1. INTRODUCTION

In the era of 20th century the Globalisation has played a very important role. As an effect of globalization a lot of technological expansion has occurred and has deeply affected the current rules of the business world. “Risk” is a probability or threat of damage, injury or liability, loss, or any other negative occurrences that is caused by external or internal vulnerabilities, and that may be avoided through preventive action. “Benefits” means Advantage, privilege, right or financial reimbursement. The research reveals that online purchase is not restricted to a particular age group or gender. Customer’s intention to buy online is directly proportional to their perception about the service, commitment and web security they provide. Moreover the results produced from the analysis are consistent with the findings of previous researcher. The study confirms web security as one of the influencing factor towards online shopping.

Key Words :  Online Shopping, Risk and Benefits
affordable price, shopping access and delivery. A good marketer is always ready to accept changes and continuously strive to satisfy customer’s need. Using Internet has become a Global event now. Internet has changed the pattern of the shoppers to shop or avail any services. According to Hsieh et al., (2013) if you compare the people in present with people in past, most of the people’s life are influenced by Internet. Individuals have shifted to virtual environment rather from physical conditions.

The shopping and payment environment have shifted from physical store and banks to online stores and online banking respectively. According to Li Na and Zhang Ping, (2002) examined and concluded that online shopping has become the third most popular Internet activity. The other activities are E - mail, instant messaging and web browsing. And also online shopping is the process where customers purchase a service or product over the internet.

2. EVOLUTION AND GROWTH OF ONLINE SHOPPING IN INDIA

During the period of 1991, the new chapter in the history of the online world where E-commerce became a burning choice amongst the commercial use of the internet. At that time no one would have even thought that the buying and selling online or the online trading will become a drift in the world and India will also share a good proportion of this success.

In an article Ankit Dudhewala said that India first came into interaction with the online E-commerce via the IRCTC. Indian government wanted to make its public convenient to book train tickets. This was a boon to the common man as now they don’t have to wait for long in line, no issues for wastage of time during unavailability of the trains, no burden on the ticket bookers and many more. After the unpredicted success of the IRCTC, the online ticket booking system was followed by the airlines (like Air Deccan, Indian Airlines, Spicejet, etc.). Airline agency encouraged, web booking to save the commission given to agents and thus in a way made a major population of the country to try E-commerce for the first time. Today, the booking system is not just limited to the transportation rather hotel bookings, bus booking etc. are being done using the websites like Makemytrip and Yatra. The Key drivers of in Indian ecommerce have been:

- Increasing broadband Internet and 3G penetration.
- Growing Living standards
- Availability of much wider product range
- Busy lifestyles and lack of time for offline shopping
- Increased usage of online categorized sites
- Evolution of the online marketplace model with websites like eBay, Flipkart, Snapdeal, etc.

The study also said by 2017, the urban Internet user base would rise to 47 per cent from 28 per cent in 2016. According to the report, discounts are not the only driving force for people to switch to online shopping, as was previously thought, but factors like convenience and access to wider assortment is also largely influencing shopping decisions.

Online shopping in its early stage was a simple medium for shopping with fewer options. The users can just place an order and pay cash on delivery. But, in last few years this
field has been renovated to a high extent and hence fascinated many customers. Today, the online shopping has become a trend in India and the reason behind the adoption of this technique lies in the attractive online websites, user friendly interface, bulky online stores with new fashion, easy payment methods (i.e. secure pay online via gateways like paypal or cash-on-delivery), no bound on quantity and quality, one can choose the items based on size, color, price, etc.

2.1 Risk and Benefits

“Risk” is a probability or threat of damage, injury or liability, loss, or any other negative occurrences that is caused by external or internal vulnerabilities, and that may be avoided through preemptive action. “Benefits” means Advantage, privilege, right or financial reimbursement.

Online shopping has been the retailing revolution of the 21st century and still increasing in popularity. In common, there are many risks and benefits in online shopping - Product and Financial Risks and Product and Financial benefits. If the product risk is high, it is obvious that motivational intensity of the buyer will go bottom down. At the same time if the Product risk is low, Motivational intensity will be high, vice- versa for Financial Risks and benefits. Few risks found were Fake on line Reviews, Lack of full cost disclosure, Counterfeit products, Order never arrives, Identity theft. The benefits are convenience, better prices, more variety, you can send gifts more easily, fewer expenses, price comparisons, no crowds, less compulsive shopping, buying old or unused items at lower prices, discreet purchases are easier.

