"To Study the Impact of Online Fraud and Scams on Online Purchasing Behaviour of Consumers in Ahmedabad City"

Gautam Dodiya[1*], Dhruvi Dudhat[2], Jignesh Vidani[3]
L.J. Institute of Management Studies
Corresponding Author: Gautam Dodiya gautamdodiya1718@gmail.com

A R T I C L E I N F O	A B S T R A C T
  	This research investigates the impact of online fraud and scams on the purchasing behaviour of consumers in Ahmedabad City, focusing on the prevalence of different types of scams, their repercussions, and strategies to reduce such risks. The study employs a mixed-methods approach, utilizing questionnaires and interviews to understand consumer perceptions. The research reveals a significant association between age and online shopping behaviour, highlighting variations in vulnerability, awareness, and response to fraud concerns across different age groups. The findings emphasize the crucial role of trust, security policies, and information-seeking behaviour in shaping consumer attitudes. With the global online fraud market projected to reach $5.7 trillion by 2025, this research provides valuable insights for e-commerce platforms and policymakers to tailor strategies, enhance security measures, and implement targeted interventions, fostering a safer online shopping environment

INTRODUCTION

Online Fraud and scams are a real concern in this current era of digital world. It is growing day by day and costing consumers and companies billions of dollars. (Vidani, 2015) Scammers use various types of techniques to trick consumers and companies such as phishing emails, fake websites, fake advertisements, etc. are the traditional way of making a fraud. (Bossler et al., 2020, p. 1) (Vidani & Solanki, 2015) However, nowadays fake OTP generation, call forwarding or SMS forwarding are some new cases and techniques fraudsters use to trick people. (Vidani, 2015) Some of the smart scammers use the AI (Artificial Intelligence) to make fraud. (Vidani, 2015)

These online Fraud and Scams can have consequences on consumers that can lead to mental health issues, financial troublesome and even physical harm also. (Morad & Raman, 2015, p. 3) (Vidani, 2015) That can lead to a deep decrease in online sales and revenue for businesses. (Solanki & Vidani, 2016)

To avoid getting trick in online fraud and scams consumers should know about the techniques that fraudsters use such as phishing emails, avoid giving personal information on unverified websites, unverified SMS, spam calls, etc. (Vidani, 2016) Though in this digital era scammers significantly find a way for making a fraud using AI. (Bhatt, Patel, & Vidani, 2017) People should avoid online public meetings or using their personal accounts in online public meetings they can turn of their microphone to avoid scams, fraudsters can record the key press sound and AI can predict what you are typing with 95% of accuracy. (Niyati & Vidani, 2016)

This study will use mixed methods to investigate the effects of fraud and scams on online purchasing behaviour. (Pradhan, Tshogay, & Vidani, 2016) This study will use questionnaires to collect information and interviews to explore consumer perceptions of online fraud and scams and their impact on the purchasing behaviour of different types of consumers. (Modi, Harkani, Radadiya, & Vidani, 2016) The research will focus on the following areas:

- different types of scams that exist in online shopping and that can lead to online fraud and scams
- The impact of fraud and scams on the online shopping industry as a whole
- Strategies you can use to reduce online fraud and scams
- To Spread the Awareness of any type of Online Fraud and Scams

1. Background:

The global online fraud market is growing at a CAGR of 18.5% from 2023 to 2025 and expected to reach $5.7 trillion by 2025. (Vidani, 2016) India has a very large share in online fraud market with a loss of around $12 billion by 2022 and it is expected to grow at a CAGR of 30% from 2022 to 2025. (Markets and Markets, 2023, p. 1) (Sukhanandi, Tank, & Vidani, 2018)

In the global online fraud market 50% of fraud caused by techniques like phishing emails, fake websites, fake advertisements, etc. (Singh, Vidani, & Nagoria, 2016) Other common types of online fraud include fake websites, and payment fraud. Phishing scams are the most common form of online fraud, accounting for around 50% of all fraud losses. (Fraud Watch International, 2023, p. 1) (Mala, Vidani, & Solanki, 2016)

The online fraud market will be growing through the years as more and more consumers are shopping online through various websites. (Dhere, Vidani, & Solanki, 2016) That leads to both challenges and opportunities in future.(Markets and Markets, 2023, p. 2) (Singh & Vidani, 2016)

Some of the factors driving the growth of online shopping include:

- The popularity of smart phones and other mobile devices
- The middle class is growing in developing countries
- The convenience and affordability of online shopping

