Youths' Perceptions towards Online Shopping:
An Empirical Study in Delhi/NCR

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Key Words:

1. Online Shopping
2. Youths' Perception

Abstract: Since the explosion of the internet as a business medium happened, one of its primary uses has been for marketing. The internet has become a critical distribution channel for a majority of successful enterprises. The mass media, consumer marketers and advertising agencies seem to be in the midst of Internet discovery and exploitation. Before a company can envision what might sell online in the coming years, it must understand the attitudes and behavior of its potential customers – the youth of today. Youth is a life-cycle stage where experimentation with one's identity becomes a central concern, hence the importance of shopping for this age group. This study examines attitudes of youth toward various aspects of online shopping and provides a better understanding of the potential of electronic commerce for both researchers and practitioners

Introduction:

The internet has developed into a new distribution channel and online transactions are rapidly increasing. This has created a need to understand how the consumer perceives online purchases. The business-to-consumer is the most visible business type of electronic commerce. Online shopping allows companies to provide product information and direct sales to their consumers. In order to effectively drive consumers to accept electronic commerce and online transactions, there is an urgent need to understand the factors that influence consumer behavior towards continued use of online transactions. Online shopping is the process consumers go through to purchase products or services over the internet. An online shop, e-shop, e-store, internet shop, web shop, web store, online store, or virtual store evokes the physical analogy of buying products or services at a bricks-and-mortar retailer or in a shopping mall. E-shopping has changed the face of retail, and surfers are now looking for spring sale bargains. However the convenience and personal control are the key drivers for consumers to search online. What motivates online shoppers is the ability to shop, where, when and how they like. Nowadays people can shop over their shredders in the morning, rather than wait for stores to open. Big-ticket items such as digital TVs, cameras, or ipods now feature on e-shopping list. The internet provides a rich source of information about brands and retail channels that enables consumers to search and find information to help with the final purchase decision. For businesses there are some steps to help them embrace the internet revolution with success.

Literature Review:

The invention of the internet has created a paradigm shift in the

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ways people shop. A consumer is no longer bound to opening times or specific locations; he can become active at virtually any time and place and purchase products or services. The number of internet users is constantly increasing which also signifies that online purchasing is increasing (Joines, Scherer & Scheufele, 2003). The rapid increase is explained by the growth in the use of broadband technology combined with a change in consumer behaviour (Oppenheim & Ward, 2006). The internet is considered a mass medium that provides the consumer with purchase characteristics as no other medium. Certain characteristics are making it more convenient for the consumer, compared to the traditional way of shopping, such as the ability to view and purchase products, visualise their needs with products any time, and discuss products with other consumers (Joines et al. 2003). Oppenheim and ward explain that the current primary reason people shop over the internet is the convenience. A key factor driving internet use for 'online window shopping' is its usefulness in the personal lives of the consumers. The internet frees time and makes the information search process, and buying, less irksome. They also recognise that the previous primary reason for shopping online was price, which has now changed to convenience. Online shopping is the process consumers go through when they decide to shop on the internet. The internet has developed into a "new" distribution channel (Hollensen, 2004) and the evolution of this channel, e-commerce, has been identified by Smith and Rupp (2003) to be the most significant contribution of the information revolution. Using the internet to shop online has become one of the primary reasons to use the internet, combined with searching for products and finding information about them (Joines et al., 2003). Smith and Rupp also state that the consumers have never had access to so many suppliers and product/service opinions. Therefore, the internet has developed to a highly competitive market, where the competition over the consumer is fierce. In order to have an impact on and retain consumers, in a competitive market, Constantinides (2004) stated that the first step is to

identify certain influencing aspects when purchasing online, these can be regarded as factors. Online consumers have taken advantage of aggressive sales on big-ticket items, and invested more time in comparing prices and searching for coupons online. According to a recent survey, 91 percent of consumers said that researching products online made them feel more confident about their purchases. Electronic commerce has become one of the essential characteristics in the internet era. According to UCLA center for communication policy (2001), online shopping has become the third most popular internet activity, immediately following e-mail using/instant messaging and web browsing. It is even more popular than seeking out entertainment information and news, two commonly thought of activities when considering what internet users do when online. Of internet users, 48.9 percent made online purchases in 2001, with three-quarters of purchasers indicating that they make 1-10 purchases per year (2001). When segmented into very high versus less experienced internet users, the very experienced users average 20 online purchases per year, as compared to four annual purchases for new users.

