



Perceived Benefits, Perceived Risk, and Trust as Determinants of E-Shopping Behaviour: An Empirical Study among Consumers in Chennai City

Dr. P. Porseziyan¹, Mr. M. Ramesh², Mr. S. Santhosh Kumar³

¹Head and Assistant Professor, PG Department Of Commerce, St.Joseph's College (Arts &Science) Kovur.Chennai-128

²Assistant Professor, Department Of Corporate Secretaryship St.Joseph's College (Arts &Science), Kovur, Chennai-128

³Assistant Professor, PG Department of Commerce, St.Joseph's College (Arts & Science) Kovur, Chennai-128

Abstract – This empirical study examines the influence of perceived benefits, perceived risk, and trust on e-shopping behaviour, with particular reference to consumers in Chennai City. The study examines how these factors influence consumers' online shopping decisions and whether demographic characteristics significantly influence their perceptions and e-shopping behavior. The study adopted a quantitative research design and collected data from 300 respondents in Chennai City. The data were analysed using appropriate statistical techniques, including the Chi-square test, Analysis of Variance (ANOVA), correlation analysis, and multiple regression analysis, to examine the relationships among the study variables. The findings indicate that perceived benefits and trust play significant roles in encouraging e-shopping behaviour, whereas perceived risk acts as a potential deterrent to consumers' online purchasing decisions. The study provides useful insights for e-commerce businesses to strengthen consumer trust, enhance perceived benefits, reduce perceived risks, and improve customer engagement and satisfaction in the rapidly evolving digital marketplace.

Keywords – E-shopping behavior, perceived benefits, perceived risks, trust, consumer behavior.

I. INTRODUCTION

The digital revolution has fundamentally transformed the retail landscape, positioning e-commerce as an important component of the global marketplace. In India, the rapid expansion of e-commerce has been supported by increasing internet penetration, widespread smartphone adoption, improved digital payment infrastructure, and changing consumer preferences toward online shopping. Consumers increasingly use digital platforms to search for products, compare alternatives, evaluate customer reviews, and complete purchases. Chennai City, one of the major commercial and technology-oriented urban centres in Tamil Nadu, has also experienced substantial growth in digital consumption and online shopping activities. Understanding the factors that influence consumers' e-shopping behaviour is therefore important for businesses seeking to develop effective strategies in the increasingly competitive digital marketplace.

Among the various factors influencing online purchasing decisions, perceived benefits, perceived risk, and trust are particularly important. Perceived benefits refer to the advantages consumers associate with online shopping, including convenience, wider product variety, time savings, price comparisons, discounts, and accessibility. When consumers perceive substantial benefits from e-shopping, they may develop more favourable attitudes toward online purchasing. In contrast, perceived risk represents consumers' concerns regarding potential negative outcomes associated with online transactions, such as payment security, privacy, product quality, delivery problems, and

the possibility of financial loss. Higher levels of perceived risk may discourage consumers from purchasing products through online platforms. Trust is another critical factor because consumers must often provide personal and financial information and make purchasing decisions without physically examining products before purchase. Higher trust in an e-commerce platform, seller, payment system, or delivery process can therefore strengthen consumers' willingness to shop online.

Despite the rapid expansion of e-commerce, there remains a need for empirical research examining the specific factors that shape e-shopping behaviour among consumers in Chennai City.

Consumer perceptions are influenced by their socioeconomic characteristics, previous online shopping experiences, technological familiarity, and confidence in digital platforms. Demographic characteristics such as age, gender, educational qualification, and income may also contribute to differences in consumers' perceptions of benefits, risks, and trust. For example, consumers with greater familiarity with digital technologies may evaluate online shopping differently from consumers with comparatively limited digital experience. Similarly, differences in income and educational background may influence consumers' ability and willingness to adopt online shopping platforms. The theoretical foundation of the present study is based on established perspectives, including the Theory of Reasoned Action (TRA), perceived risk theory, and trust-based perspectives of consumer behaviour.



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The Theory of Reasoned Action provides a framework for understanding how individuals' beliefs and attitudes influence behavioural intentions and subsequent behaviour. In the context of e-shopping, favourable perceptions of the benefits associated with online purchasing may contribute to positive attitudes and stronger intentions to shop online. Perceived risk theory provides a complementary perspective by explaining how consumers' concerns about uncertain or potentially negative outcomes can influence their online purchasing decisions. Trust perspectives are particularly relevant to e-commerce because trust can reduce uncertainty associated with online transactions and increase consumers' confidence in digital platforms and sellers.

