

A STUDY ON LEGAL AND ETHICAL ISSUES IN ONLINE SHOPPING OF ELECTRONIC PRODUCTS WITH REFERENCE TO HOME APPLIANCES

Submitted in partial fulfillment of the requirements for the award of

Master of Business Administration

by

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SCHOOL OF BUSINESS ADMINISTRATION

SATHYABAMA

**INSTITUTE OF SCIENCE AND TECHNOLOGY
(DEEMED TO BE UNIVERSITY)**

**Accredited with Grade "A" by NAAC | 12B Status by UGC | Approved by AICTE
Jeppiaar Nagar, RAJIV GANDHI SALAI, CHENNAI - 600 119**

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BONAFIDE CERTIFICATE

This is to certify that this Project Report is the bonafide work of Ms. Vijayalakshmi R (39410232) who has done the Project work entitled ,"**A study on legal and ethical issues in online shopping of electronic products with reference to Home Appliances**" under my supervision from December 2020 to February 2021.

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I, **Vijayalakshmi R, (39410232)** hereby declare that the Project Report entitled, **“A study on legal and ethical issues in online shopping of electronic products with reference to Home Appliances”** done by me under the guidance of Dr. J. Rani is submitted in partial fulfillment of the requirements for the award of Master of Business Administration degree.

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ABSTRACT

This paper aims to examine the impacts of ethical and legal issues in online shopping of home appliances on consumers' perception. An online survey questionnaire developed as a measuring instrument was administered to a sample of 150 online shoppers belong to Chennai city as convenience sampling method in order to measure the impacts on consumers' perception concerning the ethical and legal issues in online shopping of electronic products – Home appliances. The primary data collected through convenience sampling was tested using SPSS software. Some of the relevant tests were carried out like percentage analysis, KMO and Bartlett's test, Shapiro – wilk, ANOVA and multiple linear regression. The significant predictors of consumers' perception are non-deception, fulfillment and security. Results provide a strong relationship between non-deception and consumers' perception. Findings indicate that the three factors (Non-deception, fulfillment and security) are the predictors of consumers' perception. Online website owners must address the ethical issues surrounding their products and services by avoiding deceptive practices, providing secure purchase portals and delivering accurate products.

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CHAPTER – 1

INTRODUCTION

Purchasing products online has become the most convenient method or approach when compared to traditional shopping at offline or retail stores. That has led to a massive growth as it is economic and convenient (Constantinides 2004). Customers shift from retail stores to online stores as online shopping provides a comfort on shopping being at their homes. Thus, the trend of online shopping increased. Many researchers conduct their research based on the trends and practices on online shopping and purchasing. Unlike the offline or physical shops, the online stores provide extra information regarding the products apart from the product photos and features in product description. It is said to be more explorative, fun-filled shopping for the customer through online. The primary goal is to understand the behavior and needs of the customer their likes and dislikes towards online shopping based on their satisfaction level (rahman, et al. 2018).

In this modern world, the home is incomplete without home appliances. They cut down the time involved house hold activities most probably in urban or metro cities. Many companies bring a wide range of electronic home appliances to satisfy their customer needs so as to survive in this industry by which they attain their potential customers. (Dr.IsitaLahiri and Sarkar 2018) There are various classifications under home appliances like white goods (air conditioner, washing machine, refrigerator, micro-oven), brown goods like consumer electronics (laptops, mobile phones, printers, cameras, desktops) and small appliances like (rice cookers, fryers, fans, juicers) etc.

The popularity of online shopping is growing day by day as the e-commerce environment changes rapidly. There arises a huge competition between companies and their brands to compete with each other and survive in the e-commerce environment. Though the customers seek for online shopping due to their comfort, there arises the ethical issues which influence their perception and buying behavior towards online shopping (vasic, kilibarda and kaurin 2019). The question is whether

this online shopping method has the concern towards customers under various aspects like receiving the desired product with preferred or mentioned quality, variation in product ordered and received, drawbacks of leaking personal information of the customer, online fraudulent in payments, site information, deceptive products etc.

As of today, the concern regarding the safety, security and privacy may be covered by the various aspects of purchasing online like people are used to buy whenever wherever they want at any time without approaching the offline retail stores. In addition to it there are still customers who compare the products and the prices plus the additional offers and discounts provided on various platforms and sites at their pre-purchase level (A 2015). More information regarding the product and more opportunities in form of discounts and offers are provided to the customers through online shopping. The posters, action calls, advertisements provided by the site or platform attracts the customers to tend to buy the product. The attributes of online sites from the perspective of consumers on online shopping reveals various aspects like perceived image of website, relative advantage, trust and reputation of website. These factors affect the attitudes of consumer towards online shopping (Akroush and Debei 2015).

The main aspect to be focused is the security and reliability part of online purchase experience which has to be covered with the security features, deceptive practices and as the end of post purchase the fulfillment of the user matters. When it comes to security features of the site it has to be focused in all safety aspects from the information given on the site to the online payment or transactions made on the site. Then to be studied on the deceptive practices of the site in order to increase their sales or market their products from misleading advertisements to shipping defective or poor-quality products. Finally comes the fulfillment of the end user matters with the aspects of product efficiency and the services provided to the consumer.

This paper deals with the analysis of the impact level of the various ethical and legal issues of online shopping of electronic products- home appliances on the perception of the consumer. It investigates whether there is any significant effect on such ethical issues like non-deception, security and fulfillment on the consumer perception.

1.2 PROBLEM STATEMENT

This study aims to investigate ethical and legal effects on customers' perspective during online shopping of electronic devices/products. Certain legal and ethical issues to be addressed are as follows:

- The level of information offered about the product and its right to be offered.
- Misleading advertisements, ratings & reviews concealing reality in order to increase sales.
- Facts which are being twisted to market the products.
- Issues related to warranty, policies and Terms & conditions and its impacts

1.3 LEGAL AND ETHICAL ISSUES

For the purpose of this study, the following aspects are being taken as the legal and ethical issues in online shopping – Security, Non-deception and Fulfillment. These are the main aspects of the study that are covered in order to identify the predictor items for the consumers' perception based on which their perspective towards online shopping of electronic products with reference to home appliances are being studied.

1.3.1 SECURITY, NON-DECEPTION & FULFILLMENT

Most of the research studies suggested and justified that the security factor is the most important aspect of online ethical and legal factors. On the retailing perspective, security is the most important factor when it comes to online transactions (Roman, 2007). On the suggestions of past studies, it depicts that consumers have concerns about their personal information shared to the website and even more concerned about the payments and transactions made through online post-purchase.

The non-deception is one of the most critical issue faced by the customers through the online site and product offerings. When the site creates an impression or belief among the customers which are not reliable and when it is fake is known as deceptive practices made by the online sites. Researchers studied on the deceptive practices of the site in

order to increase their sales or market their products from misleading advertisements to shipping defective or poor-quality products.

This is an additional dimension among the online ethical aspects. This can either be addressed as fulfillment or reliability that is being offered by the site product or services to the customers. Many studies regarding online legal and ethical issues, this fulfillment have been addressed as an important factor. The fulfillment of the end user matters with the aspects of product efficiency and the services provided to the consumer.

1.3 PURPOSE OF THE STUDY

The main purpose of this study is to offer insights about the impacts of ethical and legal issues on consumers' perception in online shopping of electronic products i.e., home appliances. This study considers the various ethical and legal issues that affect shopping of electronic products as factors and identify its relation to the perception of the consumers. Many past research studies have covered on the consumer satisfaction level and trust level on online shopping, ethical issues on the perspective of retailers on online buying. This study focusses on ethical and legal issues from the perspective of customers end and the level of its impacts.

1.4 SCOPE OF THE STUDY

Ethical and legal issues on online shopping will be addressed and examined that how it influences the purchase and impacts on the perception of the customers. This can be covered for the respective brand or the specified home appliances in order to get a clear report of its state.

1.5 OBJECTIVES OF THE STUDY

Primary objective

- To investigate the impact of ethical and legal issues on consumers' perception on online purchases of electronic goods reference to home appliances.

Secondary objectives

- To investigate the security features provided by the site regarding electronic products reference to home appliances.
- To examine the impact of non-deception on online purchases of electronic goods reference to home appliances.
- To analyze fulfillment level of user experience on online purchases of electronic goods reference to home appliances.

1.6 LIMITATIONS

- Despite that this paper provides insights about the research topic, it is not without limitations. This research is limited by convenience sample of online buyers of home appliances and the nature of the participants were random. This hinders the ability of the findings to specify the particular product or brand.
- It focuses only the ethical and legal issues in limited number. Hence it can be studied and explained on a broader classification and findings.
- This is a descriptive study from the convenient sample. This can also be studied as a comparative study on different cities or on different online sites in particular.
- The data collection is made from convenient sampling technique which used primary data. Future study can be made using a combination of both primary and secondary data which can be addressed in a psychological approach through scientific study.

CHAPTER – 2

REVIEW OF LITERATURE

Examined the various aspects of online shopping such as risk, trust and privacy of the antecedents and the awareness related to internet literacy effects as trust and privacy concern. (H 2010) conceptualized the potential sources of consumer perceived ethically (CPE) of a company or brand. Investigated consumers' ethical perceptions of business behavior through CPE domains related to the impact on corporate behavior.

(Wang Ruifei 2010) studied the consumer – perceived risk reviewed as the literature over past 15 years on E-Commerce. The paper describes the online shopping on new risk and defined the E-Commerce of consumer perceived risk. It summarized the main application of perceived risk on E-Commerce and the new mode of shopping of risk-reduction strategies. The researcher suggests the aspects of the classic perceived risk mode and modify the area.

(Azadavar, shahbazi and Teimouri 2011) examined the factors influencing consumers' perception of online shopping and developed a causal model that explains how this perception affects their online-shopping behavior. Research found that factors like, trust, customer service, customers' income, price of products or services and security are more important to encourage people to purchase online the computer related products and services.

In other side factors like product customization and price of product were not much effective on purchasing behavior of the respondents. So high level of security in online marketing of computer related products and services has this potential to growth more and more to encourage people to reduce the time and cost of transaction. Most important concern regarding to online shopping is the security of transactions.

According to study made by (Liao and Liu 2011) that antecedents had strongly stood on perceived privacy risk whereas it was statistically insignificant on areas of social awareness, disposition on trust and internet literacy.

(Wu, et al. 2011) made an exploration and comparative study in two different countries US and China about differences and similarities of online regulation concerning privacy.

(Kim, Xu and Gupta 2012) examined the determinants of internet shopping which influences the purchase decisions. Analyzed about the customer purchase decisions and their relative influence of trust and price. From the above the study, it came to know that Purchasing decisions based on price and trust influenced both the repeated and potential customers. To be added, the potential customers are strongly influenced by perceived trust while, the repeat customers are strongly influenced by the perceived price. (Muhammad and rahim 2012) studied the personality of store competition and technical level of customers regarding the internet and technological knowledge.

(S.Vijayalakshmi and V.Mahalakshmi 2013) This empirical study contributes to a vital comprehension of the impact of dissimilar factors on consumer buying behaviors. The numerous independent variables in electronic home appliances market in India are deeply analyzed. The profound analysis institutes those social and physical factors along with marketing mix elements are sturdily associated with consumer buying behavior.

(Mahmood H Shah1 2013) addressed the privacy and trust issues in e-commerce that affects the customers' online shopping on various aspects such as data privacy, safety, security and data disclosed to the seller on the website.

(Öberseder, Schlegelmilch and Murphy 2013) explored the consumer perceptions and corporate practices regarding to Corporate Social Responsibility (CSR). The research was done based on qualitative data from interviews with managers and consumers. It conceptualized CSR on perceptions of consumers' and corporate practices.

(Mittal 2013) studied the actuality of online shopping as in the case of India in order to explain the improvements in internet shopping and its adverse effects on the behavior of the consumer. The paper is described in a quantitative nature that build on the relevant literature. At the same time, it examined the behavior of consumer through a developed questionnaire. As a futuristic development the internet shopping is

addressed between different countries which is measured as a deep comparison on the behavior of consumers which is said to be the main goal of the paper.

(Nawaz 2014) summarized the benefits of online shopping and the wide range of internet facility. Organizations have changed and modifies their strategies in selling and buying as the internet has converged the gap between various towns, cities, villages, states, countries and continents as technology-based internet web all over the world. Also, different people of different parts of the world have similar tastes, perceptions, accessibility and styles and the online shopping have opened the doors of globalization by which it facilitates all the information about the product that can be accessed 24/7 anywhere around the world (Chitrangda 2014).

(Malhotra 2014) Today there is demand for a business which is flexible enough to respond to any fluctuations in the running of the business. What differentiates an OnDemand business from its competition is the fact that it is responsive in real time—as the events occur. This is possible only because all its business processes are thoroughly integrated, and the IT infrastructure exists in an OnDemand operating environment. This is a research paper which after briefly presenting the current E-Business situation in India, analyses the scope and performance of the E-Businesses.

(Vega 2015) Electronic commerce is the new technology that companies use to offer a variety of their products and services at low prices to consumers. Consumers exist that ask just how safe it is to give personal information at the time of making a commercial transaction. This research was geared towards determining possible factors that are most relevant and that affect the consumer's trust when using electronic commerce and what their perception is related to this. Issues such as, security, privacy, risk, experience using Internet, and the website quality concerning the consumer satisfaction on products and services.

(Mohamed and Zek 2015) Internet age changes the business exchange style and conveys numerous business chances to the e-commerce. E-commerce is characterizing as the purchasing and offering of item and service on the web. However, the security likewise turns into the most basic issues of ecommerce framework All ecommerce exercises dependably include client individual information and exchange

data. This enormous increment in the uptake of E-Commerce has prompted another generation of related security danger.

(Sugiura, Wiles and Pope 2016) With its wealth of readily and often publicly available information about Web users' lives, the Web has created new opportunities for conducting online research. Although digital data are easily accessible, ethical guidelines are inconsistent about how researchers should use them. Some academics claim that traditional ethical principles are sufficient and applicable to online research. However, the Web poses new challenges that compel researchers to reconsider concerns of consent, privacy and anonymity.

(Khan 2016) studied related to the vital role of Information Technology for the future development of financial sectors and the approach of doing business in an emerging economy like Bangladesh. Focused on new distribution channel on increasing use of smart mobile services and internet usage.

(Riquelme 2016) have examined perceived deception effects on customer satisfaction like how is differs on various aspects such both offline and online purchase made by the customers. Also, it covered impacts of perceived deception on word-of-mouth intentions and retailer satisfaction.

(Pappas 2016) assessed the interrelationship between the marketing impacts, perceived risk factor which influenced trust of the online consumer and their purchasing intentions.

(Bavani, et al. 2016) addressed the potential growth of e-commerce and its potential effect on online brand trust, security and consumer online purchase intentions.

(Anamaria, et al. 2016) The emergence of the Internet and the development of new technologies brought both many benefits and disadvantages for the user. Obtaining information in a very short time, the opportunity to do online shopping without having to go to the shop and the possibility of contacting people at distance are some of the benefits that can be obtained by the online users. The trust must be seen in the digital environment as consumers belief that the products/services supplier will bring all the transactional contributions and that the data and information collected.

