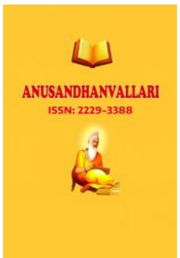


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# Risk Perception on Impulsive Online Buying Behaviour among Women in Madurai City"- A Comprehensive Study

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**Abstract:** Online shopping is a boon tothe consumers. Consumers buy a assortment of items from online stores. Customer's buying behavior is not been influenced and controlled by the brand and firm, but also controlled through various search engines, online reviews, online advertisements, Digital environment has a growing effect on consumers' minds and buying behavior. The growing digital economy has opened up new models for retailing, and consumers across the world face new opportunities and challenges. With the convenience and accessibility of e-commerce, individuals, especially women, are increasingly engaging in impulsive online buying. . Women buyers play a vital role in purchasing goods or availing services through online. Perceived risks play a significant role in decision-making processes, and also helps to understand how these risks influence impulsive buying behaviour of women. Perceived risks in online buying refers to the concerns or uncertainties that women consumers face. These perceived risks varies from person to person. Fear of identity theft, insecure payment gateways, product quality and authenticity risk, delayed or lost shipments are some risks faced by women buyers while purchasing online.Understanding these perceived risks and addressing them through effective communication, transparent policies, and secure online shopping environments can help businesses build trust with consumers and reduce barriers to online purchasing. Conversely, consumers can make more informed decisions by being aware of these risks and taking appropriate precautions when shopping online.This paper aims to identify the relationship between perceived risks and impulsive online buying behavior among women in Madurai city.

**Keywords**: Impulsive buying ,Perceivedrisks,online buying behaviour

**Introduction:**

Impulsive buying behaviour refers to actions, reactions or decisions that occur without prior shopping intentions or planning. Women buyers face many challenges while purchasing through online.Perceived risks play a significant role in decision-making processes, and also helps to understand how these risks influence impulsive buying behaviour of women.There is rapid changes in technology which helps buyers a lot to make their purchases online. Perceived risks such as financial risks, product risks , security risks plays a vital role in impulsive buying decisions. Impulsive buying behaviour is classified into two, such as internal factors and external factors. Internal factors are emotions,personality traits,cognitivebias, self control, prior online shopping experience. External factors are categorized as Online retailer strategies adopted by retailers, peer influence, ease online shopping etc. Women often purchase through online with an impulsive purchase and face many risks associated with it.

**Review of Literature:**

**Preeti khitoliya (2014)** in an article on "Customer's Attitude and Perception towards online shopping "with an objective to fine prime motive of the customers to shop online and the problems faced by them. It was stated that disclosure of personal credit and debit card information is the biggest problem faced by the consumers.

**Vanit kumari soni (2018)** – “Traditional Vs Online shopping” This study states that online shopping has opened a new era of shopping and would be replacing traditional shopping in near future.

**Statement of the problem:**

Impulsive online buying has become a prevalent consumer behaviour in the digital age with individuals frequently making unplanned purchase driven by emotions or external influences. While this behaviour offers convenience and instant gratification which also exposes consumers to a range of associated risks.Women feels that online shopping is more suitable than offline shopping because it saves time and money.

This paper aims to identify the relationship between perceived risks and impulsive online buying behavior among women in Madurai city.

**Objectives :**

1. To assess the perceived risks associated with online shopping among women in Madurai city.
2. To examine the impulsive online buying behaviour of women in Madurai city.
3. To analyse the relationship between perceived risks and Impulsive online buying behaviour.

**Sifnificance Of The Study**

This study;s findings has implications for both businesses and consumers. Businesses can tailor their marketing strategies to address the specific concerns of women, potentially reducing perceived risks and encouraging more responsible online shopping behaviour. Consumers especially women will benefit from a greater awareness of the factors that influence their impulsive buying decisions and can take steps to make more informed choices.