Online Fraud is a consequential threat to the global economy and it is costing billions of dollars to businesses. (Bossler et al., 2020, p. 2) (Vidani & Plaha, 2016) This can damage a business's reputation, damage consumer confidence, and lead to financial losses. (Solanki & Vidani, 2016) This research can help companies and consumers understand better the impact of fraud and deception on online shopping behaviour. (Vidani, 2016) Research can also help companies to develop strategies to reduce the risk of fraud. (Vidani, Chack, & Rathod, 2017) As mentioned below:

✓ Companies: Research can help companies identify the most common types of fraud and fraud targeting customers. (Vidani, 2018) This information can be used to develop strategies to prevent fraud and fraud, such as educating customers about recent fraud and implementing security measures on websites. (Biharani & Vidani, 2018)

✓ Consumers: Research can help consumers understand better the risks of fraud and online scams. (Vidani, 2018) This information can help consumers to make informed decisions about where and how to shop online. (Morad & Raman, 2015, p. 5) (Odedra, Rabadiya, & Vidani, 2018)

LITERATURE REVIEW

Author: C. S. Lee

While extensive research has explored the experiences of online fraud victims in Western countries within virtual communities, there has been a noticeable lack of such studies in non-Western societies. This study seeks to bridge this gap by examining individuals who have fallen prey to online fraud in Chinese online communities. In this research, Researcher has examined the various services, forms, and techniques to which these victims are exposed. Reflecting China's rapid technological advancement, Research Paper's findings illustrate that a multitude of fraudulent activities occur online, and the methods employed to victimize individuals are often specific to certain digital platforms or communication channels.

Author: M. Narayanan, Bonwoo Koo, B. Kozzarin

This study has an impact on how consumers make choices when shopping online, particularly when it comes to worries about counterfeit products and product features. By using a two-step method that considers both how consumers feel about a product and how strongly they feel, this research reveals that the issue of actual fraud influences the online shopping decisions of people who make online payments, but doesn't have much of an effect on those who don't pay online. Additionally, we discovered that the features of a product and the education level of the person in charge of the household have a noteworthy influence on consumer choices.

Author: S. Grazioli, S. Jarvenpaa

This study investigates how consumers assess genuine commercial websites versus counterfeit imitation websites. Counterfeit sites use tricky tactics to make visitors trust the site more, lower their concerns, and make them more likely to make a purchase. We not only checked if consumers were willing to buy from these sites but also tracked actual laptop orders. The findings revealed that most participants couldn't spot the deception, though some could. Deception tactics boost consumer confidence in the website's safety features and trustworthiness, leading to reduced concerns and increased trust in the store. The study confirms connections between buying behavior, readiness to buy, attitudes toward the store, perceived risks, and trust, which align with trust models in existing literature. In essence, this study highlights the susceptibility of online shoppers to impostors posing as legitimate websites.

Author: T. Knuth, Dennis C. Ahrholdt

Consumer fraud in online shopping is a big problem for online retailers, but it's challenging to detect. There's not much information about risk factors in online traffic data. So, in this study, we used a combination of data about consumer fraud risks and actual online shopping transactions. We used decision trees, a data analysis method, to look at data from one of the world's largest online retailers. As a result, we found some tricks that can help tell if an online shopping transaction is a scam or legitimate. These findings can be useful for developing fraud prevention strategies and systems in both practical and academic work in the future.

Author: Ming-Tsang Hsieh, Wen-Chin Tsao

Prior research has indicated that consumers tend to view online shopping as riskier compared to traditional brick-and-mortar stores. This study's main objective is to delve into the significance of perceived risk in online shopping, particularly in relation to the quality of the websites involved. The study's findings reveal several key insights: firstly, the quality of the system and information on the website doesn't significantly impact the perceived risk. Secondly, only the quality of e-services plays a significant role in reducing the perceived risk. Thirdly, this perceived risk has a notable impact on online customer loyalty. Lastly, the negative association between perceived risk and online loyalty tends to be more pronounced in consumer-to-consumer platforms compared to business-to-business platforms. These results hold relevance for marketing strategies and decision-making in the online retail industry.

