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முனைவர் க.சித்ரா

EXPLORING THE FINANCIAL PROSPECTS AND HAZARDS OF ONLINE SHOPPING FOR CONSUMERS

Dr. M. SRINIVASAN

Research Head, PG & Research Department of Commerce
Marudhar Kesari Jain College for Women, Vaniyambadi.

Dr. C. NITHYA

Head, PG & Research Department of Commerce
Marudhar Kesari Jain College for Women, Vaniyambadi.

ABSTRACT

This study investigates the financial risks and benefits of online shopping in India. Utilizing a mix of primary and secondary data, it explores the evolving landscape of online commerce in one of the world's fastest-growing markets. The research uncovers a delicate balance between the advantages and disadvantages perceived by Indian customers. Notably, price sensitivity, trust issues, uncertainty, and perceived financial risks play pivotal roles. Positive correlations between variables like "Maximizing / Predict Opportunity," "Customer Insight," "Business Growth / Potential," and "Perceived Benefits (Finance)" and factors such as "Price Sensitivity" and "Lack of Trust" highlight the intricate web of influences in online shopping. Ultimately, this study sheds light on the complexities of online shopping behavior in India, emphasizing the importance of building trust and managing uncertainty to create a favorable shopping environment.

Keywords: Online Shopping – Financial Risks - Customer Perception - Trust and Uncertainty.

Introduction:

In the context of India, the online shopping landscape has witnessed a remarkable transformation in recent years. With a rapidly growing internet user base and increasing smartphone penetration, e-commerce platforms have gained substantial traction in the Indian market. This study aims to provide insights into the financial risks and benefits that Indian consumers encounter when engaging in online shopping.

India's diverse consumer base, varying income levels, and distinct cultural preferences create a unique environment for online shopping. Consumers in India have access to a wide range of products and services through various e-commerce platforms. The study will explore how these factors, along with the digital payment ecosystem, influence the financial decisions of Indian consumers when they shop online.

Furthermore, we will consider the impact of discounts, cashback offers, and promotional deals that are common in the Indian e-commerce landscape, as well as the potential risks related to fraudulent

transactions, product quality, and return policies. Understanding the financial dynamics of online shopping in India is crucial, as it can help consumers make informed choices and policymakers develop regulations that protect their interests in this evolving digital marketplace.

Definition of Online Shopping

Online shopping, also known as e-commerce, refers to the practice of purchasing goods and services over the internet using electronic devices such as computers, smartphones, or tablets. It involves browsing digital storefronts or websites of online retailers, selecting products or services, adding them to a virtual shopping cart, and completing the purchase by making electronic payments. Online shopping offers a wide range of products, from clothing and electronics to groceries and services, and has become a convenient and popular method for consumers to shop from the comfort of their own homes or virtually anywhere with internet access.

Online e-Commerce Portals in India

In India, there are several notable e-commerce portals and online marketplaces that have gained popularity and serve as key platforms for online shopping. Here are some prominent online e-commerce portals in India:

- 1. Amazon India:** Amazon operates a dedicated website for Indian customers, offering a vast selection of products, including electronics, fashion, home goods, and more. It also features a significant number of third-party sellers.
- 2. Flipkart:** Flipkart, based in India, is one of the country's leading e-commerce portals, offering a wide range of products, from electronics to fashion and home appliances. It also owns and operates Myntra, a popular fashion e-commerce platform.
- 3. Paytm Mall:** Part of the Paytm ecosystem, Paytm Mall is an online shopping portal that integrates digital wallet services. It offers a wide array of products and often features cashback and discounts for customers.
- 4. BigBasket:** BigBasket is a popular online grocery and food delivery platform, making it convenient for customers to order groceries and other essentials.

Financial Prospects of Online Shopping:

- 1. Cost Savings:** Online shopping often offers discounts, deals, and cashback offers that can result in cost savings for consumers. Comparing prices and taking advantage of online promotions can lead to more economical purchases.
- 2. Convenience:** The convenience of shopping from home or on-the-go eliminates the need for physical store visits, saving time and transportation costs.
- 3. Access to a Wide Range of Products:** Online shopping provides access to a vast variety of products, including those that may not be available in local stores, allowing consumers to explore diverse choices.
- 4. Product Reviews:** Customer reviews and ratings posted on e-commerce websites can help consumers make informed decisions about the quality and suitability of products.