(Gupta and Dubey 2016) Consumer disposition to the information quality of the website, trust, privacy concerns, reputation, security concerns, and the company's reputation have strong effects on Internet consumers' trust in the website. Major two critical problems for both e-commerce consumers and sites are privacy and security. Privacy is the control over one's personal data whereas; security is the attempted access to data by unauthorized users. Information security, therefore, is an essential management and technical requirement for any efficient website usage.

(Boerman 2017) studied regarding (OBA) Online Behavioral Advertising which is an approach used by advertisers to monitor the online behavior of people by which this information collected used for advertise the targeted individuals. Despite, this method raised questions related to privacy of the customers by which it received more attention from many consumers, advertisers and researchers.

(Murphy 2017) discussed on marketing ethics themes which are emergent and long-lasting. The study analyzed the various aspects like consumer ethics, issues on pricing, challenges on channels and questions on pricing.

(Dasgupta and Dutta 2017) We are living in a digital age. The wave of digitalization is in full swing to make its presence felt in every sphere of life. It has not just challenged the geographical limitations narrowing the gaps between the places that are situated faraway from each other and made the life easier with huge number of facilities but has also influenced our attitudes and values. In such a situation, online shopping has started emerging as a popular shopping option among urban and modernized consumers. Not all the consumers show similar trends while using the online mode through internet.

(Kurien 2017) The e-commerce market in India is witnessing exponential growth since the last decade. With the emergence of better marketing techniques, it is expected to grow in leaps and bounds in future. As per IMAI Digital Commerce 2016, the e-commerce market was valued at INR 1, 25,732 crores in December 2015, which is expected to reach INR 2, 11,005 crores in December 2016. As per the IMAI data, the ecommerce market grew at 30% between 2011 and December 2015. In spite of the

growth, one has to accept that the ecommerce industry is to be focused for the security and privacy concerns.

(Dachyar and Banjarnahor 2017) This study explores factors that influence consumer's purchase intention at three consumer-to-consumer (C2C) e-commerce companies in Indonesia. Design/methodology: 5 Expert opinions are used to determine the indicators of each factor and the Structural Equation Modelling (SEM) method is used to analyze the empirical data for each company. Findings: It is found different significant factors that influence customer's purchase intention in each company. Trust and risk are found to be significantly effective on the consumer satisfaction based on the usage of online portal.

(Barkatullah 2018) analyzed about the legal protection based on which the consumer security is associated. The study focused upon the self-regulation implementation on existing system as a combination of legislation process which is necessary for the growth of e-commerce.

(al. 2018) have investigated the relation between trust and intentions of customer through customer reviews and vendor-specific guarantees. The results indicated the concept of initial trust and competence trust also it provided the interest to online vendors as managerial implications (Muthu and Pearline 2019)

(Harmanjot Kaur 2018) Online shopping is a form of electronic commerce which allows consumers to directly buy goods or services from a seller over the Internet using a web browser. Online shopping provides a good example of business revolution. E-commerce has made life Simple and innovative of individual and groups. Consumer behavior on online shopping is different from physical market where he/she has access to see the products online shopping sites are fast replacing traditional or physical shops. Over, the years the trust of the customers for online consumers.

(Rachbini 2018) The impact of consumer trust, perceived risk, perceived benefit on purchase intention and purchase decision was studied. Examined the level of various aspects that affect the purchase intention and purchase decision. Both the consumer

trust and perceived risk are being analyzed based on the consumers' intention to buy the products online.

(Mapande and Appiah 2018) studied the factors influencing the customers to conduct online shopping on the perspective of South African. Analyzed various aspects that influence online shopping within the customers belong to South Africa in a quantitative approach using questionnaires. (rahman, et al. 2018) studied the likes and dislikes of consumers towards online shopping. It is said to be the most convenient method as it provided home delivery of products, but in the same time, consumers feel unsatisfied as they couldn't touch and feel the product while pre-ordering them. Also, it revealed that customers are concerned about payment methods and security systems which affect their satisfaction level.

(Fachmi, Setiawan and Hidayat 2019) analyzed the effect of trust, promotion and e-service quality on consumer purchasing decisions in online stores. The study was conducted in Makassar city with a sample of 100 respondents. The factors that affect the purchasing decisions of the consumer are the trust provided by the online site, promotions for the products made by the online sites, then the main factor is the e-services provided by the online sites.

(Kuruwitaarachchi, et al. 2019) There is a remarkable scope for more streamlined living through an increase of e-platforms specially ecommerce, but this coincides with an increase in security concerns since the global market place is virtual and anonymous. Therefore, users have to blindly trust the online providers. In order to overcome this physiological barrier, the E-platforms should ensure utmost security. If not, the ecommerce industry is unable to perform in the market effectively. Thereby arises the need to perform a systematic review of security issues in the e-commerce businesses.

(I. A 2019) The purpose of the research is to find the factors which persuade the consumers' trust on e-commerce adoption in Sri Lanka. The creation of the Internet has reduced physical borders and made the world a smaller place where people can able to keep in touch with one another at any time from every nook and corner. This research arises the following research questions. How the security and privacy concerns in

online transaction relate with e-commerce adoption. How do the trustworthiness and reliability of the web vendors relate to the consumer and their satisfaction.

(Vasic, Killibarda and Kaurin 2019) consumer satisfaction with online shopping is directly dependent on a number of factors. There is a constant dilemma in the market related to the question which online shopping determinants affect the customer satisfaction. This issue is particularly important for underdeveloped markets, where online commerce is not sufficiently present. In order to increase the online commerce participation, it is necessary to explore and analyze the connection between customer satisfaction and diverse determinants.

(M 2019) have investigated about the mobile advertising and its ethical value of brands which monitored and analyzed the customer location and browsing behavior through which it personalized the advertisements.

(Bose 2019) studied the consciousness of consumers and importance of sustainable marketing on business ethics of available products and services of brand. An exploration research was on overall consumer consciousness about the various business ethics adopted by different brands and its products and services which investigated whether the consciousness or perception of the consumer remains different on the products or services provided by the end user (Sharma 2020)

(Purwant, et al. 2019) Business Ethics is that the application of moral principles and strategies of study to business. Business ethics deals with the subject of study that has been given its due importance in business, commerce and trade. Many business men do not agree that ethics is critical in his business dealings. They conjointly say that business and ethics square measure opposite terms and thence, combining them isn't correct. Within the keep competition within the market place earning cash is most significant and the way it is done is of secondary modes.

(Raunaque and Yadav 2019) his examination adds to the investigation of buyer conduct towards purchasing especially gadgets. It points to explore factors that impact expectation to purchase consumer electronics on the web and discover how they contrast crosswise over different demographics in the Delhi NCR region. The proposed

model depended on the Theory of reasoned actions, the Theory of innovation diffusion and the Technology acceptance model. It inferred that frame of mind towards purchasing consumer electronics gadgets on the website or online portal.

(prasad 2019) studied the perception of the customers towards e-shopping of home appliances and also differentiate this perception gender wise. On the basis of data analysis, it is learned that many of the consumers were perceived that e- shopping is better choice than manual shopping and maximum of the customers were satisfied with their e-shopping dealings.

Customers are retrieving their net at their home and office area / college. Male online shopper's percentage is higher than the female shoppers. The higher education respondents are showing more interest on e- purchasing of home appliances. The Young and middle-aged group, students and employees having positive orientation of e-purchasing.

Consumer perception of target customers is resulted moderate and also association on consumer perception by age, gender, educational qualification and occupation. The consumer level of perception is strongly impacting their e-purchasing behavior towards select home appliances like television and air conditioner in the geographical area of Hyderabad.

(Alam 2020) Although e-retailing in India has witnessed vast advancement, consumers' worries regarding ethical issue continue to rise. Intense competition, easy switching of consumers from one website to another and the thrust to get the larger pie of online market make the e-retailers indulge in unethical business activities. The lack of physical interaction between the buyer and the seller in the online environment makes it even more challenging. Thus, this study addresses the ethical issues in Indian perspective and examines its impact on online consumers.

(Praktika 2020) There is a significant and positive impact on the adoption of e-commerce in SMEs and determined the factors that hinder. In addition to that it investigated that the factors related to e-commerce that affect the customer loyalty.

(Ali, Abbass and Farid 2020) studied the inspected relationship between purchase intention in social media context and relevant factors namely: Trust, perceived risk, online behavioral advertising, and social commerce constructs. This study used judgmental sampling technique.

(Y 2020) have explored consumer online purchase intention and communication played a vital role as quality information which has a positive association with social psychological mediation with consumers' trust and purchase intention.

(Halim and Karami 2020) preliminary research was motivated by the phenomenon of the use of social media influencers to influence E-commerce users to generate purchase intentions. Social media and social media influencers have given some effect to the Indonesia e-commerce business. The background of the problem is the lower cost of advertising on an influencer on social media than on conventional media, which makes advertisers interested in advertising on an influencer social media.

The study was to determine whether the variable: Information Quality, Social Media Influencers, and Subjective Norms impact on Purchase Intentions in E-commerce. The method used in this research is a literature review and test the model building using Sequential Equation Modeling. The model building will prove three hypotheses with four variables. The result shown that 1 hypothesis is not significant, and the comparison of results to previous research.

(L and V 2021) has reported the aspects of online retailers' ethics and its effect on repurchase intention which have identified the concept of promotional strategy and self-signaling. ANCOVA analysis were adopted for the research which covered the impacts of CPEOR and CRM.

Perceived e-shopping risks involved along with difficulty in understanding the behavior of e-shopper have been studied by (Bashir and Khwaja 2021). It also included interpreting the new scale information such as adequacy, uniformity and assemblage. Study covered many dimensions of risks concerning online purchase.

CHAPTER – 3

RESEARCH METHODOLOGY

3.1 RESEARCH DESIGN

Descriptive & quantitative research design

The quantitative research is a design that attempts to establish the cause-and-effect relationships among the given variables.

Descriptive research is a fact-finding investigation. Descriptive research helps the study to describe the characteristics of individual, situation, group describing the state of affairs, as it exists at present.

3.2 SAMPLING TECHNIQUE

The selection of sample population was based on convenience sampling method which comprised of online shoppers of electronic products. The developed questionnaire was circulated as an online survey through various social media platforms. This convenient method is used to collect the data through survey only from online shoppers of home appliances as electronic goods through online.

3.2.1 SAMPLE AND DATA COLLECTION

There are various steps involved in the research methodology. They are as follows: initially the measuring instrument was developed which was an online questionnaire, then a sample was selected as online shoppers of electronic products and an online survey was conducted on social media platforms. Finally, the data was analyzed using statistical tools.

3.3 SOURCES OF DATA

For the purpose of this study, the data is collected as primary data from 150 respondents from various demographic groups.

3.3.1 *PRIMARY DATA*

In order to collect the primary data, a survey was conducted among various demographic groups of respondents of online shoppers of electronic products like home appliances. This was collected through an online survey questionnaire.

3.4 *STRUCTURE OF QUESTIONNAIRE*

An online questionnaire was developed as a measuring instrument. The questionnaire was modified design based on (Nardal, Sahin and Manisa 2011) the previous developed instruments along with certain modifications from customer perspective.

The questionnaire was restructured according to the set of research objectives which comprised the following variables and items. A Likert scale (5 Point scale) is used to design the questionnaire. To be added, online questionnaire is considered to be an advantage to a researcher since it is easy and rapid for collection of data.

In data were collected from various respondents using convenience sampling technique. The responses were recorded based on their latest online shopping or purchase of electronic products – home appliances and the experience of their purchase.

3.5 *SAMPE SIZE*

POPULATION

The study is to examine the impacts of ethical and legal issues in online shopping of electronic products – Home appliances on consumers' perception. Hence, the

population is the customers of online shopping with reference to online shopper of electronic products like home appliances through online sites/apps.

The responses are collected from 150 respondents from Chennai city having different age group, educational qualification, employment and professional status from both male and female.

3.6 PERIOD OF STUDY

The period of study was carried out from December 2020 to March 2021.

3.7 HYPOTHESES

In order to address the ethical and legal issues on online shopping of electronic products like home appliances with respect to the perception of the online shoppers, the following alternative hypotheses were established.

Hypothesis 1

The security features related to the site has a significant effect on the consumers' perception.

Hypothesis 2

The non-deception related to the product and the site has a significant effect on the consumers' perception.

Hypothesis 3

The fulfillment related to the product and services has a significant effect on the consumers' perception.

3.8 TOOLS FOR ANALYSIS

3.8.1 PERCENTAGE ANALYSIS

Research questions are always answered with a descriptive statistic: generally, either percentage or mean. Percentage is appropriate when it is important to know how many of the participants gave a particular answer. Generally, **percentage** is reported when the responses have discrete categories.

A percentage frequency distribution is a display of data that specifies the percentage of observations that exist for each data point or grouping of data points. It is a particularly useful method of expressing the relative frequency of survey responses and other data.

3.8.2 FACTOR ANALYSIS

A statistical approach that is used to analyze inter-relationship among a large number of variables and explain these variables in terms of their common underlying dimensions which are known as factors.

3.8.3 KAISER – MEYER – OKLIN & BARTLETT'S TEST

KMO test checks the adequacy of data for running the factor analysis. The value of KMO ranges from 0 to 1. The larger the value of KMO more the sample is adequate for running the factor analysis. Kaiser recommends accepting the values greater than 0.5 as acceptable. Bartlett's test of sphericity is used to test the null hypothesis that all the correlation between the variable is zero. It is used to test for equality of variances across the groups.

3.8.4 SKEWNESS & KURTOSIS

Skewness is a measure of the asymmetry of the probability distribution of a random variable about its mean. skewness tells you the amount and direction of skew (departure from horizontal symmetry). The skewness value can be positive or negative, or even undefined. If skewness is less than -1 or greater than 1, the distribution is highly skewed. If skewness is between -1 and -0.5 or between 0.5 and 1, the distribution is moderately skewed. If skewness is between -0.5 and 0.5, the distribution is

approximately symmetric. Kurtosis tells you the height and sharpness of the central peak, relative to that of a standard bell curve.

3.8.5 SHAPIRO – WILK TEST

The Shapiro-Wilks test for normality is one of three general normality tests designed to detect all departures from normality. It is comparable in power to the other two tests. The test rejects the hypothesis of normality when the p-value is less than or equal to 0.05. If the Significance value of the Shapiro-Wilk Test is greater than 0.05, the data is normal. If it is below 0.05, the data significantly deviate from a normal distribution.

3.8.6 FACTORIAL ANOVA

ANOVA – an Analysis of Variance is a statistic which is used to compare three or more groups on one dependent variable. The factorial ANOVA compares the effect of multiple independent variables on one dependent variable.