Though some companies offer free flat rate shipping, it still may come at a cost. If you're an impatient person, waiting for your product to be delivered can be a pain. If an item comes damaged or not as described, you will want to return the item or be refunded your money. Depending on where you purchased your item, there can be different policies for refunds and returns; this process is tedious and is prolonged since you would have to ship back the item and wait on the buyer to refund your payment.

When you are buying from online stores make sure that you check out the following to avoid those risks and avail more benefits – Does the online store value your privacy and confidentiality? Is their privacy policy available to read if you want to see it? How long have they been in business? Are they reputed in business with great reviews from customers? If the online store have a way to contact them? If you’re unhappy with your purchase, do they have a refund policy?

3. REVIEWS OF LITERATURE

i. The study by Tomar et al. (2017), carried a research on “Perceived Benefits of Online Shopping: Cognitive and Co native Influences”. The study identifies those perceived benefits of online shopping (and categories them into meaningful factors. The study also examines the conative and cognitive influences of perceived benefits of online shopping on consumer’s attitude. The study identified seven factors convention, empowerment, discreteness, individualism, reach, price advantage and autonomy on perceived benefits of online shopping. A positive relation existed between perceived benefits of online
shopping, benefit evaluation of online shopping, online shopping advocacy, and future online purchase intentions.

ii. According to Rajarshi et al. (2016), in their study about “Online shopping intention in the context of data breach in online retail stores: An examination of older and younger adults” revealed that data breaches through hacking incidents have become a significant phenomenon in the world of online shopping. The paper focuses on the difference in responses regarding breach online shopping intent among younger adults (below 55 years) and older adults (senior citizens above 55 years). Findings show the importance of data breach is high among senior citizens.

iii. Urvashi (2016), did a research on “Exploring the factors of Perceived Risks of Online Shopping”. She said that Consumers’ perceived risk has been considered as a fundamental concern of decision making process during online shopping. The study examines the factors of perceived risks (financial risk, time risk, source risk, psychological risk, and performance risk), affecting online shopping behaviour of consumers. The results of the study will further be used by the researchers and practitioners for conducting future studies in the similar area.

iv. Praveen (2016) in his study on “A study of the Customer’s changed attitude towards online shopping: A conceptual model regarding changed intention, the role of perceived risks.” reasoned how levels of risk perception about online shopping affect and how consumers use the channel to buy products. In this paper, researchers are attempting to study how different types of attitudes towards online shopping are formed, considers both the benefit and the risk of using the internet to do their shopping. Researchers pay particular attention to the concept of online shopping skepticism where consumers may fully realize the benefit of using the internet to do their shopping, but also express a certain level of concern about the risk of using that channel.

v. Easley (2016), studied on “perceived risk, benefits, and online buying behavior from a cross-cultural perspective”. The findings of this study supported consumers considered online shopping riskier than shopping at traditional brick-and-mortar stores. The U.S. millennial generational cohort recognized the benefits of ecommerce, but they shared similar concerns about time/convenience and financial/privacy risks as UK online consumers and the same channel risk concerns as Indian shoppers, which impedes online shopping.

vi. According to Ashwini and Manjula (2016), in their study about “Consumers Perception towards Online Shopping, International Journal of Management and Commerce Innovations” aimed at understanding the key motivators for consumers to search and shop online. It also investigates how different types of online buyers perceive website differently. The growing use of internet is providing a greater developing prospect for E- Marketers, with the growth of technology by making shopping more convenience from home and the factors that drive the consumers for discounts after sale services. The survey identifies the factors that influence online shopping through various market places. This research focuses on factors that the buyers keep in mind while shopping online. If E-marketers know the factors affecting online buyers behavior, and the relationships between these factors and the type of
online buyers, and then they can further develop their marketing strategies to convert potential customers into active ones, while retaining existent online customers.

4. STATEMENT OF THE PROBLEM

Today Internet has become a part of our life. Internet marketing has been become an essential part of marketing strategy. Also many researches from different disciplines have contributed to the understanding of Perceived risk and Perceived Benefits in buying products or services online. Although previous researches provide much valuable knowledge in the area, a lot of questions remain unanswered. Diverse previous results lead to inconsistent and even controversial findings and several important antecedents are missing. Bo Dai, Sandra Forsythe, Wi-Suk Kwon (2014) said that shopping online is regarded as risky. Product risk or performance risk is defined as the probability of the item failing to meet the performance requirements originally intended. A relatively high level of product risk is expected when being purchased online, particularly for some product categories, due to shoppers’ inability to physically examine and test product attributes online.