Research Methodology:

Objectives:

1. To study youths' perceptions of online shopping in Delhi/NCR

2. To study the factors that influence their online shopping behavior

The type of research design followed is exploratory cum descriptive in nature. The primary data through a highly structured questionnaire has been collected from youth between age group 15-35yrs. The sampling plan followed for the study is Convenience Sampling and 110 youth (between the age group of 15-35 yrs) were interrogated. The questionnaire was designed using various scales like likert (5 point scale), nominal and ordinal to collect data. Factor analysis has been used to analyse data. All hypotheses have been consolidated.

Youth has been the prima facie of the study as they look for products, styles and cultural experiences distinctively tailored to their own needs, rather than being a mere imitation of their parents' tastes. This makes them a lucrative market for advertising and marketing as they posses considerable spending power and begin to make independent purchases from an early age. In a consumer-oriented society, being able to spend one's own money represents the first step into independence for young people. The youth also comprise of the highest Indian internet online population and also the highest Indian population. They are easy to influence, the word spreads virally and they are the future spenders.

Data Analysis and Findings:

66 % are male employee and rest 44% are female employee of the total sample on which the survey was conducted (Exhibit 1). Maximum percentage of the people on which survey was conducted in the age group 20-25 followed by 15-20 (Exhibit 2). Most of the people in the sample population lies in the income

group of 10,000 – 20,000 salary per month followed by below 20,000 -30, 0000. (Exhibit 3) 37.3% are graduates and 30.9 % are post graduates. (Exhibit 4) maximum percentage of sample population i.e. 29.1% spends on an average 6-12 hours per week on internet. (Exhibit 5).

The most important use of internet among the youth is information search i.e. 57.3% which is followed by entertainment and shopping both 21.8% each. (Exhibit 6). Exhibit 7 shows that maximum percentage of the sample population has never bought anything on internet followed by those who have purchased online but will discontinue to go ahead with online shopping. Exhibit 8 shows that ease of purchase is the main motivational factor that influences the people to go for online shopping i.e. 34.5% followed by varied range of prices being another important factor. The Exhibit 9 shows that main hurdle stopping the people from going ahead with online shopping is the worry about the cost /hassle of returning the product followed by worry of giving out credit card information on the internet. Exhibit 10 shows that 53.6% of sample feels that they use internet only as a source of information search followed by 39.1% who agree with the fact. Exhibit 11 show that 48.2% of sample strongly agrees with the fact that internet is the source of entertainment. Exhibit 12 shows that 34.5% of sample likes buying products online. Exhibit 13 shows that 53.6% of sample agrees that online purchase provide them with better options. Exhibit 14 shows that 33.6% of sample agrees that online purchase gives them better options. Exhibit 15 shows that 52.7% of sample strongly agrees that use of internet saves time. Exhibit 16 shows that 27.3% of sample agrees with the fact that they prefer internet over teleshopping while 26.4% remained neutral on the statement. Exhibit 17 shows that 53.6% of sample agrees with the fact that they are afraid of giving out personal information on the internet. Exhibit 18 clearly shows that 91.8% of sample strongly agrees that youths are more inclined towards online shopping. Exhibit 19 shows that 96.4% strongly agree that education has an impact over online shopping. Exhibit 20 shows that 63.6% strongly agree with the statement that income has impact over online shopping. Exhibit 21 shows that 59.1% strongly agrees with the statement age also has an impact over use of internet for shopping. The Exhibit 22 shows that 38.2% agree with the fact that online shopping reduces their effort however at the same time 29.1% of sample disagrees with the statement. The Exhibit 23 shows that 40.9% of the sample strongly agrees with the statement online shopping provides them with better varieties.