3.8.7 MULTIPLE LINEAR REGRESSION

Regression allows you to investigate the relationship between variables. But more than that, it allows you to model the relationship between variables, which enables you to make predictions about what one variable will do based on the scores of some other variables. • The variable you want to predict is called the outcome variable (or DV) • The variables you base your prediction on are called the predictor variables (or IVs) While simple linear regression only enables you to predict the value of one variable based on the value of a single predictor variable; multiple regression allows you to use multiple predictors

CHAPTER – 4

DATA ANALYSIS AND INTERPRETATION

4.1 DESCRIPTIVE STATISTICS

The analysis of demographic factors was done by frequency and percentage analysis method of descriptive statistics for the information for demographic variables given by the respondents using IBM SPSS.

Table 4.1.1 Showing age of respondents

Age			
		Frequency	Percent
Valid	Less than 20	20	13.3
	21-30	121	80.7
	31-40	4	2.7
	41-50	2	1.3
	51 and Above	3	2.0
	Total	150	100.0

Source : Primary Data

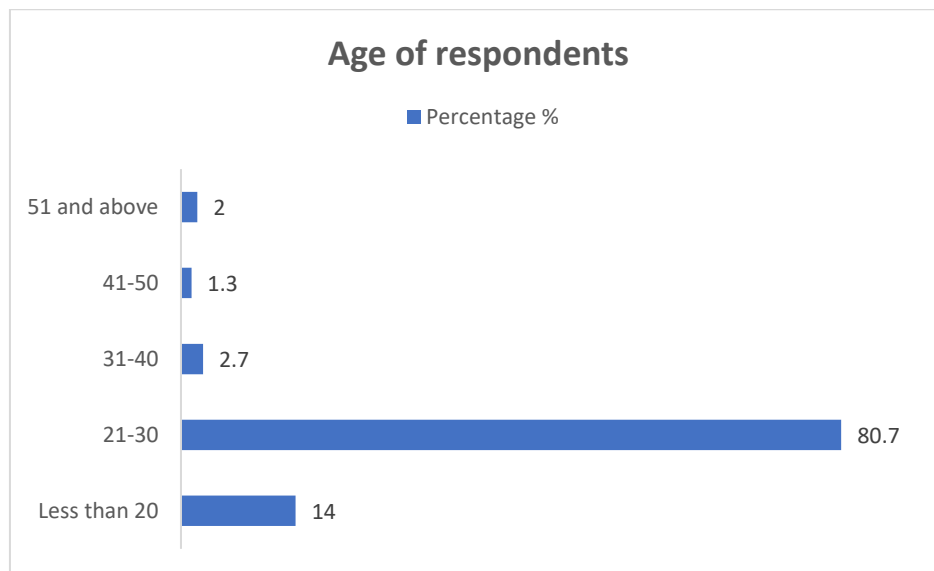


Chart 4.1.1 Showing age of respondents in bar graph

Interpretation

The above table 4.1.1 shows the age of the respondents in which the age of the respondents is classified into 5 groups such as Less than 20 (1) with 14%, 21-30 (2) with 80%, 31-40 (3) with 2.7%, 41-50 (4) with 1.3%, 51 and above with 2%. From the Fig 4.1 it can be concluded that age of the respondents under 21-30 has the highest percentage and the age of respondents under 41-50 has the least percentage.

Table 4.1.2 Showing gender of respondents

Gender			
		Frequency	Percent
Valid	Female	43	28.7
	Male	107	71.3
	Total	150	100.0

Source: Primary Data

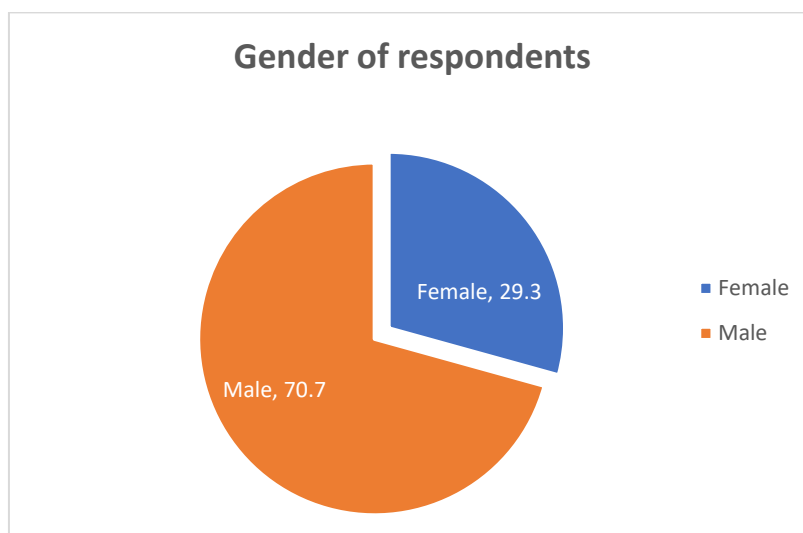


Chart 4.1.2 Showing gender of respondents in pie chart

Interpretation

The above table 4.1.2 shows the gender of the respondents in which the gender of respondents is classified into male (71%) and female (29%). Among these, male respondents have the highest percentage.

Table 4.1.3 Educational level of respondents

Educational level			
		Frequency	Percent
Valid	High School	3	2.0
	Under Graduate	80	53.3
	Post Graduate	67	44.7
	Total	150	100.0

Source: Primary data

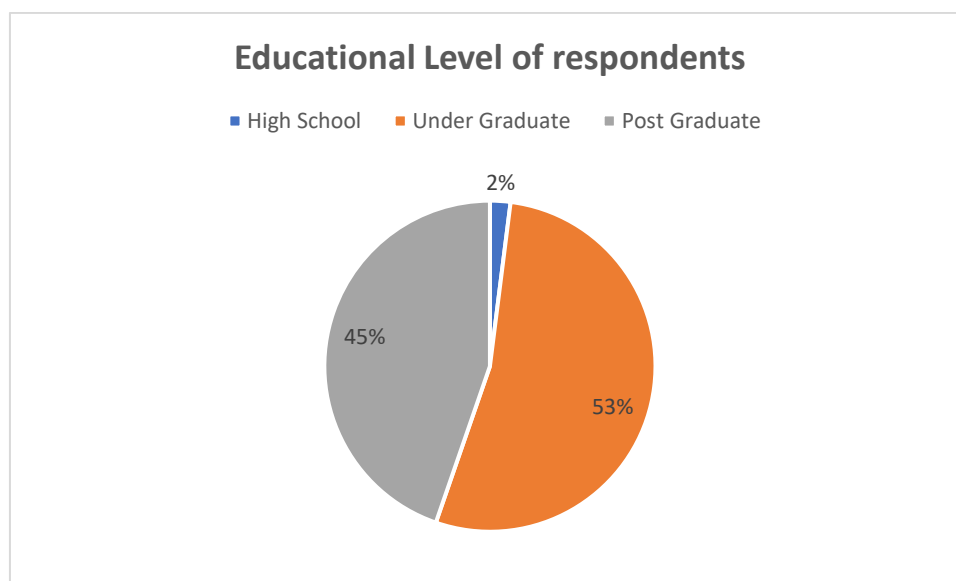


Chart 4.1.3 Showing Educational level of respondents in pie chart

Interpretation

The above table 4.1.3 shows the educational level of the respondents in which the educational level of the respondents is classified into 3 groups such as High school (2%), Under graduate (44.7%) and post graduate (53.3%). From the Fig 4.3 it can be concluded that educational level of the respondents under post graduate has the highest percentage whereas the high school level has the least percentage.

Table 4.1.4 Showing Profession of respondents

Profession			
		Frequency	Percent
Valid	Student	70	46.7
	Unemployed	12	8.0
	Self Employed	5	3.3
	Business	8	5.3
	Private Sector	50	33.3
	Public Sector	5	3.3
	Total	150	100.0

Source: Primary Data

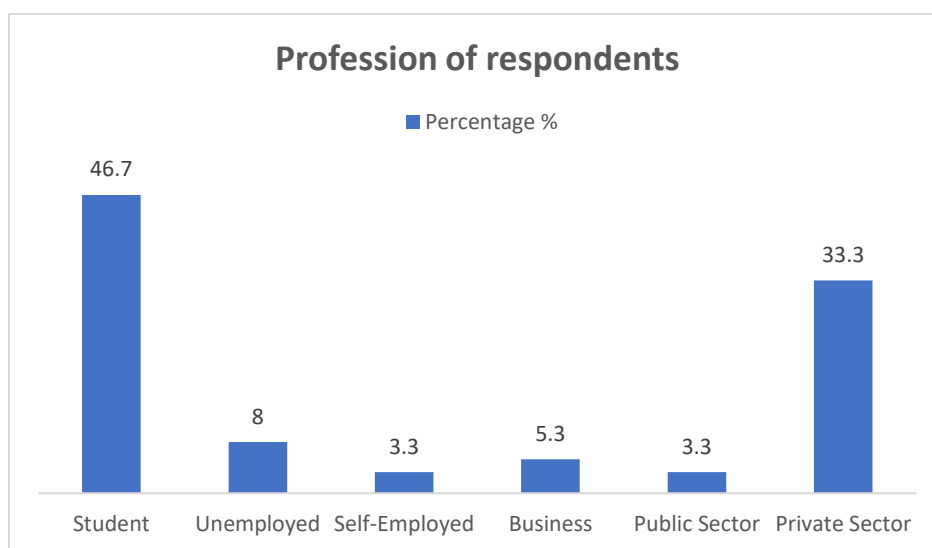


Chart 4.1.4 Showing Profession of respondents on bar graph

Interpretation

The above table 4.1.4 shows the profession of the respondents in which the profession of the respondents is classified into 6 groups such as business (5.3%), Private sector (33.3%), Public sector (3.3%), Self-employed (3.3%), Student (46.7%), Unemployed (8%). From the Fig 4.4 it can be concluded that profession of the respondents under student has the highest percentage whereas Public sector and self-employed has the least respondents.

Table 4.1.5 Showing Family Income of respondents

Family Income			
		Frequency	Percent
Valid	20000-30000	29	19.3
	30000-40000	28	18.7
	40000-50000	27	18.0
	50000 and more	66	44.0
	Total	150	100.0

Source: Primary Data

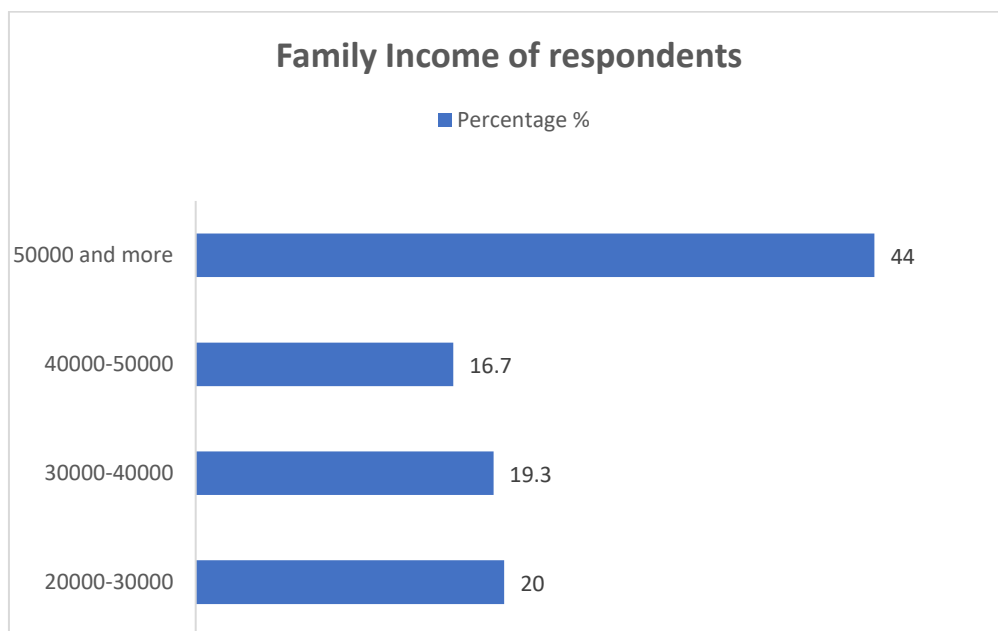


Chart 4.1.5 Showing Family Income of respondents in pie chart

Interpretation

The above table 4.5 shows the family income of the respondents in which the family income of the respondents is classified into 4 groups such as 20000-30000(1) with 20%, 30000-40000(2) with 19.3%, 40000-50000(3) with 16.7%, 50000 and more (4) with 44%. From the Fig 4.5 it can be concluded that family income of the respondents under 50000 and more has the highest percentage.

4.2 PERCENTAGE ANALYSIS

Table 4.2.1 Showing the descriptive seller information displayed on online sites

Seller Information	No of Respondents	Percentage %
Strongly Agree	31	20.7
Somewhat Agree	75	50
Neither agree nor disagree	26	17.3
Somewhat Disagree	12	8
Strongly Disagree	6	4
Total	150	100

Source : Primary Data



Chart 4.2.1 Showing the seller information displayed on online sites in bar graph

Interpretation

According to the respondents, Table 4.2.1 represents that around 50% of respondents somewhat agree that the sites provide or display the descriptive seller information with respect to the product they purchase and 20.7% of the respondents strongly agree that the sites provide or display the descriptive seller information with respect to the product they purchase. 17.3% of the respondents stayed neutral whereas, only 4% of the respondents strongly disagree and 8% of the respondents somewhat disagree that the seller information is provided correctly.

Table 4.2.2 Showing Terms & Conditions are clearly displayed on online sites

Terms & Conditions	No of Respondents	Percentage %
Always	47	31.3
Often	54	36
Sometimes	28	18.7
Rarely	20	13.3
Never	1	0.7
Total	150	100

Source: Primary Data

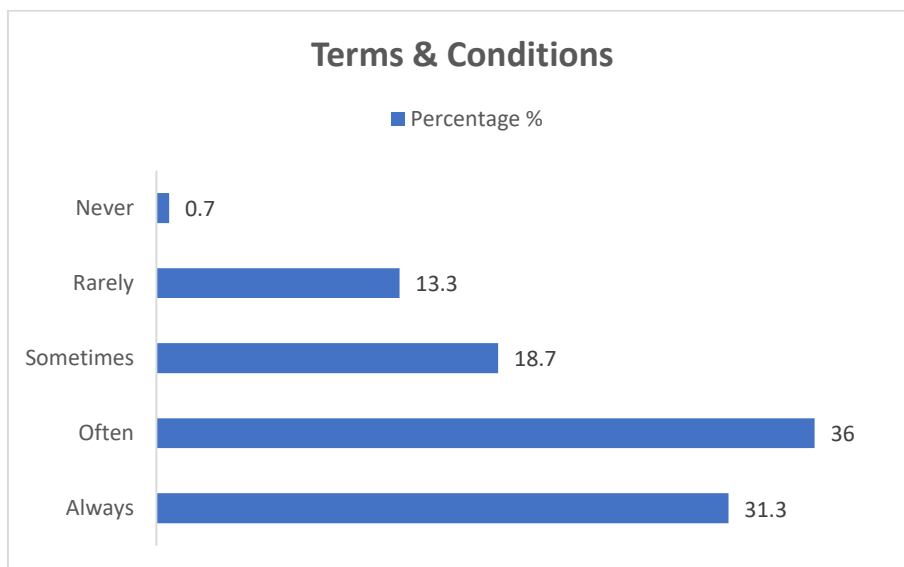


Chart 4.2.2 Showing Terms & Conditions are displayed clearly on online sites

Interpretation

According to the respondents, the Table 4.2.2 represents that around 31.3% of the respondents agree that always the terms & conditions are clearly displayed in online sites, 36% of the respondents agree that often terms & conditions are displayed, 18.7% of the respondents stay neutral, whereas, 13.3% of the respondents said rarely and 0.7% of the respondents responded never in displaying the clear terms & conditions.