METHODOLOGY
Research Design

1. Research Objectives:
    1. Primary Objective:
    • To assess the prevalence and types of online fraud and scams experienced by online shoppers in Ahmadabad City, and their impact on overall online purchasing behavior, including trust, frequency, and spending patterns.
    2. Secondary Objectives:
    1. To identify specific demographic and socio-economic factors that makes individuals in Ahmadabad City more vulnerable to online fraud and scams.
    2. To analyze the effectiveness of existing awareness campaigns and cyber security measures in mitigating the impact of online fraud and scams on consumers in Ahmadabad City.
2. Type of Research:
    • This is a Primary Research.
3. Research Design:
    • This Research will be using Descriptive research design.
4. Participant:
    • The Participant of this Research are People living in Ahmadabad City.
5. Area of Research:
    • The area of Research for this Research is Ahmadabad City.
6. No. Of Respondents:
    • This Research Paper has Total Number of 150 Respondents.
7. Sampling Method:
    • This research paper will be using Non – probability- Convenient sampling
8. Data Collection Method:
    • This Research Paper has used Questionnaire – Google form for Data Collection.
9. Analysis Collected Data:
    • This Research Paper will be using MS Excel and SPSS Software for Data Analysis.

Data Analysis

1. Demographic Summary:

    Gender: There were a total of 150 respondents, of which 100 (66.7%) were male and 50 (33.3%) were female.

    Age: There were a total of 150 respondents. The largest age group was 18-24 years old, which made up 38.0% of the respondents. The next largest age group was 25-34 years old, which made up 36.7% of the respondents. The remaining age groups made up a smaller percentage of the respondents: 35-44 years old (10.0%), 45-54 years old (9.3%), 55-64 years old (4.0%), and 65 years old and over (2.0%).

    Education: There were a total of 150 respondents. The largest group had a Bachelor's degree, which made up 47.3% of the respondents. The next largest group had a Master's degree, which made up 33.3% of the respondents. The remaining groups had a High School diploma (13.3%) or other (6.0%).

    Income: The majority of people, 24.7%, earn less than ₹10,000 per month. 22.7% of people earn between ₹20,000 and ₹30,000 per month, and 19.3% of people earn between ₹30,000 and ₹40,000 per month. The remaining income groups each make up less than 15% of the sample. Overall, the data shows that

there is a wide range of incomes in the sample, with the majority of people earning less than ₹30,000 per month.

Occupation: Nearly half, 49.3%, of the people are employed. A third, 32.0%, are students. Smaller percentages of people are self-employed (16.0%), retired (2.0%), and unemployed (0.7%).

2. Reliability Test: Cornbrash's Alpha

Table 1. Reliability Statistics

Cronbach's Alpha	N of Items
.786	16

*Source: SPSS Software

Interpretation: As the value is above 0.07 the data is reliable.

3. Hypothesis Testing:

H1: There is a significant association between the age of respondents and How frequently do you make online purchases in Ahmedabad.

Table 2. Cross Tabulation: Age * How Frequently do You Make Online Purchases in Ahmedabad?

		How frequently do you make online purchases in Ahmedabad?					Total
		Daily	Weekly	Monthly	Rarely	Never	
Age	18 - 24	6	5	10	25	11	57
	25 - 34	1	1	5	37	11	55
	35 - 44	0	2	4	8	1	15
	45 - 54	0	1	5	5	3	14
	55 - 64	0	1	2	0	3	6
	65+	0	0	0	1	2	3
Total		7	10	26	76	31	150

Source: SPSS Software

Table 3. Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	32.824[a]	20	.035
Likelihood Ratio	35.806	20	.016
Linear-by-Linear Association	1.873	1	.171
N of Valid Cases	150		

Source: SPSS Software

a. 22 Cells (73.3%) Have Expected Count Less than 5. The Minimum Expected Count is .14

Interpretation: As The Pearson Chi-Square (p = 0.035) and the Likelihood Ratio (p = 0.016) tests are less than 0.05, we reject the idea that there's no difference in online purchase frequency among different age groups in Ahmedabad.

H2: There is a significant association between the age of respondents and I feel confident and secure when making online purchases.

Table 4. Cross Tabulation: Age * I Feel Confident and Secure when Making Online Purchases

		I feel confident and secure when making online purchases.					Total
		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
Age	18 - 24	2	7	24	21	3	57
	25 - 34	30	9	2	9	5	55
	35 - 44	1	1	3	6	4	15
	45 - 54	1	0	0	6	7	14
	55 - 64	4	1	1	0	0	6
	65+	0	0	1	2	0	3
Total		38	18	31	44	19	150

Source: SPSS Software

Table 5. Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	95.671[a]	20	.000
Likelihood Ratio	100.786	20	.000
Linear-by-Linear Association	.398	1	.528
N of Valid Cases	150		

Source: SPSS Software

a. 20 Cells (66.7%) Have Expected Count Less than 5. The Minimum Expected Count is .36

Interpretation: As The Pearson Chi-Square (p = 0.000) and the Likelihood Ratio (p = 0.000) tests are less than 0.05, we accept the idea that there's no difference in different age groups and feeling secure when making online purchase.