Financial Hazards of Online Shopping:

1. Fraud and Cybersecurity: Online transactions are susceptible to fraud, phishing attacks, identity theft, and fraudulent websites. Consumers must be cautious about sharing personal and financial information online.
2. Product Quality: There have been instances of consumers receiving substandard or counterfeit products when shopping online. Ensuring product authenticity and quality can be a concern.
3. Return and Refund Policies: Differences in return and refund policies among various e-commerce platforms can lead to confusion and frustration for consumers, potentially resulting in unexpected expenses.
4. Over-Indebtedness: The ease of making purchases with credit and debit cards, as well as Buy Now, Pay Later (BNPL) options, can lead to over-indebtedness if consumers do not manage their finances responsibly.
5. Privacy Concerns: Online shopping often involves sharing personal and financial information, raising concerns about data privacy and security in an increasingly digitalized world.

REVIEW OF LITERATURE

According to Bo Dai Forsythe (2015), in his study about “The impact of online shopping experience on risk perceptions and online purchase intentions: does product category matter,” said that risk perception, is one of the critical variables in the study of online shopping. Also, he concluded that if one does more online shopping, the risk involved with producing, finance and privacy can be reduced. One of the reasons for such a risk is that customers are unable to physically examine the quality of the product.

Alreck and Settle 2002; Garbarino and Strahilevitz 2004), Tingchi Liu Et Al. (2013) studied perceived benefits, perceived risk, and trust: Tingchi Liu has collected 578 samples, through an online survey. The research model was tested using multiple regressions. The result showed three perceived benefits ‘i.e.’, price benefits, convenience, benefits and recreational benefits, and three trust factors ‘i.e.’, reputation of the website, structural assurance and website trustworthiness. These benefits and trust factors influence customer’s attitude online shopping. The conclusion of the study is the perceived benefits and trust factors that influence customer’s attitude to go for online shopping.

Research Methodology:

The research undertaken in this study is driven by the objective of exploration and description within a specific context. Every research endeavor is initiated by identifying a research problem, and subsequently, a set of methodologies and procedures is employed to collect and analyze data. This process hinges on the variables that have been defined and serves as the framework to uncover answers to the research questions posed. The data for this study have been drawn from both primary and secondary sources.

Data Collection:

For the purpose of data collection, an applied questionnaire was utilized as the primary research instrument. The questionnaire was designed to gather pertinent information from participants related to the research objectives.

Assessing Questionnaire Reliability:

To evaluate the internal consistency and reliability of the questionnaire, the Cronbach's Alpha coefficient, one of the most commonly used reliability coefficients, was employed. This coefficient is based on the average correlation of items within a test when the items are standardized to a standard deviation of 1, or on the average covariance among items on a scale if the items are not standardized. The calculated overall reliability coefficient in this study exceeded 0.8, indicating a high level of internal consistency and reliability across all variables considered in the questionnaire. This high reliability underscores the robustness of the data collected through the questionnaire.

Sampling and Selection of Participants:

This study adopts a descriptive research approach and employs a simple random sampling method for participant selection. The researcher determined a sample size of 98 respondents, aiming for a confidence level of 95 percent with a confidence interval of 3.5 percent.

To achieve this, approximately 110 questionnaires were distributed to potential participants. Eventually, 98 completed questionnaires were collected. The remaining 12 questionnaires were deemed biased or left unanswered, and therefore, not included in the analysis.

The selection of the sample from the broader population was performed using Demorgan's table and formula, ensuring a randomized and unbiased representation of the study's target population.

Data Analysis Tools:

The process of data presentation encompasses data entry, data accuracy validation, and the establishment of a structured database that harmonizes various measurements. In this regard, the collected data were input into two widely adopted statistical software applications:

- Statistical Package for Social Sciences (SPSS), Version 20: SPSS is a well-established and widely utilized statistical software for social research analysis. Analysing Momentum of Structures (AMOS), Version 18: AMOS is a specialized software often employed for complex structural analysis in social research.

Analysis and Results:

In this section, we assess the perceived financial benefits, specifically related to maximizing/predicting opportunities, gaining customer insights, and exploring business growth/potential. These variables are evaluated using a standard five-point Likert scale, where "5" signifies strong agreement, "4" represents agreement, "3" indicates a moderate stance, "2" stands for disagreement, and "1" denotes strong disagreement.