Table 4.2.3 Showing valid warranty are provided for the respective electronic product

Valid Warranty	No of Respondents	Percentage %
Always	52	34.7
Often	48	32
Sometimes	36	24
Rarely	14	9.3
Never	0	0
Total	150	100

Source: Primary Data

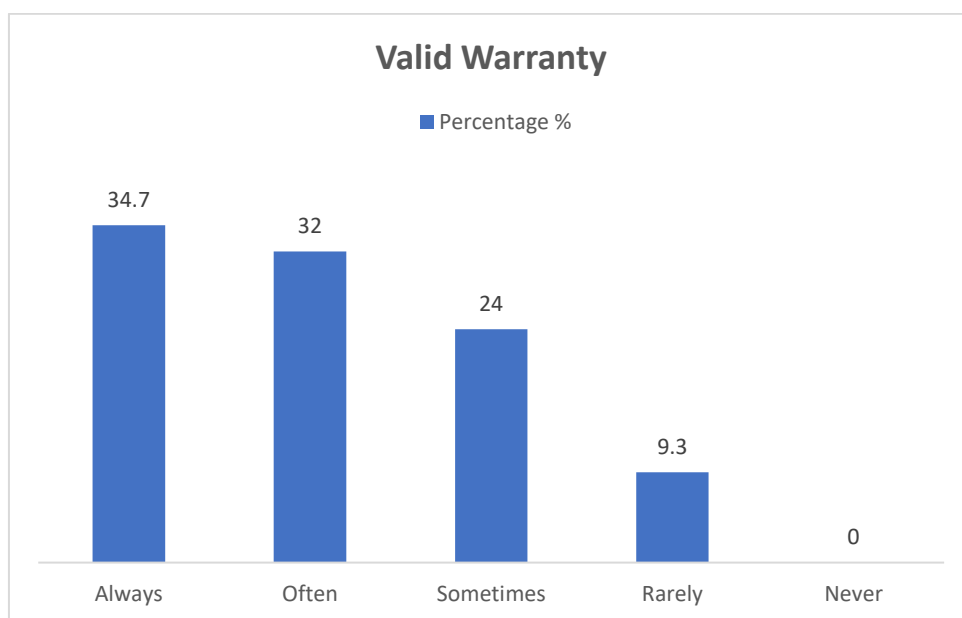


Chart 4.2.3 Showing valid warranty are provided for the respective electronic product

Interpretation

According to the respondents, Table 4.2.3 shows that 34.7% of the respondents agree that always valid warranty is being provided for the respective electronic product purchased online, 32% of the respondents agree that often valid warranty is provided, 24% agree that sometimes warranty is provided, 9.3% of the respondents rarely agree that valid warranty is provided while none of the respondents agree that warranty is not provided for the purchase of electronic products.

Table 4.2.4 Showing usage of online payment by the respondents

Online Payment	No of Respondents	Percentage %
Always	7	4.7
Often	19	12.7
Sometimes	55	36.7
Rarely	31	20.7
Never	38	25.3
Total	150	100

Source: Primary Data

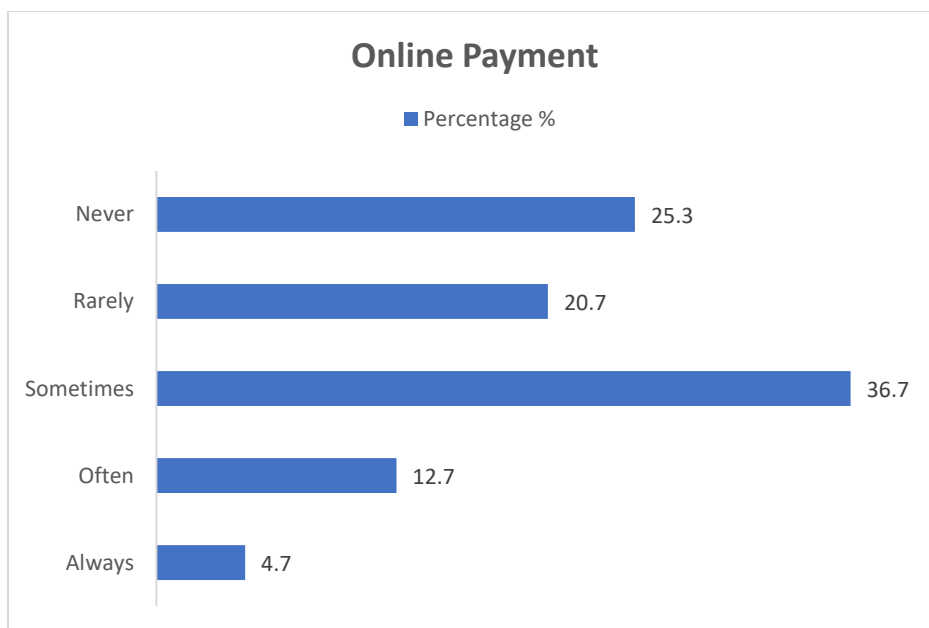


Chart 4.2.4 Showing usage of online payment by the respondents

Interpretation

According to the respondents, Table 4.2.4 shows that only 4.7% of the respondents always prefer online payment pre-purchase of their electronic product through online, 12.7% of the respondents often prefer online payment, 36.7% of the respondents sometimes prefer online payment, 20.7% of the respondents rarely prefer online payment and 25.3% of the respondents never prefer online payment before receiving their product.

Table 4.2.5 Showing online sites exaggerates features of the electronic product

Non-Exaggeration of Features	No of Respondents	Percentage %
Strongly Agree	1	0.7
Somewhat Agree	15	10
Neither agree nor disagree	27	18
Somewhat Disagree	70	46.7
Strongly Disagree	37	24.7
Total	150	100

Source: Primary Data

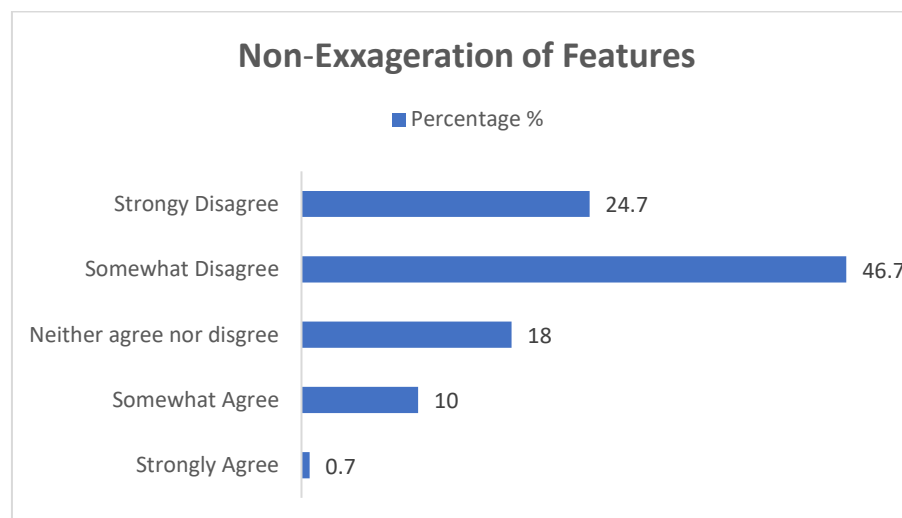


Chart 4.2.5 Showing Online sites non-exaggeration features of the product

Interpretation

According to the respondents, Table 4.2.5 shows that 0.7% of the respondents strongly agree that the online sites does not exaggerate the product features, 10% of the respondents somewhat agree that sites does not exaggerate the product, 18% of the respondents stay neutral, 46.7% of the respondents somewhat disagree that site does not exaggerates their product and 24.7% of the respondents strongly disagree that online site does not exaggerates the product description.

Table 4.2.6 Showing that online sites don't use misleading ads and product recommendations

Non- usage of Misleading Ads	No of Respondents	Percentage %
Strongly Agree	7	4.7
Somewhat Agree	15	10
Neither agree nor disagree	46	30.7
Somewhat Disagree	52	34.7
Strongly Disagree	30	20
Total	150	100

Source: Primary Data

Interpretation

According to the respondents, Table shows that 4.7% of the respondents strongly agree that online sites don't use misleading ads and product recommendations, 10 % of the respondents somewhat agree that online sites don't use misleading ads and product recommendations, 30.7 % of the respondents stay neutral, 34.7 % of the respondents somewhat disagree that online sites don't use misleading ads and product recommendations, 20% of the respondents strongly disagree that online sites don't use misleading ads and product recommendations.

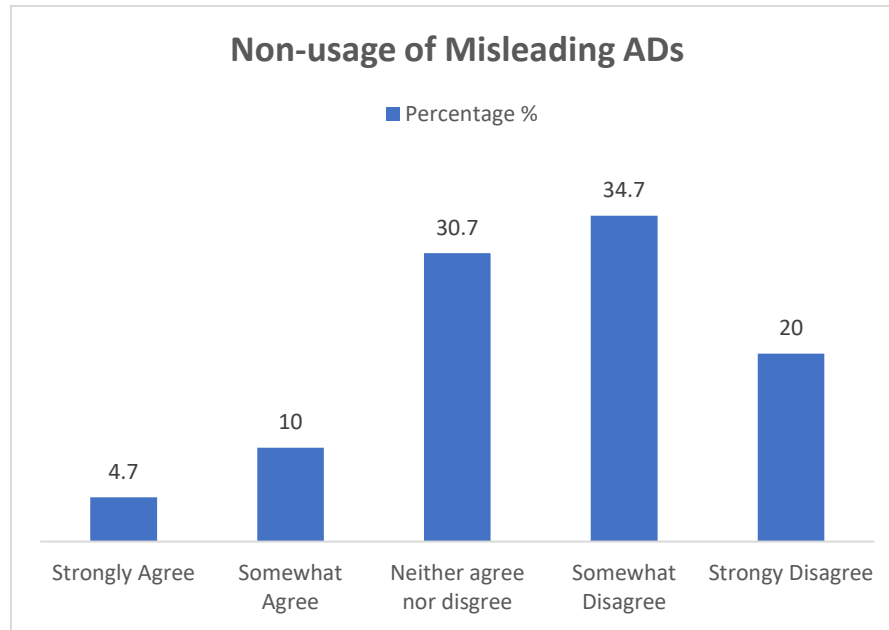


Chart 4.2.6 6 Showing that online sites don't use misleading ads and product recommendations

Table 4.2.7 Showing that there exists no variation/ deception in product received

No Product Variation	No of Respondents	Percentage %
Always	7	4.7
Often	50	33.3
Sometimes	57	38
Rarely	25	16.7
Never	11	7.3
Total	150	100

Source: Primary Data

Interpretation

According to the respondents, Table 4.2.7 shows that 4.7 % of the respondents agree that always there is no variation or deception in product received, 33.3% of the respondents agree that often there is no variation or deception in product received, 38 % of the respondents agree that sometimes there is no variation or deception in product

received, 16.7% of the respondents agree that rarely there is no variation or deception in product received, 7.3% of the respondents agree that never there is no variation or deception in product received.

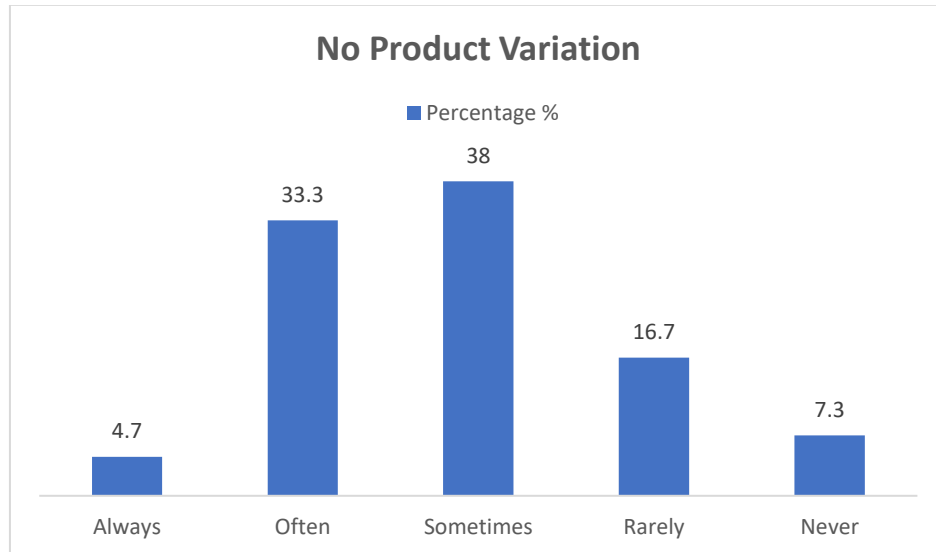


Chart 4.2.7 Showing that there exists no variation/ deception in product received

Table 4.2.8 Showing that true ratings & reviews for products are displayed

True Ratings & Reviews	No of Respondents	Percentage %
Strongly Agree	7	4.7
Somewhat Agree	13	8.7
Neither agree nor disagree	49	32.7
Somewhat Disagree	53	35.3
Strongy Disagree	28	18.7
Total	150	100

Source: Primary Data

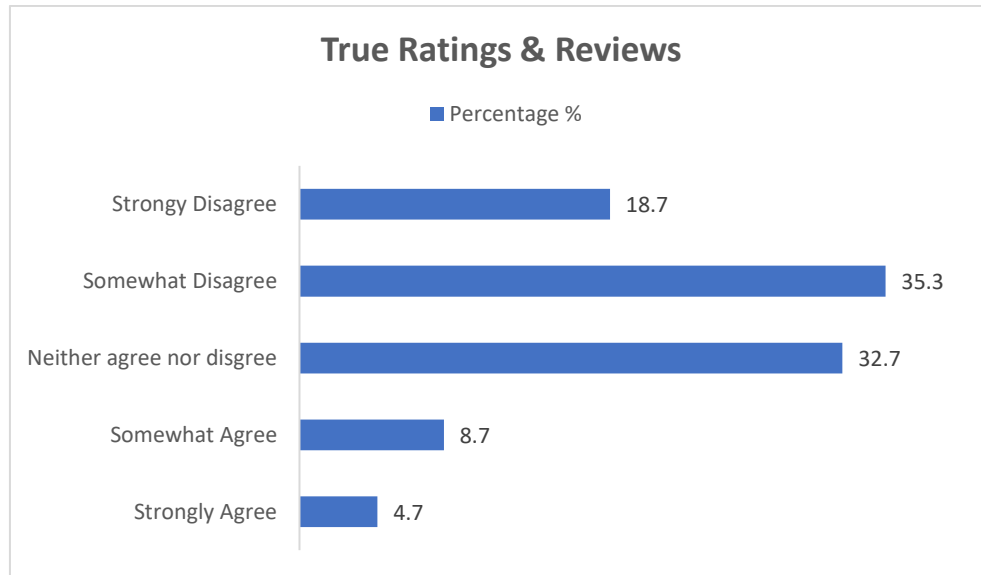


Chart 4.2.8 Showing that true product ratings & reviews are displayed

Interpretation

According to the respondents, Table 4.2.8 shows that 4.7% of the respondents strongly agree that online sites display only true ratings & reviews of the product, 8.7% of the respondents somewhat agree that online sites display only true ratings & reviews of the product, 32.7 % of the respondents stay neutral, 35.3% of the respondents somewhat disagree that online sites display only true ratings & reviews of the product, 18.7 % of the respondents strongly disagree that online sites display only true ratings & reviews of the product.