Factor Analysis:

The value of KMO and Bartlett's test is .539 which is more than .500 hence factor analysis can be the true test to extract the factors. Communalities indicate the proportion of each variable's variance that can be explained by the principal components. It is also noted as h^2 and can be defined as the sum of squared factor loadings. About 63.250% of the total variance in the 25 variables is attributable to the first ten components. Also we can judge how well the nine-component model describes the original variables. By examining the exhibit 24, it can be concluded that component 1 has a total variance13.102 of 25, component 2- total variance

23.005% component 3 - total variance 30.463% of 25, component 4 - total variance 37.441%. Component 5 - total variance 44.022% of 25, component 6 - total Variance 49.210%. Component 7 - total variance 54.218% of 25, component 8 - total variance 59.095%. Component 9 - total variance 63.250% of 25.

There are 9 factors which have been observed by factor loading and are grouped in the exhibit 26.

Purpose- there are 3 sub factors, which can be categorised under a common name - Purpose. All these sub factors are the main reasons why the people use internet and how the number of internet savvy people increased.

Advantages: there are 4 sub factors that can be categorised under advantages. These sub-factors are essential to know the benefits of internet and how it has become an opportunity for the marketers to promote and sell their products.

Convenience: there are 2 sub factors that can be categorised under convenience. These sub factors are essential to know how

internet has become the choice of customers for shopping over other methods.

Consumers see the clear benefits of the internet to their lives, but they still have strong concerns that need to be addressed. The internet's rising influence on consumers' lives is clearly tied to the benefits they derive from it. Chief among those benefits: the internet saves them time, helps them stay connected with friends and family, and helps them make better, more informed decisions. As much as they value these benefits, consumers still have strong concerns about internet safety and about the trustworthiness of the information they find online. To overcome these concerns, any organisation's digital engagement with consumers must be based on an open and honest representation of interests and positions. The research reveals that the expectation of getting a good financial deal is still a strong motivator to seek out products online, but this is secondary to the importance of convenience and control. But, many people steer clear of electronic buying because of security worries. Only once online retailers can reassure

Exhibit 1: Frequencies of Gender

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	66	60.0	60.0	60.0
	female	44	40.0	40.0	100.0
	Total	110	100.0	100.0	

Exhibit 2: Frequencies of Age

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	15-20	35	31.8	31.8	31.8
	20-25	54	49.1	49.1	80.9
	25-30	16	14.5	14.5	95.5
	30-35	5	4.5	4.5	100.0
	Total	110	100.0	100.0	

Exhibit 3: Frequencies of Income

Income Group

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	10,000-20,000	44	40.0	40.0	40.0
	20,000-30,000	45	40.9	40.9	80.9
	30,000-40,000	16	14.5	14.5	95.5
	above 40,000	5	4.5	4.5	100.0
	Total	110	100.0	100.0	

Exhibit 4: Frequencies of Educational Background

Educational Background

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	non matriculate	3	2.7	2.7	2.7
	matriculate	5	4.5	4.5	7.3
	graduate	41	37.3	37.3	44.5
	post graduate	34	30.9	30.9	75.5
	professional	23	20.9	20.9	96.4
	other	4	3.6	3.6	100.0
	Total	110	100.0	100.0	

Exhibit 5: Frequencies of Average Time Spend on Internet

Average Time Spend

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0-6	26	23.6	23.6	23.6
	6-12	32	29.1	29.1	52.7
	12-18	29	26.4	26.4	79.1
	more than 18	23	20.9	20.9	100.0
	Total	110	100.0	100.0	

Exhibit 6: Frequencies of Activities for Use of Internet

Activities for Use of Internet

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	entertainment	24	21.8	21.8	21.8
	information search	39	35.5	35.5	57.3
	communication	23	20.9	20.9	78.2
	shopping	24	21.8	21.8	100.0
	Total	110	100.0	100.0	

Exhibit 7: Frequencies of Purchase of Product Online.