H3: There is a significant association between the age of respondents and I am aware of the potential risks and scams associated with online shopping.

Table 6. Cross Tabulation: Age * I am Aware of the Potential Risks and Scams Associated with Online Shopping

		I am aware of the potential risks and scams associated with online shopping.					Total
		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
Age	18 - 24	3	3	14	23	14	57
	25 - 34	0	2	5	19	29	55
	35 - 44	3	1	2	6	3	15
	45 - 54	1	0	1	2	10	14
	55 - 64	1	2	1	1	1	6
	65+	0	0	0	1	2	3
Total		8	8	23	52	59	150

Source: SPSS Software

Table 7. Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	41.442[a]	20	.003
Likelihood Ratio	38.483	20	.008
Linear-by-Linear Association	.069	1	.793
N of Valid Cases	150		

Source: SPSS Software

a. 21 Cells (70.0%) Have Expected Count Less than 5. The Minimum Expected Count is .16

Interpretation: As The Pearson Chi-Square (p = 0.003) and the Likelihood Ratio (p = 0.008) tests are less than 0.05, we accept the idea that there's no difference in different age groups and being aware about potential risks and scams associated with online shopping.

H4: There is a significant association between the age of respondents and I believe that online Scams and fraud are prevalent in the e-commerce industry.

Table 8. Cross Tabulation: Age * I believe that Online Scams and Fraud are Prevalent in the e-commerce Industry

		I believe that online Scams and fraud are prevalent in the e-commerce industry.					Total
		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
Age	18 - 24	2	2	16	31	6	57
	25 - 34	1	0	7	15	32	55
	35 - 44	0	3	3	4	5	15
	45 - 54	0	0	0	6	8	14
	55 - 64	3	0	2	0	1	6
	65+	0	0	2	1	0	3
Total		6	5	30	57	52	150

Source: SPSS Software

Table 9. Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	89.312[a]	20	.000
Likelihood Ratio	70.988	20	.000
Linear-by-Linear Association	.120	1	.729
N of Valid Cases	150		

a. 21 cells (70.0%) have expected count less than 5. The minimum expected count is .10.

Interpretation: As The Pearson Chi-Square (p = 0.000) and the Likelihood Ratio (p = 0.000) tests are less than 0.05, we accept the idea that there's no difference in different age groups and believe that online Scams and fraud are prevalent in the e-commerce industry.

H5: There is a significant association between the age of respondents and Online Fraud and Scams have influenced my choice of online stores or marketplaces.

Table 10. Cross Tabulation: Age * Online Fraud and Scams have Influenced my Choice of Online Stores or Marketplaces.

		Online Fraud and Scams have influenced my choice of online stores or marketplaces.					Total
		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
Age	18 - 24	1	5	26	19	6	57
	25 - 34	1	1	10	16	27	55
	35 - 44	2	1	2	6	4	15
	45 - 54	0	1	1	3	9	14
	55 - 64	2	0	1	0	3	6
	65+	0	0	3	0	0	3
Total		6	8	43	44	49	150

Source: SPSS Software

Table 11. Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	61.229[a]	20	.000
Likelihood Ratio	57.495	20	.000
Linear-by-Linear Association	1.222	1	.269
N of Valid Cases	150		

Source: SPSS Software

a. 24 Cells (80.0%) Have Expected Count Less than 5. The Minimum Expected Count is .12

Interpretation: As The Pearson Chi-Square (p = 0.000) and the Likelihood Ratio (p = 0.000) tests are less than 0.05, we accept the idea that there's no difference in different age groups and Online Fraud and Scams have influenced by respondents choice of online stores or marketplaces.

H6: There is a significant association between the age of respondents and I have reduced my online shopping activity due to concerns about fraud and scams.