Table 4.2.9 Showing that exact product received from the order placed

Product Exactness	No of Respondents	Percentage %
Always	31	20.7
Often	88	58.7
Sometimes	26	17.3
Rarely	5	3.3
Never	0	0
Total	150	100

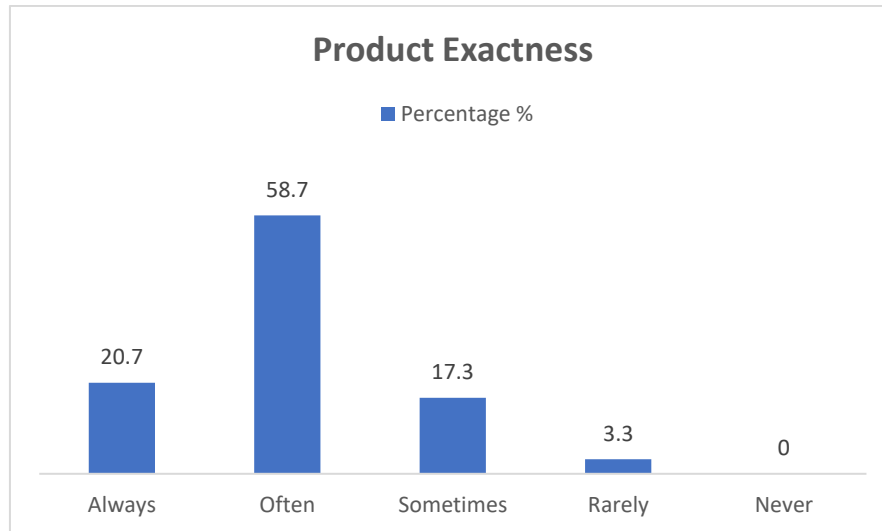


Chart 4.2.9 Showing the exact product received from the order placed

Interpretation

According to the respondents, Table 4.2.9 shows that 20.7% of the respondents agree that always the exact product is being received from their placed order, 58.7 % of the respondents agree that often the exact product is being received from their placed order, 17.3 % of the respondents agree that sometimes the exact product is being received from their placed order, 3.3 % of the respondents % of the respondents agree that rarely the exact product is being received from their placed order, 0 % of the respondents agree that never the exact product is being received from their placed order.

Table 4.2.10 Showing that discounts offered by the online sites are reliable

Reliable Discounts offered	No of Respondents	Percentage %
Always	1	0.7
Often	6	4
Sometimes	25	16.7
Rarely	61	40.7
Never	57	38



Chart 4.2.10 Showing that the discounts offered by the online sites are reliable

Interpretation

According to the respondents, Table 4.2.10 shows that 0.7 % of the respondents agree that always reliable discounts were offered for the products by the online sites, 40.7% of the respondents agree that often reliable discounts were offered for the products by the online sites, 16.7 % of the respondents agree that sometimes reliable discounts were offered for the products by the online sites, 4 % of the respondents agree that rarely reliable discounts were offered for the products by the online sites, 0.7% of the respondents agree that never reliable discounts were offered for the products by the online sites.

Table 4.2.11 Showing the products received are efficient

Product Efficiency	No of Respondents	Percentage %
Always	31	20.7
Often	90	60
Sometimes	25	16.7
Rarely	4	2.7
Never	0	0

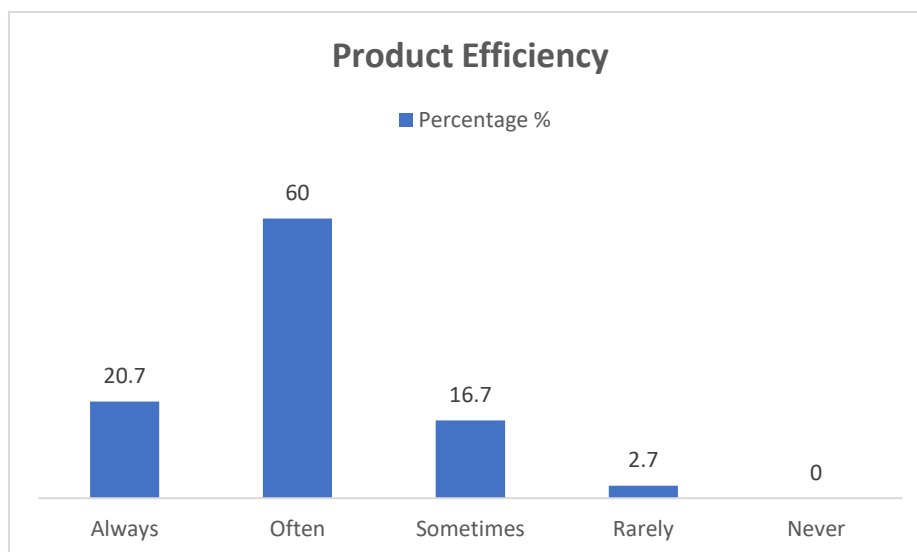


Chart 4.2.11 Showing that the products received are efficient

Interpretation

According to the respondents, Table 4.2.11 shows that 20.7% of the respondents agree that always the products received are efficient, 60 % of the respondents agree that often the products received are efficient, 16.7 % of the respondents agree that sometimes the products received are efficient, 2.7% of the respondents agree that rarely the products received are efficient, 0 % of the respondents agree that never the products received are efficient.

Table 4.2.12 Showing good service is provided for customer regards product installations and services

Customer Service	No of Respondents	Percentage %
Always	34	22.7
Often	81	54
Sometimes	29	19.3
Rarely	6	4
Never	0	0
Total	150	100

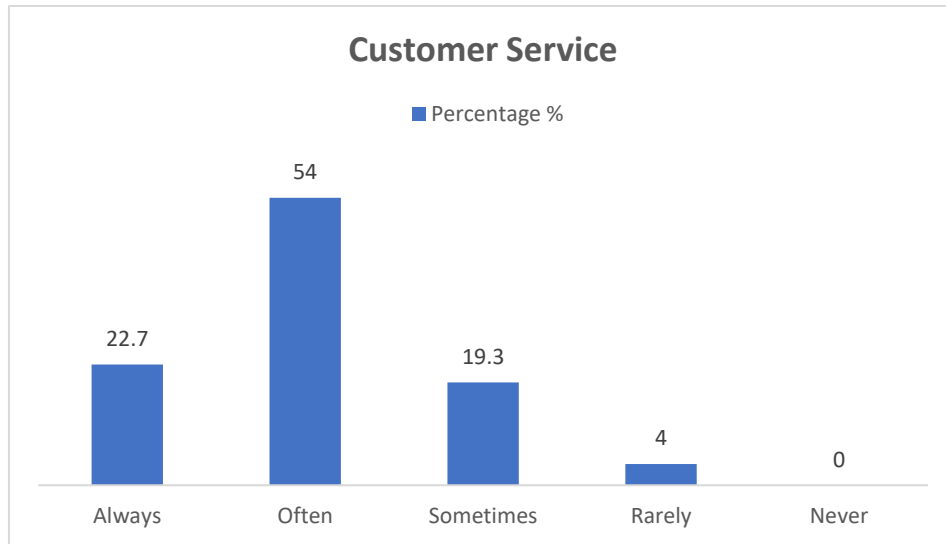


Chart 4.2.12 Showing good service is provided for customer regards product installations and services

Interpretation

According to the respondents, Table 4.2.12 shows that 22.7 % of the respondents agree that always good service is provided for customer regards product installations and services, 54% of the respondents agree that often good service is provided for customer regards product installations and services, 19.3 % of the respondents agree that sometimes good service is provided for customer regards product installations and services, 4 % of the respondents agree that rarely good service is provided for customer regards product installations and services, 0% of the respondents agree that never good service is provided for customer regards product installations and services.

4.3 FACTOR ANALYSIS

Factor analysis is preferred for the reduction process of variables which are in large number into few factors. To precise, this analysis is used as a process of reducing the given or predicted variables into a meaningful factor in order to proceed for further analysis of the variables.

4.3.1 ASSUMPTIONS FOR FACTOR ANALYSIS

There are certain assumptions which are required to proceed with the process of factor analysis. They are as follows:

The given or predicted variables should be inter-related to each other.

The minimum number of variables should be 10.

The sample size must be minimum 5 times the total number of variables.

Should consider only homogenous sample.

The variables that are taken as the predictors are as follows:

V1 – Seller information

V2 – Terms & Conditions

V3 – Valid Warranty

V4 – Online payment

V5 – Exaggerating features

V6 – AD misleads

V7 – Product variation

V8 – Ratings & Reviews

V9 – Product Exactness

V10 – Customer service

V11 – Discounts & offers

V12 – Product efficiency

From the above assumptions, this study is proceeded further as there are totally 12 variables taken as predictors; these variables are inter-related to each other; the sample size is 150 and it is homogeneous in nature.

The objective of this research is to investigate the consumers' perceptions regarding the ethical and legal issues on online shopping of electronic products with special reference to home appliances for which the exploratory factor analysis was used to assess the list of variables as predictors.

Factor analysis is performed using the independent variables as predictors in order to obtain the required factors for further analysis of variables.

For exploratory factor analysis the factor items are taken as concerning the perception of consumers online purchases of electronic products based on the questionnaire developed.

The data was collected through an online survey questionnaire from 150 participants (44 Females; 106 Males).

The factor analysis is performed IBM SPSS Software by loading the inputs of the responses as factor items. This analysis is performed for obtaining three-factor variables based on the given factor items. The variables are measured in the ordinal scale as the questionnaire is developed using Likert Scale which is a 5 Point scale.

Factor variables: Security, Non-Deception, Fulfillment.

The independent variables those act as predictors in factor analysis are as follows: seller information, terms and conditions, valid warranty, online payment, exaggerating features, Ad misleads, product variation, ratings and reviews, discounts and offers, exactness of product, customer service.

4.4 TEST FOR SAMPLE ADEQUACY

In order to start the analysis, it is necessary to check whether the sample is adequate or not. The sample adequacy is tested using Kaiser – Meyer – Olkin measure (KMO). The acceptable value in KMO test should be more than 0.5 which is valid for further data reduction process. Bartlett's test of sphericity helps to decide whether it is worth considering factor analysis and proceed further for research.

Table 4.3.1 showing KMO and Bartlett's Test

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.615
Bartlett's Test of Sphericity	Approx. Chi-Square	230.134
	df	45
	Sig.	.000

From the above Table 4.3.1 the Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy was 0.615 which indicates that the variable has strong relationship with each other. The Bartlett's test of sphericity shows a value of 0.000 which is less than 0.001 to level of significance. It depicts that there is a high correlation level between the variables, which make it adequate. Hence, the minimum criteria have been satisfied for the factor analysis.

Table 4.3.2 Communalities

Communalities		
	Initial	Extraction
Terms and Conditions	1.000	.715
Valid Warrenty	1.000	.688
Online Payment	1.000	.287
Exaggerating Features	1.000	.585
ADs Mislead	1.000	.569
Product Variation	1.000	.349
Ratings and Reviews	1.000	.339
Product Exactness	1.000	.553
Product Efficiency	1.000	.641
Customer service	1.000	.611
Extraction Method: Principal Component Analysis.		

From table 4.3.2 Communalities consists of various variable items that are being considered for the factor analysis are associated. Initially each and every variable are expected to have a variance of 100%. In order to share 100% of variance, the respective item should have the value of 1.00 mean.

According to the Table the extraction value ranges from 0.287 to 0.715 which indicates that the minimum share of variance by the item is 28.7% and the maximum share of variance by the item is 71.5%.

Table 4.3.3 showing Eigen values of components

Component	Initial Eigenvalues		
	Total	% of Variance	Cumulative %
1	2.374	23.737	23.737
2	1.741	17.409	41.147
3	1.223	12.225	53.372
4	.997	9.968	63.340
5	.891	8.911	72.251
6	.745	7.449	79.700
7	.675	6.750	86.450
8	.507	5.073	91.523
9	.460	4.599	96.122
10	.388	3.878	100.000

Extraction Method: Principal Component Analysis.

Table 4.3.4 Showing total variance

Total Variance Explained

Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
2.374	23.737	23.737	1.915	19.152	19.152
1.741	17.409	41.147	1.915	19.147	38.299
1.223	12.225	53.372	1.507	15.073	53.372

From the Table 4.3.3 and 4.3.4 The total variance shared by the first, second and third components are 23.737, 17.409, 12.225 respectively. There are totally three distinct components whose eigen value is greater than 1 from the set of given variables, by

which it is taken into account for the measure of variance. The eigen value for factors 1, 2 and 3 are 2.374, 1.741 and 1.223 respectively. Exploratory Factor Analysis can be proceeded for the three-factor solution which indicated 53% of variance and that was preferred.

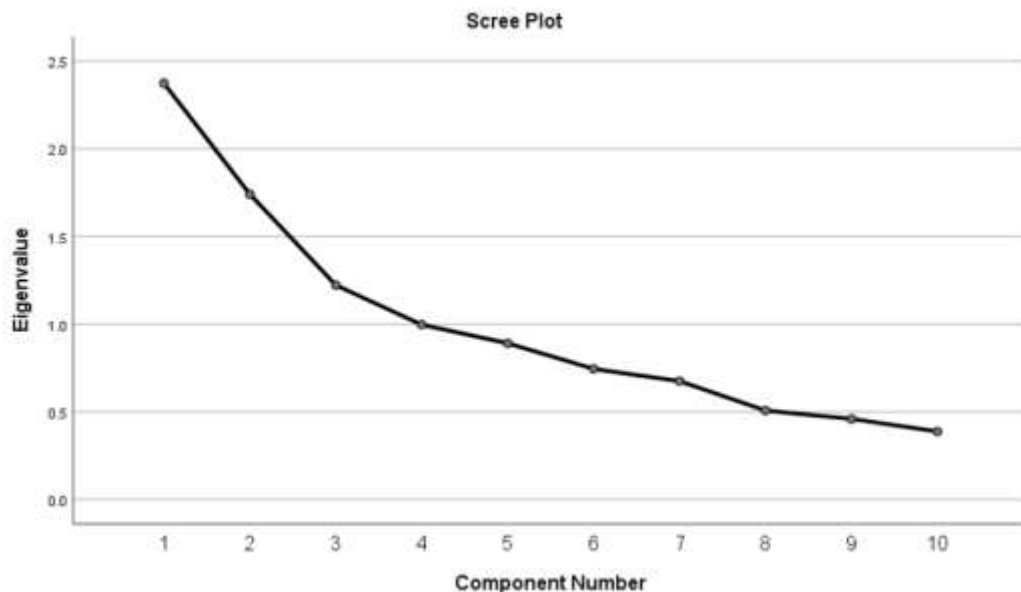


Chart 4.3.1 showing Eigen values of components

From the chart 4.3.1 the scree plot represents the components on its X-axis and their corresponding eigen values on its Y-axis. The first three components are being considered whose eigen values are 2.374, 1.741 and 1.223. The maximum eigen value is 2.374. Hence, this factor is the most significant followed by the other two factors. Since all these three factors are having eigen value greater than 1 and sharing the maximum variance than others, they are considered as the essential factors for this study.