Have You Purchased Online

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes, continue to buy	14	12.7	12.7	12.7
	yes, but discontinued	45	40.9	40.9	53.6
	no, never bought anything	50	45.5	45.5	99.1
	44	1	.9	.9	100.0
	Total	110	100.0	100.0	

Exhibit 8: Frequencies of Motivation for Buying Online

Motivation for buying online

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	saves time	19	17.3	17.3	17.3
	ease of purchase	38	34.5	34.5	51.8
	price	31	28.2	28.2	80.0
	variety	14	12.7	12.7	92.7
	don't know	8	7.3	7.3	100.0
	Total	110	100.0	100.0	

Exhibit 9: Frequencies of Main Hurdle to Purchase Online

Main hurdle to purchase online

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	I am worried about giving out my credit card number	24	21.8	21.8	21.8
	I enjoy going out to do my shopping	19	17.3	17.3	39.1
	I like to see/touch the product before I buy it	18	16.4	16.4	55.5
	I don't like giving me personal information on internet	20	18.2	18.2	73.6
	I am worried about the cost/hassle of returning the product	29	26.4	26.4	100.0
	Total	110	100.0	100.0	

Exhibit 10: Frequencies of Internet Use for Information Search

I Use Internet Only for Search of Information

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	59	53.6	53.6	53.6
	agree	43	39.1	39.1	92.7
	neutral	6	5.5	5.5	98.2
	disagree	2	1.8	1.8	100.0
	Total	110	100.0	100.0	

Exhibit 11: Frequencies of Internet as a Source of Entertainment

It's Only a Source of Entertainment

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	53	48.2	48.2	48.2
	agree	57	51.8	51.8	100.0
	Total	110	100.0	100.0	

Exhibit 12: Frequencies of Buying Products Online

I Like Buying Products on Internet

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	38	34.5	34.5	34.5
	agree	37	33.6	33.6	68.2
	neutral	16	14.5	14.5	82.7
	disagree	19	17.3	17.3	100.0
	Total	110	100.0	100.0	

Exhibit 13: Frequencies of Level of Online Purchase Provides With Better Options

Online Purchases Provide Me With Better Options

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	42	38.2	38.2	38.2
	Agree	59	53.6	53.6	91.8
	Neutral	9	8.2	8.2	100.0
	Total	110	100.0	100.0	

Exhibit 14: Frequencies of Getting Better Offers Online

Get Better Offer in Online Purchase

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	30	27.3	27.3	27.3
	Agree	37	33.6	33.6	60.9
	Neutral	28	25.5	25.5	86.4
	Disagree	15	13.6	13.6	100.0
	Total	110	100.0	100.0	

Exhibit 15: Frequencies of Internet Saves Time

It Saves Time

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	58	52.7	52.7	52.7
	Agree	46	41.8	41.8	94.5
	Neutral	6	5.5	5.5	100.0
	Total	110	100.0	100.0	

Exhibit 16: Frequencies of Preferring Internet over Teleshopping

I Prefer Internet Over Tele Shopping Service

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	14	12.7	12.7	12.7
	Agree	30	27.3	27.3	40.0
	Neutral	29	26.4	26.4	66.4
	Disagree	37	33.6	33.6	100.0
	Tota	l110	100.0	100.0	

Exhibit 17: Frequencies of being afraid of giving out personal information on internet

I am afraid of giving out my personal information on the internet

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	51	46.4	46.4	46.4
	Agree	59	53.6	53.6	100.0
	Total	110	100.0	100.0	

Exhibit 18: Frequencies of Youth Are More Inclined towards Online Shopping

Youth are More Inclined Towards Online Shopping

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	106	96.4	96.4	96.4
	Agree	4	3.6	3.6	100.0
	Total	110	100.0	100.0	

Exhibit 19: Frequencies of education has impact over use of internet for shopping

Education has impact over use of internet for shopping

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	30	27.3	27.3	27.3
	Agree	37	33.6	33.6	60.9
	Neutral	28	25.5	25.5	86.4
	Disagree	15	13.6	13.6	100.0
	Total	110	100.0	100.0	

