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"A STUDY ON RISK ASSESSMENT OF ONLINE SHOPPING BEHAVIOR"

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ABSTRACT

The study examines consumers awareness and perception of risks associated with online shopping. It identifies the major factors influencing online purchasing behavior, the most frequently used online shopping platforms and the common risks experienced by consumers. The research is based on primary data collected from 108 respondents through a structured questionnaire and secondary data from books, journals, and research articles. Statistical tools such as frequency analysis, percentage analysis, mean, standard deviation and Chi-square test. The findings reveal that consumer possess moderate awareness of online shopping risks and emphasize the importance of trust, cybersecurity and consumer awareness in ensuring safe online shopping.

Keywords: Risk Assessment, Online shopping Behavior, Consumer Awareness, E-commerce, Consumer Trust, Financial Risk, Privacy Risk, Purchase Decision.

INTRODUCTION

Online shopping has become an important part of modern consumer life due to the rapid growth of the interest, smartphones and digital payments systems. Consumers can purchase products and services from anywhere at any time, making online shopping convenient and time-saving. The increasing popularity of e-commerce platforms has transformed traditional buying behavior and created new opportunities for businesses.

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Despite its advantages, online shopping involves various risks that may affect consumer decisions. These risks include financial risk, product risk, privacy and security concerns, delivery issues, and the possibility of receiving products that do not meet expectations. Consumers often assess these risks before making online purchase. Risk assessment in online shopping refers to the process by which consumers evaluate potential uncertainties and negative consequences associated with online transactions. Understanding these risks is important for e-commerce companies to improve customer trust, satisfaction and loyalty.

This study aims to analyze the factors influencing risk perception in online shopping behavior and examine how these risks affect consumers purchase decisions. The findings of the study can help online retailers develop strategies to reduce perceived risks and enhance the overall shopping experience for customers.

OBJECTIVES OF THE STUDY

- To examine the level of consumer awareness on risks involved in online shopping by consumers.
- To analyze the factors influencing online shopping behavior and risk perception by consumers.
- To identify the frequently used online shopping platform and services by consumers.
- To identify the risks and frauds experienced in online shopping by consumers.

SCOPE OF THE STUDY

The scope of this study is to examine the risk assessment of consumers in online shopping and understand the factors that influence their purchasing behavior. The study focuses on identifying various risks associated with online shopping, such as financial risk, privacy risks and security risk, product risk and delivery risk. It aims to analyze how these risks affect consumer's trust and decision-making while purchasing products through e-commerce platforms. This study also considers the influence of demographic factors such as age, gender, education, occupation and income on consumer's perception of risk. The findings of the study will help online retailers improve their services and enhance customer satisfaction and confidence in online shopping.

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NEED OF THE STUDY

The main purpose of this study is to understand the risk assessment of consumers while engaging in online shopping activities. As online shopping has become a popular mode of purchasing products and services, consumers are exposed to various risks such as financial loss, privacy concerns, product quality and delivery-related problems. This study is conducted to identify the factors that influence consumers perception of risk during online transactions. It also analyzes the impact of demographic factors such as age, gender, education and income on online shopping behavior. Further, the study examines the level of trust consumers have in e-commerce platforms and the measures they adopt to reduce perceived risks.

This study helps in understanding consumer concerns and provides valuable insights for online retailers to improve customer confidence, satisfaction and the overall online shopping experience.

SIGNIFICANCE OF THE STUDY

The significance of this study is to understand the risk assessment of consumers in online shopping and the factors that influence their purchasing behavior. The study focuses on analyzing various risks associated with online shopping, such as financial fraud, privacy and security concerns, product quality issues, fake websites and delivery-related problems. The findings of the study will help consumers make informed purchasing decisions, assist e-commerce companies in improving their security measures and customer services and support policymakers in strengthening consumers protection and digital safety initiatives.

LIMITATION OF THE STUDY

- This study is limited to the consumers who have experience in online shopping.
- The study is confirmed to a limited geographical area and time period.
- The data is collected from a limited number of respondents. Therefore, the findings may not represent all online shoppers.
- The accuracy of the study depends on the correctness and honesty of the information provided by the respondents.

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- Consumers behavior and risk perceptions may change over time with technological advancements and market trends.