Table 4.3.5 Rotated Component matrix

Rotated Component Matrix^a			
	Component		
	1	2	3
Exaggerating Features	.732		
ADs Mislead	.728		
Product Variation	.556		
Ratings and Reviews	.483		
Online Payment	.462		
Product Efficiency		.799	
Customer service		.762	
Product Exactness		.695	
Valid Warrenty			.818
Terms and Conditions			.810
Extraction Method: Principal Component Analysis.			
Rotation Method: Varimax with Kaiser Normalization. ^a			
a. Rotation converged in 5 iterations.			

From the above Table 4.3.5 Rotated component matrix shows the various items at their respective factors. There are totally three components which are considered as the factors from the results of factor analysis.

Two items V1 and V11 seller information and discounts & offers were eliminated because they didn't meet the minimum criteria for having the primary factor loading and also for not contributed for factor structure at the various steps of factor analysis.

Hence, totally 3 factors are obtained with association of the factor items who are inter-related are obtained after the factor analysis process and are represented in a consolidated tabulation.

Table 4.3.6 FACTOR 1 – NON-DECEPTION

Variables	Description	Rotated Loading	% of Variance	Eigen Value
V5	Exaggerating features of product	0.732	23.737	2.374
V6	Product variation/Deceptive	0.556		
V7	Fake Ratings & Reviews	0.483		
V8	Misleading Ads & recommendations	0.728		
V4	Insecure online payments	0.472		

Table 4.3.6 Variables of non-deception factor

From Table 4.3.6 the first factor Non-Deception indicates 23.737 % of variance whose eigen value is 2.374. The variables related to non-deception are highly significant with loading exaggerated features (0.732), product variation (0.556), ratings & reviews (0.483), misleading ads (0.728) and online payments (0.472).

Table 4.3.7 FACTOR 2 - FULFILLMENT

Variables	Description	Rotated Loading	% of Variance	Eigen Value
V12	Product Efficiency	0.799	17.409	1.741
V10	Good Customer service	0.762		
V9	Product Exactness	0.695		

Table 4.3.7 Variables of fulfillment factor

From the Table 4.3.7 the second factor Fulfillment indicates 17.409 % of variance whose eigen value is 1.741. The variables related to fulfillment are significant with loading product efficiency (0.799), customer service (0.762) and product exactness (0.695).

Table 4.3.8 FACTOR 3 – SECURITY

Variables	Description	Rotated Loading	% of Variance	Eigen Value
V3	Valid Warranty	0.818	12.225	1.223
V2	Clear Terms & Conditions	0.810		

Table 4.3.8 Variables of Security

From Table 4.3.8 the third factor Security indicates 12.225 % of variance whose eigen value is 1.223. The variables related to security has the least significant value with loading valid warranty (0.818) and terms & conditions (0.810.)

4.5 MULTIPLE LINEAR REGRESSION ANALYSIS

4.5.1 NORMALITY TEST FOR DEPENDENT VARIABLE

Descriptives				
			Statistic	Std. Error
Perception	Mean		32.3400	.35920
	95% Confidence Interval for Mean	Lower Bound	31.6302	
		Upper Bound	33.0498	
	5% Trimmed Mean		32.2259	
	Median		32.0000	
	Variance		19.353	
	Std. Deviation		4.39925	
	Minimum		22.00	
	Maximum		46.00	
	Range		24.00	
	Interquartile Range		6.00	
	Skewness		.357	.198
	Kurtosis		.118	.394

Table 4.4.1 Test for skewness and kurtosis

Skewness test for normality is used to measure the asymmetry of probability distribution of the given variable which depicts the amount and direction of skew i.e., the horizontal symmetry. It can either be positive or negative or undefined.

For the test for height and sharpness of central peak relatively known as the bell curve kurtosis test is done.

Calculation for the test of normality Z-Value

$$\text{Skewness} = 0.357/0.198 = 1.803$$

$$\text{Kurtosis} = 0.118/0.394 = 0.299$$

Skewness is 0.357 with a standard error of 0.198 which gives the measure of skewness of 1.803. Kurtosis is 0.118 with a standard error of 0.394 which gives the value of 0.299.

According to the test of normality, the Z Value ranges from -1.96 to +1.96. Based on the Z value, either or both the skewness and kurtosis value should be within the range value of Z.

Tests of Normality						
	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Perception	.080	150	.021	.986	150	.118
a. Lilliefors Significance Correction						

Table 4.4.2 Test of normality

According to Table 4.4.2 The Shapiro – Wilk test value of p is greater than 0.05. Hence, it is said to be the data has significant value. Hence, data is normally distributed.

4.5.2 MODEL SUMMARY

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.985 ^a	.970	.970	.76388	1.996
a. Predictors: (Constant), Security, Fulfillment, Non Deception					
b. Dependent Variable: Perception					

Table 4.4.3 Model summary

Model summary explains how two variables relate to one another. It is termed model because it is used to build a model of the relationship between the given variables.

The model consists of the predictor variables used to predict the outcome variable. In this case, the predictor variables are of three- Security, Non-deception and fulfillment.

From the Table 4.15 The value in the R column is very similar to statistic r which can be interpreted as regular correlation coefficient- that indicates the relationship between two variables but here, R indicates the strength of the relationship between the outcome variable (DV) and all the predictor variables (IV) combined.

Model summary reveals that the R (Multiple correlation coefficient) value is 0.985. It measures the degree of relationship between the perception of consumers and the predicted value (Security, Fulfillment and Non-Deception). This suggests our model is a good predictor of outcome.

R Square (Coefficient of Determination) value is 0.970. It indicates that about 97% of the variation in perception of consumers is explained by the variation in the independent variables (Security, Fulfillment and Non-Deception).

Thus, there is 97% of variance in the data that can be explained by the predictor variables.

Adjusted R-Squared value is 0.97. It adjusts the statistic based on the independent variables available in the given model; which is said to be the desired property of a goodness-of-fit statistic

Durbin-Watson (DW) statistics shows 1.996 indicates there is a slight auto correction though its merely equals to 2.

F Value is 1598.653 and p value is significant at level of 1%. Hence, there is significant relationship between dependent and independent variable.

Table 4.4.4 ANOVA table

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2798.468	3	932.823	1598.653	.000 ^b
	Residual	85.192	146	.584		
	Total	2883.660	149			
a. Dependent Variable: Perception						
b. Predictors: (Constant), Security, Fulfillment, Non Deception						

From the above ANOVA Table 4.4.4 the f value is 1598.6553 at a significant value of $p=0.000$. This depicts there is a significant difference in the predictor variables: independent variables (Security, Non-Deception, Fulfillment) and the dependent variable of consumer perception. Hence, the regression model significantly predicts the consumer perception as the outcome.

4.4.5 REGRESSION COEFFICIENTS

Model	Unstandardized Coefficients		Standardized coefficients	t	Sig.
	B	Std Error	Beta		
Constant	3.234	.062		51.872	.000
Non-Deception	.319	.063	.302	5.179	.000
Fulfillment	.235	.063	.219	3.747	.000
Security	.175	.063	.170	2.800	.000

Dependent Variable: perception

Table 4.4.5 Regression coefficients

From the above Table 4.4.5 the results indicates that the independent variables (Security, Non-Deception, Fulfillment) significantly influencing the dependent variable (Perception) i.e., consumer perception.

It shows that the significant value of each independent variables (Security, Non-Deception, Fulfillment) is 0.00 which is lesser than the value of p i.e., $p=0.05$.

Non-deception significantly contributed to the model ($p=.000$)

Fulfillment significantly contributed to the model ($p=.000$)

Security significantly contributed to the model ($p=.000$)

From the unstandardized beta coefficients for the model – B values explains the relationships between the outcome and the three predictors. All the values are positive, so it has a positive relationship. B values indicates the part of influence of each predictor has on the outcome if the effects of the other variables are held constant.

The coefficient of shows that 1 unit increase in the value of Non-Deception would result in 0.319 (31.9%) increase the consumer perception, other variables being held constant. This coefficient value is significant at 1% level and the t-statistics of Non-Deception also accounted for significant positive variation in dependent variable that is consumer perception.

The coefficient of shows that 1 unit increase in the value of Fulfillment would result in 0.235 (23.50%) increase the consumer perception, other variables being held constant. This coefficient value is significant at 1% level and the t-statistics of fulfilment also accounted for significant positive variation in dependent variable that is consumer perception.

The coefficient of shows that 1 unit increase in the value of Security would result in 0.175(17.5%) increase the consumer perception, other variables being held constant. This coefficient value is significant at 1% level and the t-statistics of security also accounted for significant positive variation in dependent variable that is consumer perception.

Creating the model

In regression, a statistical model allows to predict values of the outcome variable based on the predictor variables. The model takes the form of a statistical equation where:

$$Y = B_0 + B_1X_1 + B_2X_2 + B_3X_3$$

Where Y represents the outcome variable

X1 represents the first predictor variable

X2 represents the second predictor variable

X3 represents the third predictor variable

B0 represents the B value for constant

B1, B2, B3 represents the B value for three predictors

$$\text{Consumer Perception} = 3.234 + (0.319 * \text{Non-Deception}) + (0.235 * \text{Fulfillment}) + (0.175 * \text{Security})$$

A multiple regression was carried out to examine whether non-deception, fulfillment and security could significantly affect the consumer perception. The results of the multiple linear regression indicated that the model explained 97% of the variance and that the model was a significant predictor of consumer perception, $p < 0.05$. While the non-deception contributed significantly to the model ($B = 0.319$, $p < 0.05$), fulfillment contributed significantly to the model ($B = 0.235$, $p < 0.05$), and security contributed significantly to the model ($B = 0.175$, $P < 0.05$). The final predictive model was:

$$\text{Consumer Perception} = 3.234 + (0.319 * \text{Non-Deception}) + (0.235 * \text{Fulfillment}) + (0.175 * \text{Security})$$

HISTOGRAM PLOT

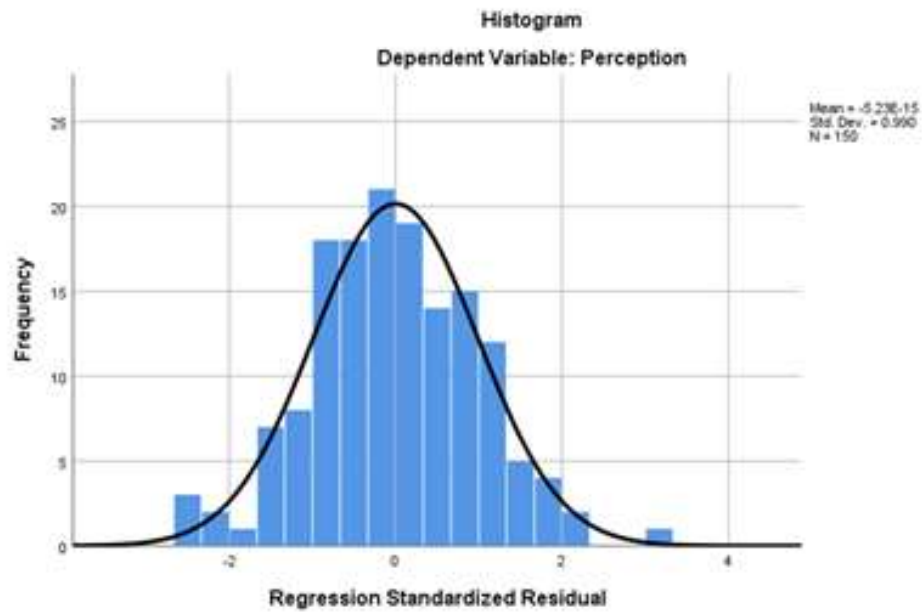


Chart 4.4.1 showing Histogram of regression standardized residual and frequency for
Dependent variable

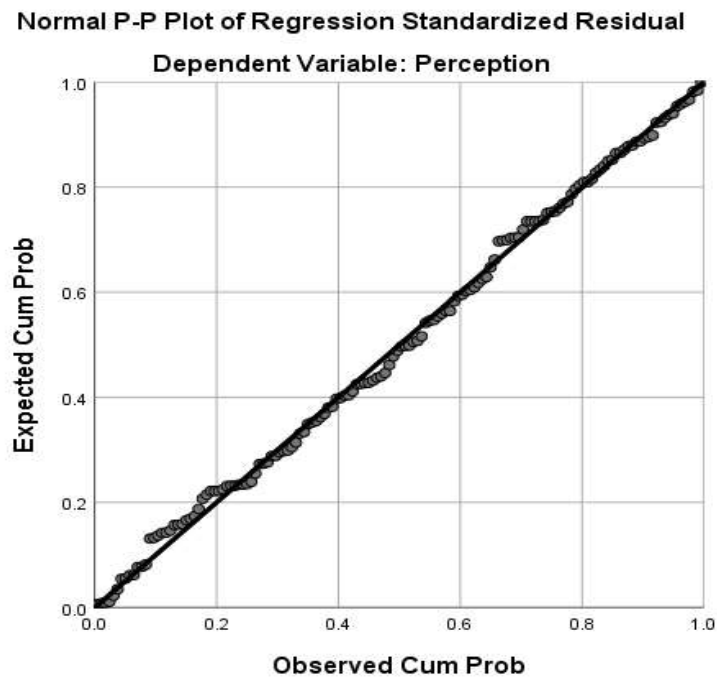


Chart 4.4.2 showing Representation of residual plot

According to the empirical rule guideline, the applied sample is normally distributed for which the histogram represents a bell-shaped curve. This pattern of bell-shaped curve is known as normal or typical distribution. It is an indication that it is reasonable to assume that the errors are normally distributed. The values range from about -2.5 to +2.5. These are standardized residuals.

The pattern of the normal probability plot is straight; hence this plot also provides evidence that it is reasonable to assume that the errors have a normal distribution. A P-P plot plots the corresponding areas under the curve (Cumulative distribution function) for the values. The points fall right on the line when normality has been met. It is better at finding deviations from normality in the center of the distribution.