**Research Methodology:**

Convenience sampling and interview schedule was used to collect data from 100 respondents. Data was collected from women in Madurai city. The data was collected using a questionnaire. Percentage analysis, garret ranking, Likert scale, andchi-squaretest ,were used to analyse the data and to interpret.

**Scope Of The Study:**

The study focuses onlyon women purchase behaviour through online in Madurai city.

**Analysis And Interpretation:**

**Personal Details Of The Respondents**

| PARTICULARS | | FREQUENCY | PERCENTAGE |
|---|---|---|---|
| Age | below 20 | 3 | 3 |
| | 20 – 40 | 87 | 87 |
| | above 40 | 10 | 10 |
| Educational Qualification | School level | 1 | 1 |
| | Degree/Diploma | 57 | 57 |
| | Post Graduation | 30 | 30 |
| | Professional | 12 | 12 |
| Occupation | Employed for wages | 9 | 9 |

| | | | |
|---|---|---|---|
| | Entrepreneur | 9 | 9 |
| | Government employee | 7 | 7 |
| | Private employee | 64 | 64 |
| | Professional | 11 | 11 |
| Monthly income | Below 20,000 | 53 | 53 |
| | 21,000 - 50,000 | 37 | 37 |
| | 51,000 - 1,00,000 | 8 | 8 |
| | Above 1,00,000 | 2 | 2 |

**Source: Primary data**

From the above table, it is inferred that 87% of the respondents were in the age group of 20-40, 57% of the respondents completedtheir under graduation, 64% of the respondents are Private employees and 53% of the respondents monthly income is below 20,000 and 2% of the respondents monthly income is above 1,00,000.

**Perceived Risks Associated With Online Shopping**

| 1 | **PARTICULARS** | **TOTAL** | **AVERAGE SCORE** | **RANK** |
|---|---|---|---|---|
| | Delivery Risk | 5623 | 56.23 | 1 |
| 2 | Trustworthiness Risk | 5102 | 51.02 | 2 |
| 3 | Return Policy Risk | 4976 | 49.76 | 6 |
| 4 | Information overload risk | 4524 | 45.24 | 7 |
| 5 | Product Quality Risk | 4982 | 49.82 | 5 |
| 6 | Privacy Risk | 5005 | 50.05 | 4 |
| 7 | Financial Risk | 5088 | 50.88 | 3 |

**Source: Primary data**

From the table, it is inferred that Delivery risks stands 1 and Security of the informationoverload stands in $7^{th}$Rank. Since they are not satisfied with the prompt delivery services and they infer that information overloaded is the least risk associated with online shopping.

**Product/Services Preferred By The Respondents While Impulsive Purchasing Or Availing Through Online**

| **S.NO** | **PARTICULARS** | **FREQUENCY** | **PERCENTAGE** |
|---|---|---|---|
| 1 | Groceries | 4 | 4 |
| 2 | Cosmetics | 14 | 14 |
| 3 | Stationery items/ books | 6 | 6 |
| 4 | Clothes | 24 | 24 |
| 5 | Kitchen utensils | 7 | 7 |

| | | | |
|---|---|---|---|
| 6 | Furniture | 2 | 2 |
| 7 | Electronic gadgets | 11 | 11 |
| 8 | Toys | 3 | 3 |
| 9 | Cinema tickets | 8 | 8 |
| 10 | Airplane/Railway/Bus tickets | 6 | 6 |
| 11 | Foods | 15 | 15 |
| | TOTAL | 100 | 100 |

**Source: Primary data**

From theabove table, it is inferred that , 24% of the respondents prefer to buy clothes through online shopping and only 2% of the respondents prefer to buy Furniture through online shopping.so it is inferred that the frequency of purchase was clothing rather heavy household goods.