RESEARCH GAP

The review of literature indicates that many researchers have examined various aspects of online shopping behavior, including consumer trust, perceived risk, purchase intention and online payment security. However, only a limited number of studies have focused on the overall risk assessment of online shopping behavior by considering consumer awareness, different types of online shopping risks, fraud experiences, preferred shopping platforms an safe shopping practices in a single study. Therefore, the present study attempts to bridge this gap by analyzing the level of consumer awareness, the risk associated with online shopping behavior, thereby providing useful insights for consumers, e-commerce companies and policymakers.

REVIEW OF LITERATURE

Khaled Saleh Al-Omoush et.al (2026) This study investigates the influence of the wisdom of the crowd (WSC), trust and perceived value on consumer purchase intentions within social commerce (s-commerce) platforms. The findings confirm that WSC significantly influences trust, perceived value and the intention to purchase on s-commerce platforms. Both perceived value and trust are substantial determinants of purchase intentions.

Alberta Ingriana (2025) This study systematically investigates the influence of electronic trust (e-trust) on consumer purchase decisions in the context of e-commerce between 2020 and 2025. The review identifies trust as a pivotal factor in reducing perceived risk, enhancing perceived value and strengthening consumer intention to transact online.

Joao Coelho Soares et.al (2023) The study aims to analyze the influence of COVID-19 on online shopping behavior. The results reveal a significant impact of the perceived risk of being infected by COVID-19 when buying in person to perceived usefulness and ease of online purchase, which in turn influence online purchase intention. The intention to purchase online has also positively influenced online shopping. Such findings are essentially in harmony with the previous research.

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Qaribu Yahaya Nasidi et.al (2021) This study aims to examine advertising, online risk, perceived usefulness and reliability as factors affecting online shopping behavior among subscribers of online stores in Nigeria. This research could be a valuable guideline for online firms to make informed decisions on how to increase online sales. Additionally, this research could advance online shoppers' knowledge, particularly Nigerians, regarding online shopping.

Anam Bhatti et.al (2020) The purpose of this research is to study financial risk, product risk, privacy risk and convenience risk influence on internet buying behavior with trust as moderator. This research is the pioneering research that tests the moderating role of trust between financial risk, product risk, privacy risk, convenience risk and internet buying behavior by using TPB and SET theory.

Courage Simon Kofi Dogbe et.al (2019) This study investigates the influence of perceived online risk on m-shopping behavior in an immature market, and how consumer trust could moderate that relationship. Findings revealed that, perceived financial and product risks had negative effects on m-shopping behavior. Trust also had positive effect on m-shopping behavior.

LIEZEL SWIEGER (2018) The current study aims to contribute to the understanding of firstly, online consumer behavior, secondly, the low growth of online shopping in South Africa and thirdly, the risk perception of a significant market segment in South Africa. From the findings, managerial implications were formulated and suggestions were made for online retailers and marketers to enhance their business strategies.

Nuno Fortes et.al (2017) This study aims to analyze how privacy concerns have an impact on the consumer's intention to make online purchases. The results of a multi-group analysis show a different impact of privacy concerns on trust and perceived risks for males and females.

Seung Hwan Kim et.al (2014) This study is set out to find the change in the level of perceived risk in Business-to-Consumer (B2C) e-commerce and to test whether or not consumers trust a web centric company at their first visit to the company's websites. It is concluded that risk-averse online shopping behavior is a manifestation of increased perceived risk in B2C online transactions.

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Mohammad Hossein Moshref Javadi et.al (2012) The purpose of this study is to analyze actors affecting on online shopping behavior of consumers that might be one of the most important issues of e-commerce and marketing field. The study identified that financial risks and non-delivery risk negatively affected attitude toward online shopping.

CONCEPTUAL FRAMEWORK

The conceptual framework is an important part of any research study as it provides a clear structure for understanding the relationship between the variables involved. It serves as a guide that explains how the research problem will be studied and helps in organizing the concepts in a logical manner. A well-designed conceptual framework enables the researcher to identify the key actors influencing the study and establishes the foundation for data collection, analysis, and interpretation.