Consumers fear that delivery will be delayed due to various circumstances; the delivery company won’t deliver within the time frame agreed with customers, or consumers fear that the goods may be damaged when handled and transported, or no proper packaging and handling during transportation. It is hard for online shoppers to determine whether the price of the item purchased at a particular online retailer is the lowest available compared to other. Thus the researcher found that the risks and benefits of online shopping are shattered in different studies conducted by the various authors, so combining of all the risk and benefits would became a gap filling process. Thus the researcher found conducted a study on “Benefits and Risks of Online Shopping in Indian Perspective”,

5. OBJECTIVES OF THE STUDY

1. To measure the level of perceived product risk, perceived financial risk, perceived product benefits and perceived financial benefits.
2. To identify the relationship between the variables of risk and benefits.
3. To find the influence of risk and benefits on the overall motivation of purchase.

6. LIMITATIONS OF THE STUDY

The study is restricted to Tamil Nadu only and may not be applicable to other areas. Collection of data was a tedious process as many respondents had no idea about online shopping. Few respondents were highly reluctant in spending time for providing data. The opinions of the respondents may be based on the primary source of data only.

7. RESEARCH PROPOSED MODEL

The theoretical framework is a model of logical relationship among the dimension like perceived risk of products, perceived benefits of products, perceived risk of finance, perceived benefits of finance and motivation to online shopping. The self-developed
theoretical model has been developed by the researcher, which is depicted in Figure 1.1. Based on this model, the research objectives are framed and hypotheses are also formulated.

8. RESEARCH METHODOLOGY

The research is exploratory research (enables the researcher to gain insight into the research topic) and descriptive research (to measure and report the occurrence with which specific variable occur in the sample to present an image of the facts of a condition or relationship) in nature. This research has an applied questionnaire as the research instrument for collecting the data. The questionnaire comprises of risk and benefit (product and finance). There are about five dimensions like perceived risk (products), perceived benefit (products), perceived risk (finance) and perceived benefits (finance). The variables are Dimension I - Perceived Risk (Products) are delivery, trust and service protocol. Then the variables under Dimension II - Perceived Benefit (Products) are Meeting expectations, customer satisfaction and signature experience. Then the variables under Dimension III - Perceived Risk (Finance) are price sensitivity, lack of trust and degree of uncertainty. And finally the variables under Dimension IV - Perceived Benefits (Finance) are maximizing / predict opportunity, customer insight and business growth / potential. This variable is measured using the standard measurement scale (Five-point scale of Likert) ranging from “5” = strongly agree, “4” = agree, “3” = moderate, “2” = disagree and “1” = strongly disagree. The questionnaire has been adopted from various studies of Alam and Elaasi (2016), Miyatake et al. (2016), Ashwini and Manjula (2016), Shanthi and Desti (2015), Thangam, Karthikeyan and Nandhini (2015), and Abdullah and Shourah (2014).

9. PILOT STUDY

A good research strategy requires careful planning and a pilot study will often be a part of this strategy. Therefore, the pilot study was conducted with the help of the structured questionnaire which was administered among the sample of 50 respondents. The results of the pilot study are discussed in the following section.
Table 1. Reliability Score

<table>
<thead>
<tr>
<th>Name of the Dimension</th>
<th>Number of Items</th>
<th>Cronbach’s Alpha</th>
</tr>
</thead>
<tbody>
<tr>
<td>Risk and Benefit (Product and Finance)</td>
<td>76</td>
<td>0.893</td>
</tr>
</tbody>
</table>

The internal consistency of the questionnaire was tested by one of the most commonly used reliability coefficient that is the Cronbach’s Alpha coefficient. It is based on the average correlation of items within a test, if the items are standardised to a standard deviation of 1, or on the average, covariance among items on a scale, if the items are not standardised. The calculated overall reliability coefficient has exceeded 0.8 and appears to be consistently high across the entire variables.