Against this background, the present study adopts a quantitative research approach to examine the influence of perceived benefits, perceived risk, and trust on e-shopping behaviour among consumers in Chennai City. The study collects primary data from 300 respondents using a structured questionnaire. The study employs statistical techniques including the Chi-square test, Analysis of Variance (ANOVA), correlation analysis, and multiple regression analysis to examine the relationships among the study variables and to assess the influence of demographic characteristics on consumer perceptions and e-shopping behaviour.

The study is expected to provide useful insights for e-commerce businesses operating in Chennai City. Understanding the relative roles of perceived benefits, perceived risk, and trust can assist online retailers in improving platform usability, strengthening transaction security, communicating product and service benefits more effectively, and developing strategies that enhance consumer confidence. The findings may also contribute to the academic literature on e-commerce and digital consumer behaviour by providing empirical evidence from the Chennai City context. However, the study seeks to examine the interplay between perceived benefits, perceived risk, trust, demographic characteristics, and e-shopping behaviour. By investigating these relationships empirically, the research aims to provide a clearer understanding of the factors that encourage or discourage consumers from engaging in online shopping and to offer evidence-based implications for the development of consumer-oriented e-commerce strategies.

II. THEORETICAL BACKGROUND

This study's theoretical foundation is built on several key concepts in consumer behavior and e-commerce.

Perceived Benefits

Perceived benefits refer to the positive outcomes consumers expect from online shopping, such as convenience, time savings, a more comprehensive selection of products, and often lower prices than traditional retail. The Theory of Reasoned Action (TRA) posits that perceived benefits positively influence attitudes toward a behavior, affecting

the intention to perform that behavior. In e-shopping, consumers who perceive significant benefits are likelier to engage in online shopping.

Perceived Risks

Perceived risks involve the potential negative consequences that consumers associate with online shopping, such as financial risk (loss of money due to fraud), product risk (receiving a substandard product), and privacy risk (misuse of personal information). According to the Risk Theory, the higher the perceived risks, the less likely consumers are to engage in the behavior. Thus, perceived risks can significantly deter e-shopping behavior.

Trust

Trust in e-commerce platforms is a critical factor influencing online shopping behavior. Trust reduces the perceived uncertainty and vulnerability associated with online transactions. According to the Trust Theory in e-commerce, higher trust can mitigate perceived risks and enhance perceived benefits, positively influencing e-shopping behavior. Trust acts as a mediator that can either amplify or diminish the impact of perceived benefits and risks on consumer decisions.

Demographic Factors

Demographic characteristics such as age, gender, income, and education level significantly shape consumer perceptions and behaviors. The Diffusion of Innovations Theory suggests that demographic factors can influence how quickly and extensively consumers adopt new technologies, such as e-commerce. Younger, more educated individuals with higher incomes are often more likely to perceive the benefits of online shopping, have higher trust levels, and perceive lower risks. By examining these theoretical constructs, the study aims to comprehensively understand the factors influencing e-shopping behavior among consumers in the Chennai City and how demographic variables mediate these relationships.

III. REVIEW OF LITERATURE

Subburaj et al. (2026) examined how digital marketing strategies affect consumer purchasing behavior in the Indian home appliance market. The study highlighted targeted campaigns, influencer marketing, online demonstrations, product comparisons, and customer reviews as key drivers of purchase decisions. It concluded that digital marketing and digital-first initiatives significantly improve consumer engagement, conversion, and purchase decisions.

Subburaj, Valarmathi, and Anitha (2026) examined the impact of social media on consumer spending habits in online shopping using data from 114 respondents. The study found that influencer endorsements, reviews, testimonials, visual content, discounts, and advertisements significantly influence consumer purchasing behavior and online engagement. The authors recommended platform-specific digital strategies, influencer marketing,



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personalized promotions, and customer reviews to improve consumer engagement and sales.

Subburaj (2025) conducted an empirical study of factors influencing consumers' online purchasing behavior and the challenges encountered when shopping on e-commerce platforms. The study found that convenience, product availability, technological advancement, and customer satisfaction encourage online shopping, while trust, security, and delivery issues remain major concerns. The findings emphasized that understanding consumer preferences helps online retailers improve marketing strategies, service quality, and customer satisfaction.