Table 12. Cross Tabulation: Age * I have Reduced my Online Shopping
Activity Due to Concerns About Fraud and Scams

		I have Reduced my online shopping activity due to concerns about fraud and scams.					Total
		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
Age	18 - 24	1	13	20	17	6	57
	25 - 34	0	5	8	16	26	55
	35 - 44	1	3	0	7	4	15
	45 - 54	0	0	2	1	11	14
	55 - 64	2	1	1	1	1	6
	65+	0	1	0	2	0	3
Total		4	23	31	44	48	150

Source: SPSS Software

Table 13. Chi-Square Tests

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	70.300[a]	20	.000
Likelihood Ratio	63.228	20	.000
Linear-by-Linear Association	2.684	1	.101
N of Valid Cases	150		

Source: SPSS Software

a. 22 Cells (73.3%) Have Expected Count Less than 5. The Minimum
Expected Count is .08

Interpretation: As The Pearson Chi-Square (p = 0.000) and the Likelihood Ratio (p = 0.000) tests are less than 0.05, we accept the idea that there's no difference in different age groups and respondents have Reduced online shopping activity due to concerns about fraud and scams.

H7: There is a significant association between the age of respondents and I actively look for and prefer online stores that provide secure payment options and data protection.

Table 14. Cross Tabulation: Age * I actively look for and prefer online stores that provide secure payment options and data protection.

		I actively look for and prefer online stores that provide secure payment options and data protection.					Total
		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
Age	18 - 24	2	9	11	22	13	57
	25 - 34	2	2	8	19	24	55
	35 - 44	1	2	2	6	4	15
	45 - 54	0	1	0	6	7	14
	55 - 64	1	1	3	0	1	6
	65+	0	1	0	1	1	3
Total		6	16	24	54	50	150

Source: SPSS Software

Table 15. Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	24.917[a]	20	.205
Likelihood Ratio	27.960	20	.110
Linear-by-Linear Association	.072	1	.788
N of Valid Cases	150		

Source: SPSS Software

a. 19 cells (63.3%) have expected count less than 5. The minimum expected count is .12

Interpretation: As The Pearson Chi-Square (p = 0.205) and the Likelihood Ratio (p = 0.110) tests are less than 0.05, we reject the idea that there's no difference in different age groups and respondents actively look for and prefer online stores that provide secure payment options and data protection.

H8: There is a significant association between the age of respondents and I trust online stores with clear security policies and customer protection measures.

Table 16. Cross Tabulation: Age * I trust Online Stores with Clear Security Policies and Customer Protection Measures

		I trust online stores with clear security policies and customer protection measures.					Total
		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
Age	18 - 24	1	9	13	21	13	57

	25 - 34	0	5	3	19	28	55
	35 - 44	2	1	5	4	3	15
	45 - 54	1	0	1	2	10	14
	55 - 64	1	2	1	1	1	6
	65+	0	0	2	1	0	3
Total		5	17	25	48	55	150

Source: SPSS Software

Table 17. Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	45.900 a	20	.001
Likelihood Ratio	45.333	20	.001
Linear-by-Linear Association	.054	1	.816
N of Valid Cases	150		

Source: SPSS Software

a. 20 Cells (66.7%) Have Expected Count Less than 5. The Minimum Expected Count is .10.

Interpretation: As The Pearson Chi-Square (p = 0.001) and the Likelihood Ratio (p = 0.001) tests are less than 0.05, we accept the idea that there's no difference in different age groups and respondents trust online stores with clear security policies and customer protection measures.

H9: There is a significant association between the age of respondents and Online retailers should do more to educate customers about online shopping security and fraud prevention.

Table 18. Cross Tabulation: Age * Online retailers should do more to educate customers about online shopping security and fraud prevention

		Online retailers should do more to educate customers about online shopping security and fraud prevention.					Total
		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
Age	18 - 24	5	7	14	23	8	57
	25 - 34	3	1	3	19	29	55
	35 - 44	1	3	2	5	4	15

45 - 54	1	0	1	3	9	14
55 - 64	2	0	2	0	2	6
65+	0	1	1	0	1	3
Total	12	12	23	50	53	150

Source: SPSS Software

Table 19. Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	45.586a	20	.001
Likelihood Ratio	48.805	20	.000
Linear-by-Linear Association	.667	1	.414
N of Valid Cases	150		

Source: SPSS Software

a. 22 cells (73.3%) have expected count less than 5. The minimum expected count is .24.

Interpretation: As The Pearson Chi-Square (p = 0.001) and the Likelihood Ratio (p = 0.000 tests are less than 0.05, we accept the idea that there's no difference in different age groups and respondents trust online stores with clear security policies and customer protection measures.

H10: There is a significant association between the age of respondents and I actively seek information and tips on how to protect myself from online Scams and Fraud.