10. SAMPLING METHOD

The sampling method used for the study is simple random sampling. The researcher has considered the same and identified 784 respondents for the study, with a confidence level of 95 percent and confidence interval of 3.5 percent. On an average 850 questionnaires were distributed and 810 were received. The remaining 40 questionnaire were biased and unanswered. The Demorgan’s formula was used for these calculations was

\[ n = \frac{X^2 \times N \times P \times (1 - P)}{[ME^2 \times (N - 1)] + [X^2 \times P \times (1 - P)]} \]

Where:
- \( n \rightarrow \) Sample Size
- \( X^2 \rightarrow \) Chi-Square for the specified Confidence Level at one Degree of Freedom
- \( N \rightarrow \) Population Size
- \( P \rightarrow \) Population Proportion (0.50 for this Table)
- \( ME \rightarrow \) Desired Margin of Error (Expressed as a Proportion)

11. DATA ANALYSIS

Data analysis involves three segments like, cleaning and organizing the data for analysis (data presentation), describing the data (descriptive statistics) and testing hypothesis and models (inferential statistics). Data presentation involves entering the data, checking the data for accuracy, and developing a database structure that integrates the various measures. Hence, the collected data were fed into Statistical Package for Social Sciences (SPSS) 20 version and Analysing Momentum of Structures (AMOS) 18 version, popularly used statistical software for social research analysis. The following statistical tools where used for analysis namely: measures of central tendency and dispersion (mean and standard deviation), correlation and SEM modeling.

12. ANALYSIS AND INTERPRETATION

The present section is based on the analysis and interpretation of data. The data may be reliable and valid but it does not serve the purpose unless the data is carefully classified, processed, analyzed, interpreted and concluded. This section consists of three parts of analysis such as Measures of Central Tendency (Mean Scores) and Measures of Dispersion.
(Standard Deviation), Correlation and Regression Analysis. The analysis is carried out for the benefits and risks of online shopping in Indian perspective of the respondents. The analysis is as follows;

Table. 2. Mean Scores and Standard Deviation for Perceived Benefits and Perceived Risk

<table>
<thead>
<tr>
<th>Dimension</th>
<th>Measuring Variables</th>
<th>Mean</th>
<th>Sd</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Perceived Risk</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Products)</td>
<td>Delivery</td>
<td>2.78</td>
<td>0.729</td>
</tr>
<tr>
<td></td>
<td>Trust</td>
<td>2.95</td>
<td>0.821</td>
</tr>
<tr>
<td></td>
<td>Service Protocol</td>
<td>2.96</td>
<td>0.836</td>
</tr>
<tr>
<td></td>
<td><strong>Mean Score</strong></td>
<td><strong>2.90</strong></td>
<td><strong>0.688</strong></td>
</tr>
<tr>
<td><strong>Perceived Benefits</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Products)</td>
<td>Meeting Expectations</td>
<td>3.71</td>
<td>0.574</td>
</tr>
<tr>
<td></td>
<td>Customer Satisfaction</td>
<td>3.87</td>
<td>0.696</td>
</tr>
<tr>
<td></td>
<td>Signature Experience</td>
<td>3.52</td>
<td>0.584</td>
</tr>
<tr>
<td></td>
<td><strong>Mean Score</strong></td>
<td><strong>3.70</strong></td>
<td><strong>0.508</strong></td>
</tr>
<tr>
<td><strong>Perceived Risk</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Finance)</td>
<td>Price Sensitivity</td>
<td>3.35</td>
<td>0.578</td>
</tr>
<tr>
<td></td>
<td>Lack of Trust</td>
<td>3.11</td>
<td>0.723</td>
</tr>
<tr>
<td></td>
<td>Degree of Uncertainty</td>
<td>3.14</td>
<td>0.681</td>
</tr>
<tr>
<td></td>
<td><strong>Mean Score</strong></td>
<td><strong>3.20</strong></td>
<td><strong>0.504</strong></td>
</tr>
<tr>
<td><strong>Perceived Benefits</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Finance)</td>
<td>Maximizing / Predict Opportunity</td>
<td>3.78</td>
<td>0.562</td>
</tr>
<tr>
<td></td>
<td>Customer Insight</td>
<td>3.93</td>
<td>0.668</td>
</tr>
<tr>
<td></td>
<td>Business Growth / Potential</td>
<td>3.75</td>
<td>0.578</td>
</tr>
<tr>
<td></td>
<td><strong>Mean Score</strong></td>
<td><strong>3.82</strong></td>
<td><strong>0.488</strong></td>
</tr>
</tbody>
</table>

The respondents agree towards the dimension “overall perceived benefits (finance)” with a mean value of 3.82 and with a standard deviation of 0.488. Similarly the respondents agree towards the dimension “overall perceived risk (finance)” with a mean value of 3.20 and with a standard deviation of 0.504.