**Opinion Of Impulsive Buying Through Online Shopping**

| S.NO | PARTICULARS | TOTAL WEIGHTS | WEIGHTED MEAN | RANK |
|---|---|---|---|---|
| 1 | Shopping on internet saves time | 409 | 4.09 | 2 |
| 2 | 24*7 availability of service | 423 | 4.23 | 1 |
| 3 | Online shopping is less risky | 322 | 3.22 | 8 |
| 4 | Online shopping eventually supersede traditional shopping | 354 | 3.54 | 4 |
| 5 | A time required for the delivery of product&service is minimal | 338 | 3.38 | 6 |
| 6 | Selection of goods available on the internet is very broad | 404 | 4.04 | 3 |
| 7 | The description of products shown on the websites are very accurate | 325 | 3.25 | 7 |
| 8 | The information given about the product on the site is sufficient | 339 | 3.39 | 5 |
| 9 | Online shopping is secured as traditional shopping | 322 | 3.22 | 8 |

**Source: Primary data**

From the above table, it is inferred that respondents opinion on online shopping with 24*7 availability of service with a weighted average of 4.23, ranks 1 and Online shoppingsecured as traditional shopping with a weighted average of 3.22 ranks 8$^{th}$ position as women buyers opined that more security should be given while purchasing through online.

**Association Between Age And Perceived Risks In Impulsive Online Shopping**

| | **Value** | **Df** | **Asymp.Sig.(2-sided)** |
|---|---|---|---|
| Pearson Chi-Square | 9.178 | 8 | **0.328** |
| Likelihood Ratio | 11.543 | 8 | 0.173 |
| Linear- by-Linear Association | .607 | 1 | 0.436 |
| No of valid cases | 100 | | |

**Source: Primary data**

From the table, it is inferred that the value of chi-square is 0,328 and that all the factors significance which is greater than 0.05 which is significant at 5% level. So the null hypothesis is accepted and alternative hypothesis is rejected. Hence it is inferred that there is no association between age and riskperception of impulsiveonline shopping.

**Findings :**

1. 87% of the respondents were in the age group of 20-40,
2. 57% of the respondents completedtheir under graduation,
3. 64% of the respondents are Private employees
4. 53% of the respondents monthly income is below 20,000
5. 2% of the respondents monthly income is above 1,00,000.
6. 24% of the respondents prefer to buy clothes through online shopping
7. 2% of the respondents prefer to buy Furniture through online shopping
8. Information overloaded is the least risk associated with online shopping.
9. It is inferred that respondents opinion on online shopping with 24*7 availability of service ranks 1 and Online shopping issecured as traditional shopping, ranks $8^{th}$ position There is no association between age and riskperception of impulsiveonline shopping.Perceived risks include product quality, fraud, and privacy concerns.

**Suggestions:**

Based on the results, this study offers recommendations for businesses,retailers on how they can target and manage impulsive buying behaviour among women in Madurai city effectively. Women buyers should focus on perceived risks associated with online buying and to take buying decisionspromptly . Online platforms should conduct their own research to understand the perceived risks factors specifically and to target the consumers accordingly. While shopping, women consumers have to ensure about the online retailers and to check the ratings to gauge their reliability.

If possible women buyers can add extra layer of security by entering and enabling 2FA code sent to the email and phone immediately.

**Conclusion:**

The abundance of product choices and information in online is more challenging in making buying decisions. This can lead to a perception of risk . Impulsive online buying behaviour among women affects them as there are numerous risks which is highly perceived in online platforms. Understanding these perceived risks is vital for businesses to tailor their marketing strategies , enhance trustworthiness and provide secure online shopping experiences. Through impulsive buying there are numerous risks which is associated among women. If impulsive buying becomes a habit which leads to overspending on credit cards, where it results in credit card debts and interest charges. Frequent impulsive buying may escalate into compulsive shopping behaviour which is characterized by an inability to control shopping impulses and have serious financial consequences.Creation of budget,making shopping lists are the strategies which can be adopted to curb impulsive buying and its negative consequences. Women can strengthen their shopping experience by understanding various risks,developing good financial habit which ultimately leads to good financial health and less stress.

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