Exhibit.20: Frequencies of income has impact over online shopping

Income has impact over online shopping

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	70	63.6	63.6	63.6
	Agree	35	31.8	31.8	95.5
	Neutral	4	3.6	3.6	99.1
	Disagree	1	.9	.9	100.0
	Total	110	100.0	100.0	

Exhibit 21: Frequency of having an impact over use of internet for shopping

Age has impact over use of internet for shopping

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	65	59.1	59.1	59.1
	Agree	27	24.5	24.5	83.6
	Neutral	10	9.1	9.1	92.7
	Disagree	8	7.3	7.3	100.0
	Total	110	100.0	100.0	

Exhibit 22: Frequencies of online shopping reduces my effort

Online shopping reduces my effort

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	26	23.6	23.6	23.6
	Agree	42	38.2	38.2	61.8
	Neutral	9	8.2	8.2	70.0
	Disagree	32	29.1	29.1	99.1
	Strongly Disagree	1	.9	.9	100.0
	Total	110	100.0	100.0	

Exhibit 23 Internet provides with better verities

It provide me with better varieties

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	36	32.7	32.7	32.7
	Agree	45	40.9	40.9	73.6
	Neutral	18	16.4	16.4	90.0
	Disagree	7	6.4	6.4	96.4
	Strongly Disagree	4	3.6	3.6	100.0
	Total	110	100.0	100.0	

Exhibit 24: KMO and Bartlett's Test Table

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.539
Bartlett's Test of SphericitY	Approx. Chi-Square	887.662
	df	325
	Sig.	.000

customers about fraud and privacy, will the online shopping curve really take off. Worries about the risk involved, in terms of financial transaction and privacy remain. A move from 'big brands' to 'bargains' may only take place once surfers are assured of safety. Retail sites need to be quick and simple for users. But trust is fundamental – it is important in all trading but in distance trading it is crucial. Many consumers may subsequently buy elsewhere, but the internet provides a ready source of product information, which is key when making a decision about technology products.

Limitations:

The sample was restricted to 150 customers, which may restrict the scope and completion of study. Due to small sample size results obtained from the study can't be generalized. Many students' interviewed were working as part timers, hence the students statistics cannot be generalized. The scope of study is restricted only to the NCR region.

Conclusion:

The research suggests that people search online for some goods, yet buy from a traditional high street retailer, or look around for goods in shops, then take their search online. In turn, it is essential for retailers who operate both on and off line to ensure that they embrace a joined up process that appears seamless to the customer. Some retailers have still to successfully unite the two retailing methods - this is key to contemporary customer service. Factors such as how much the medium challenges the consumers mentally and their confidence to navigate and understand the technology can turn us on or off the idea of browsing online for products. A clear divide is appearing between the occasional online shopper and the regular experienced user. Concerns about how easy the system is to use have almost disappeared for online shopping enthusiasts, but for occasional users e-tailing sites need to be easy to navigate. Websites must be accessible and operate efficiently.

Implications:

Understanding consumers' motivations and limitations to shop online is of major importance in online shopping for making adequate strategic, technological, and marketing decisions to increase customer satisfaction, as well as improving web site design of virtual stores. E-marketers should emphasize the

Exhibit 25: Communalities Table

Communalities

	Initial	Extraction
TI use internet only for search of information	1.000	.490
It is only a source of entertainment	1.000	.688
I like buying products on internet	1.000	.453
online purchase provide me with better options	1.000	.555
Get better offer in online purchase	1.000	.561
I consider as my first choice to buy product	1.000	.697
It saves time	1.000	.606
I prefer internet over telescoping service	1.000	.614
I prefer online shopping over malls or stores	1.000	.660
Internet is the first place where I find information	1.000	.537
I suggest friends for online shopping	1.000	.646
I am afraid of giving out my personal information on the internet	1.000	.618
I am satisfied by the quality of product I purchase online	1.000	.440
Service Provided by online shopping is of great value	1.000	.655
Youth are more inclined towards online shopping	1.000	.666
Education has impact over use of internet for shopping	1.000	.828
Income has impact over online shopping	1.000	.582
Online shopping saves money	1.000	.857
Age has impact over use of internet for shopping	1.000	.792
Online shopping reduces my effort	1.000	.598
It provide me with better varieties	1.000	.730
Is ay positive things about buying too there people	1.000	.632
consider internet to be my first choice when I need any product	1.000	.498
I intend to purchase from internet in future	1.000	.731
Main to hurdle to purchase online	1.000	.692
I am satisfied by services provided by online shopping	1.000	.618