In the present study, the conceptual framework focuses on the various factors that influence online shopping behavior and the risks associated with online purchases. With the rapid growth of e-commerce, consumers increasingly rely on online platforms for purchasing products and services. However, this convenience is accompanied by several risks, including financial fraud, privacy concerns, product quality issues, delivery delays and cybersecurity threats. These risks can significantly affect consumer's confidence, satisfaction and purchase decisions.

The framework examines the relationship between consumer's awareness of online shopping risks, the factors influencing their buying behavior, and the overall impact on their online shopping experience. It also considers how demographic characteristics, shopping frequency, preferred payment methods, and previous online shopping experiences influence consumers' perception of risk.

Thus, this conceptual framework provides the theoretical basis for analyzing the factors affecting online shopping behavior and evaluating the extent to which different types of risks influence consumer decision-making. It forms the foundation for achieving the objectives of the study and testing the proposed hypotheses.

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DEFINITION OF ONLINE SHOPPING

Online shopping is defined as the process of buying goods or services through the internet using electronic devices such as computers, smartphones, or tables. It involves browsing products on e-commerce websites or mobile applications, selecting the desired items, making online payments, and receiving the products through delivery services.

According to Philip Kotler, online shopping is a form of electronic commerce that enables consumers to purchase products and services directly from sellers through digital platforms using the internet.

OBJECTIVES OF ONLINE SHOPPING

The main objectives of online shopping are to provide convenience to consumers by enabling them to purchase products and services anytime and from any location without visiting physical stores. It offers a wide range of products, brands and categories on a single platform, allowing consumers to compare different options easily. Online shopping also saves time and effort by reducing travel and providing quick ordering and doorstep delivery. It provides competitive pricing by allowing consumers to compare prices and access discounts, promotional offers, and other benefits. In addition, online shopping offers secure and flexible payment options such as UPI, debit cards and credit cards, net banking, digital wallets and Cash on Delivery (COD). Features such as product reviews, ratings, order tracking, return policies, and customer support help improve customer satisfaction and enhance the overall shopping experience.

IMPORTANCE OF ONLINE SHOPPING

Online shopping has become an integral part of modern commerce due to its convenience, accessibility, and efficiency. Consumers can shop at any time and from any location without the need to visit physical stores. It provides access to a wide range of products, brands and services allowing consumers to compare features and prices before making a purchase. Online shopping also supports business growth by enabling businesses to reach a wider customer base, expand their market presence, and increase sales without geographical limitations.

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Furthermore, the growth of e-commerce promotes digital transactions, technological innovation, employment opportunities, and overall economic development.

GROWTH OF ONLINE SHOPPING IN INDIA

The growth of online shopping in India has been driven by increasing internet penetration, widespread smartphone usage, and the development of digital payment systems. The digital India initiatives have encouraged digital connectivity and online transactions, making e-commerce more accessible to consumers across urban and rural areas. The rapid growth of e-commerce platforms has provided consumers with greater product variety, convenient shopping, competitive prices and doorstep delivery. In the future, online shopping is expected to grow further with the increasing use of mobile commerce, artificial intelligence, personalized shopping, faster digital payments, social commerce and improved delivery services.

TYPES OF ONLINE SHOPPING

Online shopping can be classified into different types based on the parties involved in the transaction. Business-to-Consumer (B2C) refers to businesses selling products or services directly to individual consumers through online platforms. Business-to-Business (B2B) involves online transactions between two businesses, such as manufacturers, wholesalers and retailers. Consumer-to-Consumer (C2C) allows individuals to buy and sell products directly with other consumers through online marketplaces. Consumer-to-Business (C2B) refers to individuals offering Products or services to businesses, such as freelancers or content creators. Mobile Commerce (M-commerce) involves purchasing products and services through smartphones and other mobile devices using shopping applications or websites. These different types of online shopping make digital transactions more convenient and accessible for both consumers and businesses.

POPULAR ONLINE SHOPPING PLATFORMS

Popular online shopping platforms in India include Amazon, Flipkart, Meesho, Myntra, Ajio, Nykaa, Blinkit, Zepto, Instamart, and JioMart. Amazon and Flipkart offer a wide range of products, while Meesho focuses on affordable fashion and lifestyle products. Myntra and Ajio

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mainly provide fashion and accessories, whereas Nykaa specializes in beauty and personal care products. Blinkit, Zepto, and Instamart provide quick delivery of groceries and daily essential, while JioMart offers groceries, electronics, fashion and household products.