Table 20. Cross Tabulation: Age * I actively seek information and tips on how to protect myself from online Scams and Fraud

		I actively seek information and tips on how to protect myself from online Scams and Fraud					Total
		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
Age	18 - 24	4	6	13	24	10	57
	25 - 34	2	0	10	15	28	55
	35 - 44	1	1	1	8	4	15
	45 - 54	0	0	1	4	9	14
	55 - 64	1	1	1	1	2	6
	65+	0	1	0	1	1	3
Total		8	9	26	53	54	150

Source: SPSS Software

Table 21. Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	33.510a	20	.030
Likelihood Ratio	36.667	20	.013
Linear-by-Linear Association	2.454	1	.117
N of Valid Cases	150		

Source: SPSS Software

a. 21 cells (70.0%) have expected count less than 5. The minimum expected count is .16.

Interpretation: As The Pearson Chi-Square (p = 0.030) and the Likelihood Ratio (p = 0.013) tests are less than 0.05, we reject the idea that there's no difference in different age groups and respondents trust online stores with clear security policies and customer protection measures.

RESULT AND DISCUSSION

The analysis suggests that age plays a crucial role in shaping individuals' attitudes and behaviors towards online shopping. (Vasveliya & Vidani, 2019) Younger respondents may be more frequent online shoppers but also more susceptible to certain concerns, such as fraud and scams. (Sachaniya, Vora, & Vidani, 2019) However, they may exhibit a higher level of confidence and less reduction in online shopping activity due to these concerns. (Vidani, 2019)

On the other hand, older respondents, while potentially less frequent online shoppers, seem to have a higher awareness of risks and a greater tendency to reduce their online shopping activity due to concerns about fraud. (Vidani, Jacob, & Patel, 2019) (Sharma & Vidani, 2023)

The results highlight the importance of trust in security policies and the active seeking of information on protection measures, indicating that consumers across age groups value security and actively engage in protective behaviors. (Vidani J. N., 2016)

The study provides valuable insights into the nuances of online shopping behavior among different demographic groups. (Vidani & Singh, 2017) These findings could be beneficial for e-commerce platforms and policymakers aiming to tailor their strategies to address the specific concerns and preferences of diverse consumer segments. (Vidani & Pathak, 2016)

Future Scope of Study:

The study's findings on the significant influence of age on various aspects of online shopping behavior present opportunities for future research and practical implications. (Pathak & Vidani, 2016) (Sharma & Vidani, 2023) Future studies could delve deeper into the specific factors within each age group that contribute to their online shopping habits, addressing potential socio-economic, cultural, or technological influencers. (Vidani & Plaha, 2017) Moreover, investigating the role of education and income within age demographics could offer a more nuanced understanding of online consumer behavior. (Vidani J. N., 2020) Additionally, considering external factors such as the evolving landscape of e-commerce technology, changing security measures, and emerging online shopping trends may provide a forward-looking perspective. (Vidani J. N., 2018) Practical

implications of this research include tailoring marketing strategies, security measures, and educational campaigns to address the distinct needs and concerns of different age cohorts. (Vidani & Dholakia, 2020) E-commerce platforms and policymakers could use these insights to enhance user experiences, build trust, and implement targeted interventions to foster a safer and more enjoyable online shopping environment across diverse age groups. (Vidani, Meghrajani, & Siddarth, 2023) (Rathod, Meghrajani, & Vidani, 2022)

CONCLUSION AND RECOMMENDATION

The analysis underscores the pivotal role of age in shaping attitudes and behaviors in online shopping, revealing distinct patterns between younger and older demographics. (Vidani & Das, 2021) While younger individuals exhibit higher frequency in online shopping, they are more susceptible to fraud concerns, yet maintain confidence and resilience. (Vidani J. N., 2022) Conversely, older respondents, less frequent online shoppers, display heightened awareness of risks and a greater inclination to reduce online activity due to fraud concerns. (Saxena & Vidani, 2023) The study emphasizes the universal importance of trust in security policies and proactive information seeking. (Vidani, Das, Meghrajani, & Singh, 2023) The future scope involves a deeper exploration of specific factors influencing online shopping habits within age groups, considering socio-economic, cultural, and technological factors. (Vidani, Das, Meghrajani, & Chaudasi, 2023)Incorporating education and income dimensions, alongside monitoring evolving e-commerce landscapes and emerging trends, provides a forward-looking perspective. (Bansal, Pophalkar, & Vidani, 2023) (Chaudhary, Patel, & Vidani, 2023) Practical implications include tailoring strategies, security measures, and education campaigns to address the distinct needs of diverse age cohorts, facilitating a safer and more enjoyable online shopping experience. (Patel, Chaudhary, & Vidani, 2023)

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