Whereas the respondents are having a moderate feeling towards the dimension “overall perceived risk (products)” with a mean value of 2.90 and with a standard deviation of 0.688. And finally the respondents agree towards the dimension “overall perceived benefits (products)” with a mean value of 2.90 and with a standard deviation of 0.688.

Table. 3. Correlation between the Variable Perceived Risk and Perceived Benefits

$H_0$: There is no significant relation between the variable perceived risk and perceived benefits.

<table>
<thead>
<tr>
<th>Variables</th>
<th>Perceived Risk (Products)</th>
<th>Perceived Benefit (Products)</th>
<th>Perceived Risk (Finance)</th>
<th>Perceived Benefits (Finance)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perceived Risk (Products)</td>
<td>PC 1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Sig .</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>N 810</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Perceived Benefit (Products)</td>
<td>PC -.103** 1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Sig .</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>N 810</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Perceived Risk (Finance) | PC | .352** | -.031 | 1  
|------------------------|----|--------|------|---  
| Sig .                | .000 | .386   |      |    
| N                    | 810  | 810    | 810  |    

Perceived Benefits (Finance) | PC | .083* | .703** | .392** | 1  
|-----------------------------|----|-------|--------|--------|---  
| Sig .                       | .019 | .000  | .000   |       |    
| N                            | 810  | 810    | 810    | 810   |    

* 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 independent variable perceived risk (products) has positive correlation with the dependent variable like perceived risk (finance) (0.352**) and perceived benefits (finance) (0.083*). Similarly the independent variable perceived benefit (products) positive correlation with the dependent variable like perceived benefits (finance) (0.703**). And finally the independent variable perceived risk (finance) positive correlation with the dependent variable like perceived benefits (finance) (0.392**).

⇒ Negative Correlation - The independent variable perceived risk (products) has negative correlation with the dependent variable like perceived benefit (products) (-0.103**).

⇒ No Correlation - The independent variable perceived benefit (products) has no correlation with the dependent variable like perceived risk (finance) (-0.031).

Table. 4. Mosel Fit - Impact of Perceived Risk (Products and Finance) and Perceived Benefit (Products and Finance) in overall Risk and Benefit

<table>
<thead>
<tr>
<th>Test for model fit</th>
<th>Values</th>
</tr>
</thead>
<tbody>
<tr>
<td>GFI (Goodness of Fit)</td>
<td>0.921</td>
</tr>
<tr>
<td>AGFI (Adjusted Goodness of Fit)</td>
<td>0.938</td>
</tr>
</tbody>
</table>

The GFI (Goodness of Fit) and AGFI (Adjusted Goodness of Fit Index) should be nearing to one or one indicates that the model is a good fit. In this model it’s nearing one so it indicates that the model is a good fit. In this model the GFI value is 0.921 and AGFI value is 0.938. This clearly implies that the model is a good fit.

Figure.2. Impact of Perceived Risk (Products and Finance) and Perceived Benefit (Products and Finance) in overall Risk and Benefit
Table 5. Regression Weights - Impact of Perceived Risk (Products and Finance) and Perceived Benefit (Products and Finance) in overall Risk and Benefit

<table>
<thead>
<tr>
<th>Variable</th>
<th>Inf.</th>
<th>Variable</th>
<th>UE</th>
<th>SE</th>
<th>S.E.</th>
<th>C.R.</th>
<th>P</th>
</tr>
</thead>
<tbody>
<tr>
<td>Risk and Benefits</td>
<td>←</td>
<td>Perceived Risk (Products)</td>
<td>0.285</td>
<td>0.512</td>
<td>0.011</td>
<td>24.84</td>
<td>***</td>
</tr>
<tr>
<td>Risk and Benefits</td>
<td>←</td>
<td>Perceived Risk (Finance)</td>
<td>0.182</td>
<td>0.239</td>
<td>0.016</td>
<td>11.61</td>
<td>***</td>
</tr>
<tr>
<td>Risk and Benefits</td>
<td>←</td>
<td>Perceived Benefit (Products)</td>
<td>0.438</td>
<td>0.58</td>
<td>0.016</td>
<td>28.15</td>
<td>***</td>
</tr>
<tr>
<td>Risk and Benefits</td>
<td>←</td>
<td>Perceived Benefits (Finance)</td>
<td>-</td>
<td>-</td>
<td>0.007</td>
<td>-</td>
<td>0.408</td>
</tr>
</tbody>
</table>