Ahmad, M., and Ijaz, H. (2024). These findings provide actionable insights for organizations, emphasizing the need to use PB to boost positive purchase intentions and minimize PR to promote online shopping behavior. Finally, this study leads to a better knowledge of consumer decision-making in online environments, which will aid in the creation of focused marketing tactics and improve overall online purchasing experiences.

Subburaj (2024) examined the effects of green manufacturing practices on sustainability and operational efficiency in the garment industry, with a special focus on Ooty. The study highlighted the growing importance of green production methods in addressing environmental degradation and industrial pollution. It evaluated how different green manufacturing practices influence organizational sustainability and operational performance. The study emphasized that adopting green manufacturing effectively can support environmental responsibility while improving economic and operational efficiency in the garment industry.

Mofokeng, T.E. (2023). The study found that trust serves as a mediator between OD, PS, PV, and CL. E-shopping experience and expenditure have a substantial moderating effect on the relationship between PV and trust. The online purchasing experience significantly moderates the influence of OD on customer loyalty. This article demonstrates a scientific approach to the coexisting impacts of major dynamics that e-retailers might exploit to promote trust and customer loyalty. Prior studies examined the elements inconsistently, requiring more research to confirm this vital knowledge. This study validates these factors in South African internet shopping, adding novelty to the field.

Butt, I., Mukerji, B., Shareef, M. A., Ahmed, J. U., and Huda, S. S. (2022). This study examines the relevance of the technology acceptance model (TAM) to understanding consumer adoption of e-shopping in a developing country. Online surveys of Pakistani college students were done. Multiple linear regression indicated that perceived ease of use, trust, perceived utility, and purchasing experience impact customers' sentiments towards e-commerce, highlighting TAM's relevance. This study extends the TAM by integrating trust in terms of country image,

demonstrating that trust significantly influences the desire to buy from a specific country. Furthermore, trust levels differ most dramatically between these nations, with Pakistani consumers being more inclined to trust websites originating in rich countries than those from developing ones and trusting their own country's websites the least.

Sathyanarayan and Subburaj (2021) examined how emotional attachment, cognitive memory, and purchase situations influence brand loyalty and consumers' willingness to pay a premium. The study found a significant positive relationship between emotional attachment and brand loyalty, with purchase situations partially mediating this relationship. The study concluded that strengthening emotional connections with consumers can enhance brand loyalty and develop long-term customer relationships.

Subburaj et al. (2018) highlighted the growing application of AI in financial and marketing activities, particularly in data analysis, automation, customer targeting, and decision-making. It emphasized that AI-based systems can help organizations understand customer behavior, improve marketing effectiveness, enhance operational efficiency, and support data-driven financial decisions. The study concluded that integrating AI into finance and marketing functions can improve decision-making and enhance competitiveness in a changing business environment.

Akroush, M. N., Mahadin, B., Elsamen, A. A., and Shoter, A. (2020). The study found that simplicity of use positively impacts usefulness and attitudes towards m-commerce. M-commerce attitudes positively impact m-commerce intents. Perceived danger negatively impacts both usefulness and attitudes towards m-commerce. Enjoyment and e-trust positively impact m-commerce sentiments. Perceived trust significantly impacts m-commerce attitudes, indicating that contextual variables, rather than TAM, better explain user views.

Chaudhuri, A., & Holbrook, M. B. (2020). Within the scope of this study, trust and emotional reactions are discussed as factors that influence brand loyalty and overall brand performance. These findings may be applied to e-commerce. Sarkar, A., & Mandal, K. (2019). Subburaj (2025) conducted an empirical study of factors influencing consumers' online purchasing behavior and the challenges faced when shopping on e-commerce platforms. The study found that convenience, product availability, technological progress, and customer satisfaction promote online shopping, while trust, security, and delivery issues remain significant concerns. The findings highlighted that understanding consumer preferences helps online retailers enhance marketing strategies, service quality, and customer satisfaction.

IV. SCOPE OF THE STUDY

The study focuses on the e-shopping behavior of consumers in Chennai City, examining the roles of perceived benefits, perceived risks, and trust. It seeks to identify demographic



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factors that influence these perceptions and their subsequent impact on e-shopping behavior. The research provides insights into consumer preferences and concerns, helping e-commerce businesses tailor their strategies better to meet the needs of this specific market segment.