Therefore, there exists a significant impact of independent variables (Security, Non-Deception, Fulfillment) on consumer perception. Hence, the hypotheses H1, H2 AND H3 are accepted.

CHAPTER – 5

FINDINGS, SUGGESTIONS & CONCLUSIONS

5.1 FINDINGS

FROM DESCRIPTIVE STATISTICS

- It is found that the majority of the gender of respondents were male with the frequency of 106 out of 150 i.e., 44%.
- The majority of the respondents' age falls into age group of (21-30). It shows the frequency of 120 out of 150 i.e., 80%.
- Under the educational level, most of the respondents' qualification degree is found to be under graduation. It shows the frequency of 80 out of 150 i.e., 53.3%.
- The highest portion of respondents' profession falls under the category of students and private sector employees with the frequency of 70 and 50 out of 150 respectively.
- Most of the respondents' family income falls under the category of 50000 and above. It has a frequency of 66 out of 150 with 44% of respondents.

FROM PERCENTAGE ANALYSIS

- As the highest percentage, 50% of respondents somewhat agree that the sites provide or display the descriptive seller information with respect to the product they purchase.
- As the highest percentage, 36% of the respondents agree that often terms & conditions are displayed clearly on the online site.
- As the highest percentage, 34.7% of the respondents agree that always valid warranty is being provided for the respective electronic product purchased online.
- As the highest percentage, 36.7% of the respondents sometimes prefer online payment concerning the safety issues.

- As the highest percentage, 46.7% of the respondents somewhat disagree that site does not exaggerates their product in product description.
- As the highest percentage, 34.7 % of the respondents somewhat disagree that online sites don't use misleading ads and product recommendations to market their products.
- As the highest percentage, 33.3% of the respondents agree that often there is no variation or deception in product received.
- As the highest percentage, 35.3% of the respondents somewhat disagree that online sites display only true ratings & reviews of the product.
- As the highest percentage, 58.7 % of the respondents agree that often the exact product is being received from their placed order.
- As the highest percentage, 40.7% of the respondents agree that often reliable discounts were offered for the products by the online sites.
- As the highest percentage, 60 % of the respondents agree that often the products received are efficient.
- As the highest percentage, 54% of the respondents agree that often good service is provided for customer regards product installations and services.

FROM FACTOR ANALYSIS

- Exploratory factor analysis was the developed model which indicated 53.37 % of variance for the dependent variable- consumer perception.
- After the factor analysis, among the 12 variable items V1 and V11 i.e., seller information and discounts offered are being eliminated since they had the minimum factor loading. Hence, finally 10 variable items were reduced to 3 factors as non-deception, fulfillment and security.
- Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy was 0.615 which indicates that the variable has strong relationship with each other.
- The Bartlett's test of sphericity shows a value of 0.000 which is less than 0.001 to level of significance.

- The results of the study confirmed that non-deception, fulfillment and security are the significant predictors of the dependent variable consumer perception. Thus, these factors have significant effect on consumer perception.
- The extraction value ranges from 0.287 to 0.715 which indicates that the minimum share of variance by the item is 28.7% and the maximum share of variance by the item is 71.5%.
- Totally three distinct components whose eigen value is greater than 1 from the set of given variables whose eigen value for factors 1, 2 and 3 are 2.374, 1.741 and 1.223 respectively indicated 53% of total variance
- The first factor Non-Deception indicates 23.737 % of variance whose eigen value is 2.374. The variables related to non-deception are highly significant with loading exaggerated features (0.732), product variation (0.556), ratings & reviews (0.483), misleading ads (0.728) and online payments (0.472).
- The second factor Fulfillment indicates 17.409 % of variance whose eigen value is 1.741. The variables related to fulfillment are significant with loading product efficiency (0.799), customer service (0.762) and product exactness (0.695).
- The third factor Security indicates 12.225 % of variance whose eigen value is 1.223. The variables related to security has the least significant value with loading valid warranty (0.818) and terms & conditions (0.810.)
- The results demonstrated that the factor non-deception is the highly significant when compared to the other two factors – security and fulfillment.

FROM MULTIPLE REGRESSION ANALYSIS

- As the initial process of regression analysis, the normality test was done using,
- Skewness is 0.357 with a standard error of 0.198 which gives the measure of skewness of 1.803. Kurtosis is 0.118 with a standard error of 0.394 which gives the value of 0.299.
- According to the test of normality, the Z Value ranges from -1.96 to +1.96. Based on the Z value, either or both the skewness and kurtosis value should be within the range value of Z.

- The Shapiro – Wilk test which accepted the hypothesis of normality by the p value of 0.118 which is greater than 0.5.
- The multiple correlation coefficient R value is 0.985 which indicated the high degree of relationship between the perception and the predicted values (Non-deception, Fulfillment, Security).
- The coefficient of determination R square value is 0.97 which indicates 97% of variation in consumer perception explained by the factors – Non-deception, fulfillment and security.
- From the results of ANOVA, it explained there is a significant value of 0.000 which indicates there is a significant difference between predicted values and dependent variable.
- The study discovered that there is a significant impact of ethical and legal issues of online shopping of home appliances- home appliances on the consumers' perception. Hence, the alternative hypotheses are accepted
- Hypothesis 1 - The security features related to the site has a significant effect on the consumers' perception.
- Hypothesis 2 - The non-deception related to the product and the site has a significant effect on the consumers' perception.
- Hypothesis 3 - The fulfillment related to the product and services has a significant effect on the consumers' perception.
- A multiple regression was carried out to examine whether non-deception, fulfillment and security could significantly affect the consumer perception. The results of the multiple linear regression indicated that the model explained 97% of the variance and that the model was a significant predictor of consumer perception, $p < 0.05$. While the non-deception contributed significantly to the model ($B = 0.319$, $p < 0.05$), fulfillment contributed significantly to the model ($B = 0.235$, $p < 0.05$), and security contributed significantly to the model ($B = 0.175$, $P < 0.05$). The final predictive model was:
- Consumer Perception = $3.234 + (0.319 * \text{Non-Deception}) + (0.235 * \text{Fulfillment}) + (0.175 * \text{Security})$

- The applied sample is normally distributed for which the histogram represents a bell-shaped curve values range from about -2.5 to +2.5.

5.2 SUGGESTIONS

- Majority of customers fall under the category of student and employees. Hence it is recommended to improve or modify the online site companies' strategies in order to reach them with a higher intensity.
- The consumer perception towards online shopping of electronic products like home appliances have a significant effect due to impacts of ethical and legal issues. Hence, it is suggested to enhance the areas of security features, avoiding deceptive practices and products or services and moreover providing a service of fulfillment.
- During this pandemic, companies can offer minimum cost or free installations and services up to particular time period according to the companies' strength.
- The year 2020 pandemic may leave certain businesses to fall behind, but there may arise an opportunity after the pandemic for the verticals of home appliances under electronic products for which the companies should be prepared by serving the best product & services ethically and reliably so that they can be converted into a potential consumer.

5.3 CONCLUSION

The internet space has changed the minds of the people and there's a huge expectation at the point of consumer perspective regarding the reliability, security and fulfillment of their online purchase. Consumers drive through various readily available information on various platforms regarding the products at pre-purchase time and they do compare with one another especially when it comes to safety and reliability. Hence there's an inter-connection between the perception of consumers' and the product reliability and safe online shopping experience.

This study contributes an understanding of determinants that affects the consumer perception, through the developed EFA which intended to reveal the significant effect of predicted values – fulfillment, non-deception and security affects the dependent variable consumer perception.

A multiple regression was carried out to examine whether non-deception, fulfillment and security could significantly affect the consumer perception. The results of the multiple linear regression indicated that the model explained 97% of the variance and that the model was a significant predictor of consumer perception, $p < 0.05$. While the non-deception contributed significantly to the model ($B = 0.319$, $p < 0.05$), fulfillment contributed significantly to the model ($B = 0.235$, $p < 0.05$), and security contributed significantly to the model ($B = 0.175$, $P < 0.05$).

Hence, the alternative hypotheses are accepted

- Hypothesis 1 - The security features related to the site has a significant effect on the consumers' perception.
- Hypothesis 2 - The non-deception related to the product and the site has a significant effect on the consumers' perception.
- Hypothesis 3 - The fulfillment related to the product and services has a significant effect on the consumers' perception.

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ANNEXURE - I

QUESTIONNAIRE

1. Name

2. Age

☐ Below 20

☐ 21 – 30

☐ 31 – 40

☐ 41 – 50

☐ Above 50

3. Gender

☐ Female

☐ Male

4. Educational Level

☐ High School

☐ Under – Graduate

☐ Post – Graduate

5. Profession

☐ Student

☐ Self – Employed

☐ Unemployed

☐ Business

- ☐ Private Sector
- ☐ Public Sector

6. Family Income

- ☐ 20000 – 30000
- ☐ 30000 – 40000
- ☐ 40000 – 50000
- ☐ 50000 and more

**❖ TO INVESTIGATE SECURITY FEATURES PROVIDED BY THE SITE
REGARDING PRODUCT PURCHASE**

HOW YOU AGREE/ HOW OFTEN DO YOU EXPERIENCED?

Descriptive details of the seller information are being shared in the site

- Strongly Agree
- Somewhat agree
- Neither agree nor disagree
- Somewhat disagree
- Strongly Disagree

Terms & conditions related to product – replacement, return & exchange are being displayed clearly in the site before purchase

- Always
- Often

- Sometimes
- Rarely
- Never

Valid warranty is being provided for the product purchase

- Always
- Often
- Sometimes
- Rarely
- Never

How often do you prefer online payment before receiving the order?

- Always
- Often
- Sometimes
- Rarely
- Never

**❖ TO EXAMINE THE IMPACT OF NON-DECEPTION ON ONLINE
PURCHASES OF ELECTRONIC GOODS**

The site does not exaggerate the features of the product in their product description

- Strongly Agree

- Somewhat agree
- Neither agree nor disagree
- Somewhat disagree
- Strongly Disagree

The site avoids misleading advertisement tactics to persuade you to buy that you do not need through product recommendations

- Strongly Agree
- Somewhat agree
- Neither agree nor disagree
- Somewhat disagree
- Strongly Disagree

No variation in product displayed in the product photo gallery and product delivery

- Always
- Often
- Sometimes
- Rarely
- Never

The site provides true product ratings & reviews to make you to buy them

- Strongly Agree
- Somewhat agree

- Neither agree nor disagree
- Somewhat disagree
- Strongly Disagree

❖ **TO ANALYZE FULFILLMENT LEVEL OF USER EXPERIENCE ON ONLINE PURCHASE OF ELECTRONIC PRODUCTS**

Site provides discounts and coupons to market their products

- Always
- Often
- Sometimes
- Rarely
- Never

Exactness of product delivered with features & characteristics mentioned as in product description

- Always
- Often
- Sometimes
- Rarely
- Never

Value for money after product usage through its efficiency and durability

- Always

- Often
- Sometimes
- Rarely
- Never

Good customer service for the product purchased

- Always
- Often
- Sometimes
- Rarely
- Never

ANNEXURE – II (ARTICLE)

A study on legal and ethical issues in online shopping of electronic products with reference to Home Appliances

ABSTRACT

This paper aims to examine the impacts of ethical and legal issues in online shopping of home appliances on consumers' perception. An online survey questionnaire developed as a measuring instrument was administered to a sample of 150 online shoppers belong to Chennai city as convenience sampling method in order to measure the impacts on consumers' perception concerning the ethical and legal issues in online shopping of electronic products – Home appliances. The primary data collected through convenience sampling was tested using SPSS software. Some of the relevant tests were carried out like percentage analysis, KMO and Bartlett's test, Shapiro – wilk, ANOVA and multiple linear regression. The significant predictors of consumers' perception are non-deception, fulfillment and security. Results provide a strong relationship between non-deception and consumers' perception. Findings indicate that the three factors (Non-deception, fulfillment and security) are the predictors of consumers' perception. Online website owners must address the ethical issues surrounding their products and services by avoiding deceptive practices, providing secure purchase portals and delivering accurate products.

Key words: E-Commerce, online shopping, home appliances, ethical issues, illegal acts, privacy policies, security features.

INTRODUCTION

In today's world online shopping is considered to be an easy and most convenient solution. There is a tremendous change in the way of people shifted from offline to online stores. (Constantinides 2004) addressed about the aspects to win the potential consumers and attracting them in the online market space. Examined the ways in which the marketers undergo interactions virtually and influence the process of buying through efforts of online marketing. Unlike the offline or physical shops, the online stores provide extra information regarding the products apart from the product photos and features in product description. It is said to be more explorative, fun-filled shopping for the customer through online. The primary goal is to understand the behavior and needs of the customer their likes and dislikes towards online shopping based on their satisfaction level (rahman, et al. 2018). In this modern world, the home is incomplete without home appliances. (Dr.IsitaLahiri and Sarkar 2018) There are various classifications under home appliances like white goods (air conditioner, washing machine, refrigerator, micro-oven), brown goods like consumer electronics (laptops, mobile phones, printers, cameras, desktops) and small appliances like (rice cookers, fryers, fans, juicers) etc. There arises a huge competition between companies and their brands to compete with each other and survive in the e-commerce environment. Many competitions among the online sites. Though the customers seek for online shopping due to their comfort, there arises the ethical issues which influence their perception and buying behavior towards online shopping (vasic, kilibarda and kaurin 2019). This paper deals with the analysis of the impact level of the various ethical and legal issues of online shopping of electronic products with reference to home appliances on the perception of the consumer. It investigates whether there is any significant effect on such ethical issues like non-deception, security and fulfillment on the consumer perception.

LITERATURE REVIEW

Online shopping is the most convenient method which saves time and offers various products and services. (rahman, et al. 2018) studied the likes and dislikes of consumers towards online shopping. It is said to be the most convenient method as it provided home delivery of products, but in the same time, consumers feel unsatisfied as they couldn't touch and feel the product while pre-ordering them. (Riquelme 2016) have examined perceived deception effects on customer satisfaction like how it differs on various aspects such as both offline and online purchase made by the customers. Also, it covered impacts of perceived deception on word-of-mouth intentions and retailer satisfaction. (Boerman 2017) studied regarding (OBA) Online Behavioral Advertising which is an approach used by advertisers to monitor the online behavior of people by which this information collected used for advertise the targeted individuals.

The various aspects of online shopping such as risk, trust and privacy of the antecedents and the awareness related to internet literacy effects as trust and privacy concern. (H 2010) conceptualized that Purchasing decisions based on price and trust influenced both the repeated and potential customers. (Azadavar, shahbazi and Teimouri 2011) To be added, the potential customers are strongly influenced by perceived trust while, the repeat customers are strongly influenced by the perceived price. (Pappas 2016) assessed the interrelationship between the marketing impacts, perceived risk factor which influenced trust of the online consumer and their purchasing intentions. (Bavani, et al. 2016) addressed the potential growth of e-commerce and its potential effect on online brand trust, security and consumer online purchase intentions. (Gupta and Dubey 2016) examined that the trust of consumer depends on the aspects such as reputation of company, quality information posted on website, security and privacy concerns affects the most.