These platforms provide convenience, competitive prices, secure payments, customer reviews, discounts, and doorstep delivery, contributing significantly to the growth of e-commerce and changing consumer shopping behavior in India.

CONSUMER BEHAVIOR

Consumer behavior refers to the study of how individuals, groups, or organizations select, purchase, use and dispose of goods and services to satisfy their needs and wants. It examines the decision-making process of consumers and the various factors that influence their buying behavior. Understanding consumer behavior helps businesses develop effective marketing strategies, improve customer satisfaction, and build long-term relationships with consumers.

FACTORS INFLUENCING ONLINE SHOPPING BEHAVIOR

Online shopping behavior is influenced by factors such as price, discounts, brand image, website quality, customer reviews, product quality, delivery services, customer support, return policy, and payment security. Affordable prices and attractive discounts encourage purchases, while a trusted brand, good websites, positive reviews and quality products increase consumer confidence. Fast and reliable delivery, helpful customer support, and easy return and refund policies improve satisfaction. Secure payment methods also reduce the risk of fraud and build trust. Together, these factors strongly influence consumers purchase decisions and overall online shopping experience.

ONLINE PAYMENT SYSTEM

An online payment system is a digital method of transferring money electronically to complete purchases made through e-commerce websites or mobile applications. It enables consumers to pay for products and services quickly, conveniently, and securely without using physical cash. Online payments systems have become an integral part of e-commerce by facilitating seamless transactions between buyers and sellers.

MODE OF PAYMENT

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Payment systems are an essential part of online shopping as they enable consumers to complete transactions securely, quickly, and conveniently. Common payment methods include UPI, which allows instant bank transfer through mobile applications; credit and debit cards, which provide convenient and secure online payments: net banking, which enables direct payments through bank portals and digital wallets, which offer quick payments along with cashback and discounts. Cash on Delivery (COD) allows customers to pay when the product is delivered, while Buy Now, Pay Later (BNPL) and EMI facilities allow consumers to purchase products and pay later or in installments. These payment systems provide flexibility according to consumer preferences, improve convenience and shopping experience, increase confidence in e-commerce, reduce the use of cash, promote digital payments and support the growth of online shopping and the digital economy.

DISADVANTAGES OF ONLINE PAYMENT SYSTEMS

Although online payment systems are convenient, they also have certain disadvantages and risks. Consumers may face cyber fraud, data privacy issues, unauthorized access, and financial scams due to phishing, fake links, or weak security. Online payments depend on internet connectivity, electronic devices, and technical systems, so network problems, server failures, or application errors may cause transaction failures. Refund may be delayed, and some payment methods may involve additional transaction or convenience charges. Limited digital literacy and lack of awareness about safe payment practices can also make some consumers vulnerable to fraud. Therefore, consumers should use secure payment methods and follow proper safety measures while making online transactions.

RISK ASSESSMENT

Risk assessment is the systematic process of identifying, analyzing and evaluating potential risks that may affect consumers while engaging in online shopping. It helps in understanding the likelihood of various risks occurring and their potential impact on consumer behavior, financial security, privacy and overall shopping experience. In the context of e-commerce, risk assessment enables consumers, businesses, and policymakers to implement appropriate measures to minimize risks and ensure safe online transactions.

TYPES OF RISKS IN ONLINE SHOPPING

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Online shopping provides convenience and accessibility, but consumers are exposed to various risks that can affect their trust, purchase decisions, and overall shopping behavior. Financial risk involves monetary losses due to payment fraud, unauthorized transactions, hidden charges, incorrect billing, or scams. Product risk refers to receiving poor-quality, counterfeit, damaged, or incorrect products that do not match the online description. Privacy risk involves the unauthorized collection, misuse, or disclosure of personal and payment information. Security risk includes hacking, phishing, identity theft, malware, fake websites, and unauthorized account access. Delivery risk relates to delayed, damaged, lost, incorrectly delivered, or poorly packaged products. Time risk occurs when consumers spend extra time searching for products, waiting for deliveries, processing returns, or resolving complaints. Psychological risk refers to anxiety, uncertainty, or fear related to fraud, product quality and payment security. Social risk occurs when consumers are influenced by the opinions of family, friends, social groups, or online communities regarding their purchasing decisions.