Objectives of the Study

1. To examine the relationship between perceived benefits and e-shopping behavior:
2. To assess the impact of perceived risks on e-shopping behavior:
3. To evaluate the role of trust in mediating the relationship between perceived benefits, perceived risks, and e-shopping behavior.
4. To analyze the influence of demographic factors (age, gender, income, education) on perceived benefits, risks, and trust.

Hypotheses

- **H1:** There is a significant relationship exists between perceived benefits and e-shopping behavior among consumers in Chennai City.
- **H2:** There is a significant relationship between perceived risks and e-shopping behavior among consumers in Chennai City.
- **H3:** Trust in e-commerce platforms significantly mediates the relationship between perceived benefits, perceived risks, and e-shopping behavior.
- **H4:** Demographic factors (age, gender, income, education) significantly influence perceived benefits, perceived risks, and trust.

V. RESEARCH METHODOLOGY

This study used a quantitative methodology, utilizing a structured questionnaire to gather data from 300 participants in the Chennai City. The questionnaire includes demographic information, perceived benefits, perceived risks, trust in e-commerce platforms, and e-shopping behavior.

Analysis and Interpretation

The analysis utilizes statistical techniques such as Chi-square tests, ANOVA, correlation analysis, and multiple regression to examine the relationships between perceived benefits, risks, trust, and e-shopping behavior among consumers in Chennai City.

Table 1: Demographic Characteristics of Respondents

Demographic Variable	Particular	Frequency	Percentage
	18-25	120	40%
	26-35	90	30%
	36-45	60	20%
	46 and above	30	10%
Gender	Male	160	53.3%
	Female	140	46.7%

Education Level	High School	50	16.7%
	UG Degree	150	50%
	PG Degree	80	26.7%
	Others	20	6.6%
Income Level	Below 20,000	70	23.3%
	20,001-40,000	110	36.7%
	40,001-60,000	80	26.7%
	Above 60,000	40	13.3%
Frequency of E-Shopping	Daily	50	16.7%
	Weekly	120	40%
	Monthly	90	30%
	Occasionally	40	13.3%
Advertising Influence	Very Influential	80	26.7%
	Influential	100	33.3%
	Neutral	70	23.3%
	Not Influential	50	16.7%
	Total	300	100 %

***Source: Primary data

The demographic data reveals a diverse sample of 300 respondents from the Chennai City. Most respondents are young adults aged 18-25 (40%), followed by those aged 26-35 (30%). Gender distribution is relatively balanced, with 53.3% males and 46.7% females. Education levels are predominantly higher, with 50% holding a Bachelor's degree and 26.7% holding a Master's degree. Regarding income, a significant portion of respondents (36.7%) fall in the 20,001-40,000 range, followed by 26.7% in the 40,001-60,000 range. Regarding e-shopping behavior, many respondents shop online weekly (40%), and 16.7% shop daily. Advertising influence is also noteworthy, with 33.3% finding advertisements influential and 26.7% very influential.

Table 2: Chi-square Test for Independence

Variable	Chi-square Value (χ^2)	Degrees of Freedom (df)	p-value	Interpretation
Age and Trust	15.34	3	0.001	Significant association; trust varies with age.
Gender and Risk	3.67	1	0.055	There is no significant association; risk perception is



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				similar across genders.
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The Chi-square value of 15.34 with 3 degrees of freedom and a p-value of 0.001 indicates a statistically significant association between age and trust. Since $p < 0.05$, the null hypothesis is rejected. This suggests that trust towards e-shopping varies significantly among different age groups. Age therefore appears to be an important demographic factor associated with consumers' trust in online shopping. The Chi-square value of 3.67 with 1 degree of freedom

produced a p-value of 0.055. Since $p > 0.05$, the null hypothesis is not rejected at the 5% significance level. Therefore, there is no statistically significant association between gender and perceived risk. The results suggest that male and female consumers do not differ significantly in their perceived risks associated with e-shopping based on this test. The results indicate that age is significantly associated with trust, whereas gender is not significantly associated with perceived risk at the 5% significance level.