(Mahmood H Shah1 2013) addressed the privacy and trust issues in e-commerce that affects the customers' online shopping on various aspects such as data privacy, safety, security and data disclosed to the seller on the website. (Kim, Xu and Gupta 2012) examined the determinants of internet shopping which influences the purchase decisions. Analyzed about the customer purchase decisions and their relative influence

of trust and price. There are aspects like reputation of website, trust, perceived image of website and relative advantage which influences the attitudes of customers towards online shopping. (Akroush and Debei 2015) explored that trust and the reputation of website have more impacts on consumer attitudes.

(Vega 2015) addressed the issues regarding the risk, security, privacy on using the online websites based on its quality regards the satisfaction of the consumer. Especially when it comes to online payments, (I. A 2019) studied on concerning the online adoption of security and privacy in online transactions which is related to satisfaction of customers. (Fachmi, Setiawan and Hidayat 2019) analyzed the online service quality, trust and promotions that influence the purchasing decisions on consumer. The factors that affect the purchasing decisions of the consumer are the trust provided by the online site, promotions for the products made by the online sites, then the main factor is the e-services provided by the online sites. (Rachbini 2018) The impact of consumer trust, perceived risk, perceived benefit on purchase intention and purchase decision was studied. Examined the level of various aspects that affect the purchase intention and purchase decision. Both the consumer trust and perceived risk are being analyzed based on the consumers' intention to buy the products online.

RESEARCH METHODOLOGY

The research design used in the study was descriptive and quantitative in nature as it evaluates the existing issues on online shopping of consumers in Chennai. The sample size of the study was 150 selected based on the method of convenience sampling. Questionnaire was developed as a measuring instrument for collecting responses from the respondents as the primary data. Using SPSS, the collected primary data were analyzed with relevant tools and techniques which are represented in tables and charts when necessary.

Objectives

- To investigate the impact of ethical and legal issues on consumers' perception on online purchases of electronic goods.
- To investigate the security features provided by the site regarding electronic products.
- To examine the impact of non-deception on online purchases of electronic goods.

Hypotheses

In order to address the ethical and legal issues on online shopping of electronic products like home appliances with respect to the perception of the online shoppers, the following alternative hypotheses were established.

Hypothesis 1 (H1) - The security features related to the site has a significant effect on the consumers' perception.

Hypothesis 2 (H2) - The non-deception related to the product and the site has a significant effect on the consumers' perception.

Hypothesis 3 (H3) - The fulfillment related to the product and services has a significant effect on the consumers' perception.

DATA ANALYSIS AND INTERPRETATION

To study the demographic variables for the recorded data, percentage analysis is being used. To examine the impact of the ethical and legal factors on consumer perception, factor analysis and multiple regression are being used using SPSS software

PERCENTAGE ANALYSIS

Classification of Respondents based on demographic variables

Demographic Variables	Particulars	No of Respondents	Percentage
Gender	Female	44	29.3
	Male	106	70.7
	Total	150	100
Age	Below 20	21	14
	21-30 years	120	80.7
	31-40 years	4	2.7
	41-50 years	2	1.3
	Above 50	3	2
	Total	150	100
Educational Level	High School	3	2
	Under Graduate	80	53.3
	Post Graduate	67	44.7
	Total	150	100
Profession	Student	70	46.7
	Unemployed	12	8
	Self-Employed	5	3.3
	Business	8	5.3
	Public Sector	5	3.3
	Private Sector	50	33.3
	Total	150	100
Family Income	20000-30000	29	20
	30000-40000	28	19.3
	40000-50000	27	16.7
	50000 and more	66	44
	Total	150	100

Source: Primary Data

The above table explains the age of the respondents in which the age of the respondents is classified into 5 groups such as Less than 20 with 14%, 21-30 with 80%,

31-40 with 2.7%, 41-50 with 1.3%, 51 and above with 2%. Then, gender of the respondents in which the gender of respondents is classified into male (71%) and female (29%). Educational level of the respondents in which the educational level of the respondents is classified into 3 groups such as High school (2%), Under graduate (44.7%) and post graduate (53.3%). Profession of the respondents in which the profession of the respondents is classified into 6 groups such as business (5.3%), Private sector (33.3%), Public sector (3.3%), Self-employed (3.3%), Student (46.7%), Unemployed (8%). Family income of the respondents in which the family income of the respondents is classified into 4 groups such as 20000-30000 with 20%, 30000-40000 with 19.3%, 40000-50000 with 16.7%, 50000 and more with 44%.

FACTOR AND ITEM ANALYSIS

To investigate the consumers' perceptions regarding the ethical and legal issues on online shopping of electronic products with special reference to home appliances for which the exploratory factor analysis was used to assess the variables as predictors.

The data was collected through an online survey questionnaire from 150 participants (44 Females; 106 Males).

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.615
Bartlett's Test of Sphericity	Approx. Chi-Square	230.134
	df	45
	Sig.	.000

The Kaiser-Meyer-Olkin (KMO) table explains the measure of sampling adequacy was 0.615 which indicates that the variable has strong relationship with each other. The Bartlett's test of sphericity shows a value of 0.000 which is less than 0.001 to level of significance. It depicts that there is a high correlation level between the variables, which make it adequate.

Rotated Component Matrix				
Factor		Component		
		1	2	3
Non-Deception	Exaggerating Features of product	0.732		
	Deception or variation in product	0.556		
	Fake ratings & Reviews	0.483		
	Misleading Ads & product recommendations	0.728		
	Insecure online payments	0.472		
Fulfillment	Product Efficiency		0.799	
	Good customer service		0.762	
	Product Exactness		0.695	
Security	Valid warranty			0.818
	Clear Terms & Conditions			0.810

The above table explains the factors are chosen based on their eigen values which is (>1) and the total variance explained by those factors (50%). Hence, for this study totally 3 factors are been taken into account for the further factor analysis as their eigen values are >1 and the total variance explained is 53.372%. From the results of exploratory factor analysis, it is being explained that Non-Deception, Fulfillment and Security factors influence the perception of the consumer.

TEST FOR NORMALITY

Tests of Normality						
	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Perception	.080	150	.021	.986	150	.118
a. Lilliefors Significance Correction						

Skewness is 0.357 with a standard error of 0.198 which gives the measure of skewness of 1.803. Kurtosis is 0.118 with a standard error of 0.394 which gives the value of 0.299.

According to the test of normality, the Z Value ranges from -1.96 to +1.96. Based on the Z value, either or both the skewness and kurtosis value should be within the range value of Z. The Shapiro – Wilk test value of p is greater than 0.05. Hence, it is said to be the data has significant value. Hence, data is normally distributed.

MULTIPLE LINEAR REGRESSION ANALYSIS

Dependent Variable	Consumer Perception
Predictors (Independent Variable)	Non-Deception, Fulfillment & Security
R Value	0.985
R Square Value	0.970
Durbin - Watson	1.996
Significance	0.000 (p<0.05)

The above table explains the R Value = 0.985 and the R Square value = 0.97 which means that around 97% it has a positive impact on the consumer perception. The Durbin – Watson value is around 2 which means there is no auto-correlation in the regression model. Then, the significant value p=0.000 which is p<0.05.

ANOVA

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2798.468	3	932.823	1598.653	.000 ^b
	Residual	85.192	146	.584		
	Total	2883.660	149			
a. Dependent Variable: Perception						
b. Predictors: (Constant), Security, Fulfillment, Non Deception						

From the table, it represents that there is a significant impact of non-deception, fulfillment and security on the dependent variable consumer perception whose significant value is less $p=0.05$. Hence, it can be concluded that there is high correlation between the variables.

REGRESSION COEFFICIENTS

Model	Unstandardized Coefficients		Standardized coefficients	t	Sig.
	B	Std Error	Beta		
Constant	3.234	.062		51.872	.000
Non-Deception	.319	.063	.302	5.179	.000
Fulfillment	.235	.063	.219	3.747	.000
Security	.175	.063	.170	2.800	.000

Dependent Variable: Consumer perception

It shows that the significant value of each independent variables (Security, Non-Deception, Fulfillment) is 0.00 which is lesser than the value of p i.e., $p=0.05$.

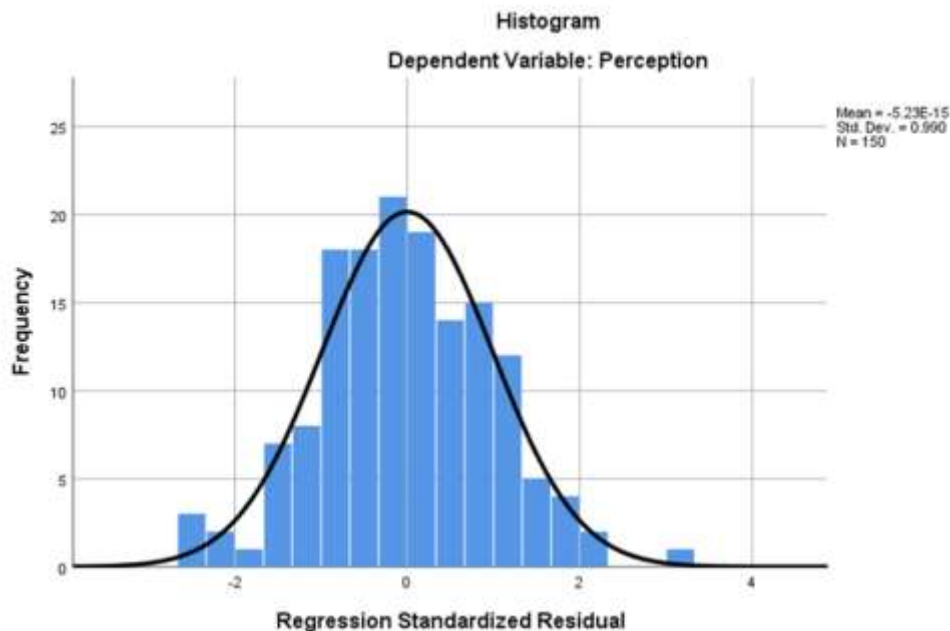
Non-deception significantly contributed to the model ($p=.000$)

Fulfillment significantly contributed to the model ($p=.000$)

Security significantly contributed to the model ($p=.000$)

A multiple regression was carried out to examine whether non-deception, fulfillment and security could significantly affect the consumer perception. The results of the multiple linear regression indicated that the model explained 97% of the variance and that the model was a significant predictor of consumer perception, $p < 0.05$. While the non-deception contributed significantly to the model ($B = 0.319$, $p < 0.05$), fulfillment contributed significantly to the model ($B = 0.235$, $p < 0.05$), and security contributed significantly to the model ($B = 0.175$, $P < 0.05$). The final predictive model was:

$$\text{Consumer Perception} = 3.234 + (0.319 * \text{Non-Deception}) + (0.235 * \text{Fulfillment}) + (0.175 * \text{Security})$$



According to the empirical rule guideline the above graph represents, the applied sample is normally distributed for which the histogram represents a bell-shaped curve. This pattern of bell-shaped curve is known as normal or typical distribution. It is an indication that it is reasonable to assume that the errors are normally distributed. The values range from about -2.5 to +2.5. These are standardized residuals.

FINDINGS

- It is found that the majority of the gender of respondents were male with the frequency of 106 out of 150 i.e., 44%.
- The majority of the respondents' age falls into age group of (21-30). It shows the frequency of 120 out of 150 i.e., 80%.
- Under the educational level, most of the respondents' qualification degree is found to be under graduation. It shows the frequency of 80 out of 150 i.e., 53.3%.
- The highest portion of respondents' profession falls under the category of students and private sector employees with the frequency of 70 and 50 out of 150 respectively.
- Most of the respondents' family income falls under the category of 50000 and above. It has a frequency of 66 out of 150 with 44% of respondents.
- The multiple correlation coefficient R value is 0.985 which indicated the high degree of relationship between the perception and the predicted values (Non-deception, Fulfillment, Security).
- The coefficient of determination R square value is 0.97 which indicates 97% of variation in consumer perception
- $\text{Consumer Perception} = 3.234 + (0.319 * \text{Non-Deception}) + (0.235 * \text{Fulfillment}) + (0.175 * \text{Security})$
- The study discovered that there is a significant impact of ethical and legal issues of online shopping of home appliances- home appliances on the consumers' perception. Hence, the alternative hypotheses are accepted
- H1 - The security features related to the site has a significant effect on the consumers' perception.
- H2 - The non-deception related to the product and the site has a significant effect on the consumers' perception.
- H3 - The fulfillment related to the product and services has a significant effect on the consumers' perception.

LIMITATIONS

- Despite that this paper provides insights about the research topic, it is not without limitations. This research is limited by convenience sample of online buyers of home appliances and the nature of the participants were random. This hinders the ability of the findings to specify the particular product or brand.
- It focuses only the ethical and legal issues in limited number. Hence it can be studied and explained on a broader classification and findings.
- This is a descriptive study from the convenient sample. This can also be studied as a comparative study on different cities or on different online sites in particular.
- The data collection is made from convenient sampling technique which used primary data. Future study can be made using a combination of both primary and secondary data which can be addressed in a psychological approach through scientific study.

SUGGESTIONS

- Majority of customers fall under the category of student and employees. Hence it is recommended to improve or modify the online site companies' strategies in order to reach them with a higher intensity.
- The consumer perception towards online shopping of electronic products like home appliances have a significant effect due to impacts of ethical and legal issues. Hence, it is suggested to enhance the areas of security features, avoiding deceptive practices and products or services and moreover providing a service of fulfillment.
- During this pandemic, companies can offer minimum cost or free installations and services up to particular time period according to the companies' strength.
- The year 2020 pandemic may leave certain businesses to fall behind, but there may arise an opportunity after the pandemic for the verticals of home appliances

under electronic products for which the companies should be prepared by serving the best product & services ethically and reliably so that they can be converted into a potential consumer.

CONCLUSIONS

The internet space has changed the minds of the people and there's a huge expectation at the point of consumer perspective regarding the reliability, security and fulfillment of their online purchase. Consumers drive through various readily available information on various platforms regarding the products at pre-purchase time and they do compare with one another especially when it comes to safety and reliability. Hence there's an inter-connection between the perception of consumers' and the product reliability and safe online shopping experience.

This study contributes an understanding of determinants that affects the consumer perception, through the developed EFA which intended to reveal the significant effect of predicted values – fulfillment, non-deception and security affects the dependent variable consumer perception.

A multiple regression was carried out to examine whether non-deception, fulfillment and security could significantly affect the consumer perception. The results of the multiple linear regression indicated that the model explained 97% of the variance and that the model was a significant predictor of consumer perception, $p < 0.05$. While the non-deception contributed significantly to the model ($B = 0.319$, $p < 0.05$), fulfillment contributed significantly to the model ($B = 0.235$, $p < 0.05$), and security contributed significantly to the model ($B = 0.175$, $P < 0.05$).

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