Extraction Method: Principal Component Analysis.

Exhibit 26: Factors Extracted

Total Variance Explained

Factor	Variable
Factor1	I Use Internet Only for Search of Information
Factor2	It Is Only a Source of Entertainment
Factor3	I Like Buying Products on Internet
Factor4	Online Purchase Provide Me With Better Options
Factor5	Get Better Offer in Online Purchase
Factor6	I Consider as My First Choice to Buy Product
Factor7	It Saves Time
Factor8	I Prefer Internet Over Teleshopping Service
Factor9	I Prefer Online Shopping Over Malls or Stores

Exhibit 27: The Total Variance Explained and Extracted Factors

Total Variance Explained

Component	Initial Eigen values			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.406	13.102	13.102	3.406	13.102	13.102
2	2.575	9.903	23.005	2.575	9.903	23.005
3	1.939	7.458	30.463	1.939	7.458	30.463
4	1.814	6.978	37.441	1.814	6.978	37.441
5	1.711	6.581	44.022	1.711	6.581	44.022
6	1.349	5.188	49.210	1.349	5.188	49.210
7	1.302	5.008	54.218	1.302	5.008	54.218
8	1.268	4.877	59.095	1.268	4.877	59.095
9	1.080	4.155	63.250	1.080	4.155	63.250
10	.982	3.777	67.027			
11	.943	3.627	70.654			
12	.890	3.425	74.078			
13	.810	3.116	77.195			
14	.731	2.812	80.007			
15	.720	2.770	82.777			
16	.655	2.518	85.295			
17	.602	2.315	87.610			
18	.577	2.217	89.828			
19	.540	2.077	91.905			
20	.489	1.882	93.787			
21	.461	1.773	95.560			
22	.399	1.536	97.096			
23	.332	1.278	98.374			
24	.245	.943	99.317			
25	.156	.601	99.918			
26	.021	.082	100.000			

Extraction Method: Principal Component Analysis.

Exhibit 28: Factor Naming   **Total Variance Explained**

Purpose	1. I use internet only for search of information
	2. It is only a source of entertainment
	3. I like buying products on internet
Advantages	1. Online purchase provide me with better options
	2. Get better offer in online purchase
	3. I consider as my first choice to buy product
	4. It saves time
Convenience	1. I prefer internet over teleshopping service
	2. I prefer online shopping over malls or stores

enjoyable aspect of shopping on the internet in their promotions as well. Next to this, consumer characteristics also affect their attitude and intention toward online shopping, which implicates that e-retailers should not treat all consumers alike. Furthermore, the lack of trust is one of the major reasons for consumers not shopping on the internet. Thus, in order for consumers to engage in trust-related internet behavior like online shopping, the e-vendor must make trust-building interventions such as posting a privacy policy, use a third-party seal, interact with customers, advertise its good reputation, link to other reputable sites, or offer guarantees. This research indicates that the least satisfying aspect to buying online is still website security/privacy consumers' concerns about online financial security and privacy are closely associated with their perception of how good the technologies for secure payment mechanisms are, and with the reputation of the vendor.

Recommendations:

The e-retailers should take into their consideration the design of their websites. The e-vendor must make trust-building interventions such as posting a privacy policy, use a third-party seal, interact with customers, advertise its good reputation, link to other reputable sites, or offer guarantees. e-retailers need to adopt to advanced encryption technological ways and post assurances of their online security on their websites, in order to inform online consumers of their security measures.

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