Table 3: ANOVA

Source of Variation	SS	df	MS	F	P-value	Interpretation
Between Groups	21.76	2	10.88	4.56	0.012	Significant differences in perceived benefits among education levels.
Within Groups	70.24	297	0.236			

The one-way ANOVA results show that the F-value is 4.56 with 2 degrees of freedom between groups and 297 degrees of freedom within groups. The corresponding p-value is 0.012, which is less than the 0.05 significance level. Therefore, the null hypothesis that there is no significant difference in perceived benefits across different educational levels is rejected. The results indicate that educational qualification has a statistically significant effect on

consumers' perceived benefits of e-shopping. This suggests that consumers belonging to different educational groups may perceive the convenience, product variety, price advantages, time savings, and other benefits of e-shopping differently. However, ANOVA alone does not identify which specific education groups differ from one another. A post-hoc test, such as Tukey's HSD, is needed to determine specific group differences.

Table 4: Correlation Analysis

Source of Variation	SS	df	MS	F	P-value	Interpretation
Between Groups	21.76	2	10.88	4.56	0.012	Significant differences in perceived benefits among education levels.
Within Groups	70.24	297	0.236			

The correlation analysis reveals meaningful relationships among perceived benefits, perceived risks, and trust in e-shopping behaviour. Perceived benefits have a moderate negative relationship with perceived risks ($r = -0.34$), indicating that higher perceived benefits are associated with lower perceived risks. Perceived benefits are positively related to trust ($r = 0.56$), suggesting that greater trust is associated with stronger perceptions of e-shopping benefits.

Perceived risks have a moderate negative relationship with trust ($r = -0.47$), indicating that higher trust is associated with lower perceived risks. Overall, the findings highlight the importance of trust and risk perceptions in shaping consumers' positive perceptions of e-shopping, although these correlations indicate association rather than causation.

Table 5: Multiple Regression Analysis

Predictor Variable	Coefficient (β)	Standard Error	t-value	p-value	Interpretation
Perceived Benefits	0.45	0.08	5.63	<0.001	Perceived benefits significantly predict e-shopping behavior.
Perceived Risks	-0.30	0.07	-4.29	<0.001	Perceived risks negatively impact e-shopping behavior.
Trust	0.38	0.06	6.33	<0.001	Trust significantly influences e-shopping behavior.

The multiple regression results indicate that perceived benefits, perceived risks, and trust significantly influence e-shopping behaviour. Perceived benefits show a positive and significant effect ($\beta = 0.45$, $p < 0.001$), indicating that higher perceived benefits are associated with greater e-shopping behaviour. Perceived risks have a significant negative effect ($\beta = -0.30$, $p < 0.001$), suggesting that

increased perceptions of risk are associated with lower e-shopping behaviour. Trust demonstrates a significant positive influence ($\beta = 0.38$, $p < 0.001$), indicating that higher consumer trust is associated with greater engagement in online shopping. Overall, the findings suggest that enhancing perceived benefits and consumer



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trust while reducing perceived risks may be important considerations for encouraging e-shopping behaviour.

VI. CONCLUSIONS

The study concludes that perceived benefits, perceived risks, and trust significantly influence the e-shopping behavior of consumers in the Chennai. The findings indicate that consumers who perceive greater benefits from e-shopping and have higher levels of trust are more likely to engage in online shopping, whereas perceived risks tend to discourage e-shopping behaviour. Therefore, e-commerce businesses should focus on enhancing the perceived benefits of online shopping, strengthening consumer trust, and reducing perceived risks associated with online transactions. These measures can help businesses attract and retain customers in Chennai City. The findings provide useful and actionable insights for developing consumer-oriented marketing strategies that address the needs, expectations, and concerns of online shoppers in the region.

Suggestions

These demographic insights and the analysis of e-shopping variables suggest that younger, well-educated, and mid-income individuals are more engaged in online shopping, and advertising significantly influences their purchasing behavior. This information can be vital for e-commerce businesses looking to target and tailor their marketing strategies to these demographic segments. E-commerce platforms should build trust through transparent policies, secure payment options, and reliable customer service. Implementing robust security measures, providing accurate product descriptions, and offering easy return policies can mitigate perceived risks. Marketing strategies should emphasize the convenience, variety, and cost-effectiveness of online shopping. Tailor marketing efforts based on demographic insights, such as creating age-specific campaigns to attract younger consumers with higher trust levels. Utilize social media platforms to engage with consumers, address their concerns, and promote trust-building content. Regularly gather customer feedback to identify pain points and improve the shopping experience.

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