Table -1: Mean Scores and Standard Deviation for Overall Perceived Hazards and Benefits (Finance)

| Measuring Variable | Mean | SD |
|--|------|-------|
| Price Sensitivity | 3.69 | 0.165 |
| Lack of Trust | 3.42 | 0.138 |
| Degree of Uncertainty | 3.46 | 0.146 |
| Mean Score of Perceived Benefits (Finance) | 3.52 | 0.156 |
| Maximizing / Predict Opportunity | 4.16 | 0.174 |
| Customer Insight | 4.32 | 0.188 |
| Business Growth / Potential | 4.13 | 0.171 |
| Mean Score of Perceived Benefits (Finance) | 4.20 | 0.168 |

The survey respondent's express agreement with several key variables. "Price Sensitivity" has a mean value of 3.69 and a standard deviation of 0.162. Similarly, "Degree of Uncertainty" receives agreement, with a mean of 3.46 and a standard deviation of 0.146. Furthermore, "Lack of Trust" garners agreement, with a mean value of 3.42 and a standard deviation of 0.156.

In the dimension of "Overall Perceived Risk (Finance)," respondents exhibit agreement, as evidenced by a mean value of 3.52 and a standard deviation of 0.188. "Customer Insight" maintains agreement, with a mean value of 4.13 and a standard deviation of 0.171. Similarly, "Maximizing / Predict Opportunity" is met with agreement, showing a mean value of 4.16 and a standard deviation of 0.172. Lastly, "Business Growth / Potential" receives agreement, reflected in its mean value of 4.13 and a standard deviation of 0.171.

In the dimension of "Overall Perceived Benefits (Finance)," respondents collectively express agreement, demonstrated by a mean value of 4.20 and a standard deviation of 0.168.

The research hypothesis (H0) posits that there is no significant relationship between the variables of perceived financial risk and perceived financial benefit.

Table: Correlation between the Variables of Perceived Hazards (Finance) and Perceived Benefit (Finance)

| Variables | | Expectations | Customer Satisfaction | Experience | Benefits |
|-----------|-----|--------------|-----------------------|------------|----------|
| Delivery | PC | -0.140 | -0.132 | 0.67 | -0.141 |
| | Sig | 0.000 | 0.000 | 0.218 | 0.000 |
| | N | 98 | 98 | 98 | 98 |
| Trust | PC | -0.136 | -0.131 | 0.128 | -0.57 |
| | Sig | 0.000 | 0.000 | 0.014 | 0.187 |
| | N | 98 | 98 | 98 | 98 |
| Service | PC | -0.251 | -0.026 | -0.276 | 0.212 |
| | Sig | 0.000 | 0.700 | 0.000 | 0.000 |
| | N | 98 | 98 | 98 | 98 |

| | | | | | |
|------|-----|--------|-------|-------|--------|
| Risk | PC | -0.206 | 0.000 | -0.95 | -0.123 |
| | Sig | 0.000 | 0.876 | 0.027 | 0.041 |
| | N | 98 | 98 | 98 | 98 |

*. Correlation is significant at the 0.01 level (2 - tailed). - *. Correlation is significant at the 0.05 level (2 - tailed).

PC – Pearson Correlation Value - N – Number of Respondents

Positive Correlation:

The variable Maximizing / Predict Opportunity exhibits a positive correlation with several factors, including Price Sensitivity (0.326), Lack of Trust (0.386), Degree of Uncertainty (0.258), and Perceived Risk (Finance) (0.425). Similarly, the variable Customer Insight shows positive correlations with Price Sensitivity (0.181), Lack of Trust (0.279), Degree of Uncertainty (0.275), and Perceived Hazards (Finance) (0.326). Additionally, the variable Business Growth / Potential demonstrates positive correlations with Lack of Trust (0.212), Degree of Uncertainty (0.193), and Perceived Risk (Finance) (0.203). Lastly, the variable Perceived Benefits (Finance) exhibits positive correlations with Price Sensitivity (0.223), Lack of Trust (0.359), Degree of Uncertainty (0.301), and Perceived Risk (Finance) (0.392).

No Correlation:

The variable "Business Growth / Potential" does not exhibit a correlation with "Price Sensitivity."

Conclusions:

The research analysis findings indicate a balance between the advantages and drawbacks of online shopping. While customers engage in online shopping, there is a notable absence of motivational factors, primarily attributed to the prevailing uncertainty.

Recommendations

Online shoppers must exercise caution when dealing with potentially fake shopping apps that often make extravagant promises of incredible deals. This is especially crucial for smartphone owners, given the multiple vulnerabilities their devices face. Skepticism should be applied to reviews lacking detail or being excessively positive. If a product's price seems too good to be true, it likely is. Thoroughly research third-party sellers or websites and do not hesitate to ask probing questions. Most importantly, trust your instincts. Never divulge personal details without valid reasons, regardless of the context. It's advisable to regularly monitor your account activities. Keep meticulous records of all transactions, cross-checking them with the credit statements provided by your bank. By adhering to these precautions, shoppers can protect themselves from potential online scams and ensure a safe and secure shopping experience.

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