivery Others
9. Why do you prefer online shopping?
Door stop delivery Low price Time saving
Wide variety of Brand choice Getting latest product
Convenience

Rate your opinion for the following statements

	Statement	SA	A	N	DA	SDA
10	I feel that my credit card details be misused if I shop online					
11	I might be overcharged if I shop online as the retailer has my credit card information.					
12	It may be difficult to get money back If I want to cancel the transaction					
13	Chance for loss of money					

Product / Performance Risk

	Statements	SA	A	N	DA	SDA
14	The product purchased may fail to perform as originally expected					
15	It is difficult to evaluate the quality of the product online					
16	Colour and size of the product ordered online differ when actually received.					
17	Difficult to get after sales services (like guarantee & warranty.....)					

Time / Convenience Risk

	Statement	SA	A	N	DA	SDA
18	It may take a lot of time to place an order on website					
19	Delay in delivery of product					
20	Cancellation of order is difficult					

21	It may arise confusions while selecting the product through online.					
----	---	--	--	--	--	--

Delivery Risk

	Statement	SA	A	N	DA	SDA
22	Delivery of wrong product					
23	Goods arriving faulty or damaged					
24	Chance of non-delivery of product					
25	Goods send to the wrong place after shopping					

26. Are you satisfied with your experience of online shopping?

Highly satisfied Satisfied Average

Dissatisfied Highly dissatisfied