ONLINE SHOPPING FRAUDS

Online shopping frauds are deceptive activities used to cheat consumers and steal money or personal information through websites, mobile apps, marketplaces, and digital payment channels. Common frauds include fake websites and mobile apps, fake sellers, counterfeit products, QR code fraud, phishing, OTP scams, identity theft, fake customer care, refund scams, non-delivery scams, advance payment scams, card fraud, coupon scams, cashback scams, and fake job scams. These frauds can cause financial loss, data theft, privacy breaches, and reduced consumer trust. Therefore, consumers should verify sellers and websites, avoid suspicious links and offers, never share OPTs or PINs, and use secure payment methods while shopping online.

CONSUMER RIGHTS IN ONLINE SHOPPING

Consumer rights in online shopping refer to the legal protections provided to consumers while purchasing products or services through e-commerce platforms. These rights help ensure fair treatment, accurate information, safe transactions, and proper solutions for disputes or fraudulent activities. Consumers have the Right to information, which allows them to receive accurate details about price, quality, features, warranty, delivery, seller information, and return

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policies. The Right to Safety protects consumers from unsafe products, fraudulent transactions, cyber threats, and misuse of personal or financial information. The Right to Choose allows consumers to select products, brands, sellers, and payment methods freely. The Right to be Heard enables consumers to raise complaints and provide feedback regarding defective products, poor services or payment issues. The Right to Seek Redressal provides remedies such as refunds, replacements, compensation, or other solutions for defective products, non-delivery, fraud, or unfair practices. The Right to Consumer Education helps consumers gain knowledge about safe online shopping, digital payments, cybersecurity, and legal protections. Awareness of these rights enables consumers to make informed decision and protect themselves from online shopping risks.

DATA ANALYSIS AND INTERPRETATION

FREQUENCY ANALYSIS

Table: Frequency Table Representing Demographic Factors of Age, Gender, and Education

	Option	Frequency	Percentage
AGE	Below 18 years	4	3.7
	18-25 years	76	70.4
	26-35 years	24	22.2
	36-45 years	3	2.8
	Above 45 years	1	0.9
	Total	**108**	**100**
GENDER	Male	39	36.1
	Female	69	63.9
	Total	**108**	**100**
EDUCATION	High school	4	3.7
	Undergraduate	40	37.0
	Postgraduate	47	43.5
	Professional	17	15.7
	Others	0	0

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	Total	**108**	**100**

INFERENCE

The table reveals that the majority of the respondents (70.4%) belong to the 18-25 years age group. It also shows that the majority of the respondents (63.9%) are female. Regarding educational qualification, the majority of the respondents (43.5%) are postgraduates, followed by 37.0% undergraduates. This indicates that the study is mainly represented by young female respondents aged 18-25 years with postgraduate education.

DESCRIPTIVE ANALYSIS

Table 1: Mean and Standard Deviation of Risk are you Aware of Online Shopping

Particulars	Mean	Standard Deviation	Rank
Online payment fraud	4.28	0.926	I
Fake websites	4.25	0.929	II
Data/Privacy theft	4.10	0.917	III
Product quality mismatch	3.98	0.967	IV
Non-delivery of products	3.84	1.078	VI
Hidden Charges	3.87	1.086	V

INFERENCE

It is inferred that online payment fraud ranked first with the highest mean score (4.28), indicating that it is the most significant risk perceived by the respondents during online shopping. Fake website ranked second, followed by data/privacy theft in third place. Product quality mismatch ranked fourth, while hidden charges ranked fifth. Non-delivery of products ranked last, indicating that it is considered the least significant risk among the respondents.