*** Significant at 0.001 percentage Level
** Significant at 0.05 percentage Level

S.E – Standard Error
C.R – Critical Ration
UE – Unstandardised Estimate
P – Probability Value
Inf. - Influence

⇒ **Positive Influence** - The independent variable perceived risk (products) rises to one degree up in the positive direction, then it can be seen 0.285 increases in the dependent variable risk and benefits. Similarly then the independent variable perceived risk (finance) rise to one degree up in the positive direction, then it can be seen 0.182 increases in the dependent variable risk and benefits. And finally the independent variable perceived benefit (products) rises to one degree up in the positive direction, then it can be seen 0.438 increases in the dependent variable risk and benefits.

⇒ **No Influence** - The independent variable the perceived benefits (finance) does not influence the dependent variable risk and benefits.

Table 6. Squared Multiple Correlations - Impact of Perceived Risk (Products and Finance) and Perceived Benefit (Products and Finance) in overall Risk and Benefit

<table>
<thead>
<tr>
<th>Variable</th>
<th>Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Risk and Benefits</td>
<td>0.656</td>
</tr>
</tbody>
</table>

The dependent variable Risk and Benefits shows 65.6 percentage of its variance in when influence by the independent perceived risk (products), perceived risk (finance) and perceived benefit (products).

13. **RECOMMENDATION AND SUGGESTIONS**

Different Consumers have different motives for choosing online shopping. Most beneficial method to increase sales is word of mouth. To establish a long term E - shopping relationship with customers, marketer cannot avoid direct or indirect influences. Marketer has to create positive word of mouth about the Web site, their usefulness, quality, interactivity. This creation can maximize the return to the customer’s investment and company’s gain.

Information Technology has brought a revolution in business. Internet usage has changed the pattern of buying and selling of goods resulting to increased number of online
shoppers. One of the key areas for an E-commerce managers and consumer theorists to explore his/her research is Internet based commerce. One of the primary goals is to understand the reason from the customer for his / her acceptance and ignorance of Internet based shopping.

Hypothesis testing revealed significant anxiety about online shopping. The test indicated the Financial Risk involves misuse of Credit / Debit card details, Overcharged and circulation of personal information to third party and at the same time Product Risk involves quality aspects of the product, cost of the product or fraud merchandise. The other ascertained risk factors are physical examination of the product becomes impossible. Few online portals restrict order cancellation. Findings of this research give insight about online customer behaviour by identifying behavioural beliefs, attitude, perceived risk and social influence. This research gives an understanding about the motivational factors driving to adopt online portals for shopping.

14. CONCLUSION

The research reveals that online purchase is not restricted to a particular age group or gender. Customer’s intention to buy online is directly proportional to their perception about the service, commitment and web security they provide. Moreover the results produced from the analysis are consistent with the findings of previous researcher. The study confirms web security as one of the influencing factor towards online shopping. Marketing environment also plays a vital role in influencing a consumer. One of the key areas influencing a consumer is the online customer service. With all this experience gained, confidence level of a consumer raises leading to consistent online shopping. Thus, online shopping is mostly preferred platform compared to traditional shopping. Online shopping is one of the most convenient methods of shopping. The reason to adopt online shopping is to primarily save time, quality assurance and reasonable price. It is the hard core responsibility of the marketer to take care of all these aspects to stay successful and retain the customer. The bottom line of this study is to conclude that online purchase has picked up the growth trend at a very high speed by letting out all the hurdles. Managing little flaws can make the whole concept more profitable.

15. REFERENCES


This is certified that the paper entitled

Benefits and Risks of Online Shopping in Indian Perspective

Authored by

Dr. D. Baranikumar

Associate Professor, Department of Management Studies,
Hindusthan College of Arts and Science, Coimbatore-Tamil Nadu

has been accepted & published online in IJIFR continuous 62nd edition


The mentioned paper is accepted after rigorous evaluation through double blind peer reviewed process.

Authorised Signature With Seal

Dated: 26/10/2018
This is certified that the paper entitled
Benefits and Risks of Online Shopping in Indian Perspective
Authored by
R. Shobana
Assistant Professor, Department of Management Studies,
Hindusthan College of Arts and Science, Coimbatore-Tamil Nadu
has been accepted & published online in IJIFR continuous 62nd edition
The mentioned paper is accepted after rigorous evaluation through double blind peer reviewed process.