Table 2: Mean and Standard Deviation of Awareness & Risk Management Practices

Awareness & risk management practice	Mean	Standard. Deviation	Rank

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Do you check website security (HTTPS/Lock symbol) before payment	4.08	0.844	IV
Do you read privacy policies before sharing personal information	3.94	0.969	V
Do you use strong passwords/two-factor authentication	4.12	0.770	II
Do you prefer cash on delivery to avoid online payment risk	4.11	0.941	III
Do you believe higher awareness reduces online shopping risks	4.17	0.902	I

Source: Computed data

INFERENCE

It is inferred that the belief that higher awareness reduces online shopping risks ranked first with the highest mean score (4.17), indicating that respondents strongly believe awareness plays a crucial role in reducing online shopping risks. Using strong passwords and two-factor authentication ranked second, followed by preferring cash on delivery to avoid online payment risk in third place. Checking website security (HTTPS/Lock symbol) before making payments ranked fourth, while reading privacy policies before sharing personal information ranked last, indicating that it is least practiced risk management measure among the respondents.

CHI-SQUARE TEST

Table: Relationship Between Gender and Experience of Fraud in Online Shopping.

Null Hypothesis (H0): There is no significant association between gender and experience of fraud in online shopping among consumers.

Alternative Hypothesis (H1): There is a significant association between gender and experience of fraud in online shopping among consumers.

Particulars	Yes	No	Maybe	Total
Male	10	21	8	39
Female	42	16	11	69

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Total	**52**	**37**	**19**	**108**

	Value	**DF**	**Asympototic. Significant(2-sided)**
Pearson Chi-Square	13.554	2	0.001

INFERENCE

The table reveals that 48.1% of the respondents have experienced fraud in online shopping, followed by 34.3% of the respondents who have not experienced fraud, while 17.6% of the respondents were uncertain about experiencing fraud. Although female respondents reported a higher number of fraud experiences than male respondents, the Chi- square test ($p=0.001<0.05$) indicates a significant association between gender and experience of fraud in online shopping. Therefore, the respondents gender significantly influences their experience of online shopping fraud.

MAJOR FINDINGS

- It is observed that 70.4% of the respondents belongs to the 18-25 years age group, 63.9% of the respondents are female, and 43.5% of the respondents are postgraduates. This indicates that the study is predominantly represented by young female postgraduate respondents aged 18-25 years.
- It is observed that online payment fraud received the highest mean score (4.28), making it the most significant perceived risk among consumers.
- It is observed that respondents strongly believe that greater awareness reduces online shopping risks (Mean=4.17)
- The Chi-square analysis received a significant associated between gender and experience of online shopping fraud (p-value = 0.001), indicating that fraud experience differs across gender groups.

SUGGESTION

Based on the findings of the study, the following suggestions are recommended:

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1. Awareness programmes on safe online shopping and cybersecurity should be primarily targeted at young consumer, especially students and postgraduates, as they represent the largest group of online shoppers.
2. E-commerce companies and financial institutions should strengthen payment security by providing secure payments gateways, fraud detection system and educating consumers about safe online payment practices.
3. Regular awareness campaigns, digital literacy programmes and cybersecurity training should be conducted to educate consumers about identifying online frauds and adopting safe shopping practices.
4. E-commerce platforms and consumer protection agencies should develop targeted awareness initiatives and safety guidelines for different consumer groups to reduce online shopping fraud and improve digital security for all users.

CONCLUSION

The study concludes that online shopping has become an essential part of consumers' daily lives due to its convenience, attractive discounts, wider product availability, and easy access to products. However, despite the growing popularity of online shopping, consumers continue to experience concerns regarding payment fraud, fake websites, privacy theft, product quality mismatches, and delivery-related issues. The findings reveal that while respondents possess a moderate level of awareness regarding online shopping risks, they still prefer safer payment methods such as Cash on delivery to reduce financial risks.

The study also indicates that customer reviews, awareness, and secure online practices play a significant role in influencing consumer purchasing behavior. Furthermore, the statistical analysis confirms a significant relationship between gender and online shopping fraud experiences, highlighting the need for targeted consumer protection measures.

Overall, the success and long-term growth of e-commerce depend on building consumers trust through stronger security measures, transparent business practices, efficient grievance redressal systems, and continuous consumer awareness programs. By addressing these challenges, online shopping platforms can enhance customer satisfaction, reduce perceived risks, and encourage a safer and more reliable digital shopping environment. The objectives of the study have been successfully achieved, and the findings provide useful insights for

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consumers, e-commerce companies, policymakers, and future researchers in understanding and minimizing the risks associated with online shopping behavior.

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