

# **Impact of Perceived Risks On Impulsive Online Buying Behaviour Among Women - A Descriptive Study**

**Ms. S.Rachel<sup>1</sup>, Dr. (Mrs.) V.Pushpalatha<sup>2</sup>**

<sup>1</sup>Part-time Research Scholar, Department of Commerce Madurai Kamaraj

<sup>2</sup>Principal ( i/c) Head, Department of Commerce E.M.G Yadava women's college, Madurai  
University & Associate Professor Department of Commerce Lady Doak College Madurai

<sup>1</sup>rachel@ldc.edu.in

## **ABSTRACT:**

This study examines the impact of perceived risks on impulsive online buying behaviour among women focusing on three age groups—below 30, 30-45, and above 45 years. Using a descriptive approach with survey data from 100 women shoppers, the study identifies key risk dimensions that influence or inhibit impulsive purchases. Perceived risks such as financial concerns, delivery delays, privacy issues, and return policy complexities significantly influence impulsive purchases driven by emotional satisfaction, promotions, and peer influence. Delivery risk emerged as the most significant deterrent, followed by financial and privacy risks. While younger women are influenced by emotions and promotions, women in the upper age group prioritize product validation and peer recommendations. Despite perceived risks, targeted promotions and scarcity-driven strategies can sometimes encourage impulsive purchases. The study highlights the need for e-commerce platforms to enhance trust through secure payment options, flexible return policies, and personalized marketing while promoting financial literacy to empower women to make informed decisions.

**Key words:** Perceived risks, Impulsive online buying behaviour

## **INTRODUCTION:**

The rapid expansion of e-commerce has fundamentally transformed consumer shopping habits, making it more convenient and accessible, particularly for women, who now play a dominant role in online shopping. As the frequency of online purchases continues to rise, understanding the underlying factors that drive impulsive buying behaviour has become increasingly important in marketing research. A crucial factor influencing online shopping behaviour is perceived risk. Perceived risk refers to the feelings of uncertainty and potential negative outcomes consumers experience when making purchasing decisions. In the context of online shopping, where consumers are removed from the physical product and shopping environment, perceived risks are heightened. These risks can manifest in several forms, including financial risk, product risk, delivery risk, privacy risk, and time risk, among others. This descriptive study specifically examines how perceived risks influence impulsive online buying behaviour among women. Impulsive buying refers to spontaneous, unplanned purchases made without thorough consideration, often

driven by emotional triggers like excitement, convenience, or promotional offers. Women, who represent a significant portion of e-commerce sales, are particularly susceptible to these emotional and psychological influences while shopping online.

### **REVIEW OF LITERATURE:**

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

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

### **STATEMENT OF THE PROBLEM:**

In the digital age, impulsive online buying has become a prevalent consumer behaviour, where individuals frequently make unplanned purchases driven by emotions, promotional offers, peer influence, and targeted advertisements. While online shopping provides women with convenience, variety, and cost-effectiveness compared to traditional offline shopping, it also exposes them to various perceived risks, such as financial loss, privacy breaches, product dissatisfaction, and delayed delivery. These risks are particularly concerning for women across diverse professional backgrounds, including education, healthcare, administration, and business, where time constraints and convenience often drive their online purchasing decisions.

Despite the perceived benefits, impulsive buying behaviour can lead to adverse consequences such as overspending, post-purchase regret, and reduced financial control, affecting women’s financial well-being and overall satisfaction with their shopping experiences. The extent to which these perceived risks influence impulsive buying behaviour may vary based on the nature of their profession, income levels, and trust in online platforms. This study aims to investigate the relationship between perceived risks and impulsive online buying behaviour among women respondents from different professional fields in Madurai city, focusing on factors such as security concerns, trust in e-commerce platforms, and post-purchase satisfaction.

### **OBJECTIVES OF THE STUDY:**

This study aims to:

1. To Identify the different types of perceived risks that affect women’s online buying behaviour.
2. To Examine the relationship between perceived risks and impulsive buying behaviour among women.
3. To Explore how impulsive buying behaviour varies with the perception of different types of risks.
4. To Assess the impact of external influences on impulsive buying behaviour and adverse consequences on impulsive purchases.

**SIGNIFICANCE OF THE STUDY:**

This study explores the relationship between perceived risks and impulsive online buying behaviour among women, a dominant segment in e-commerce. It highlights how emotional triggers, peer influence, and convenience drive impulse purchases while perceived risks such as financial concerns and return policy complexities moderate these behaviours. Insights from this study benefit e-commerce platforms by enhancing risk mitigation, marketers by tailoring promotional strategies, and policymakers by ensuring consumer protection. It contributes to consumer behaviour research and promotes financial literacy, empowering women to make informed decisions and balance impulsive tendencies with risk awareness.

**SCOPE OF THE STUDY:**

This study examines the impact of perceived risks on impulsive online buying behaviour among women, focusing on diverse perspectives from Madurai city. It spans three key age groups—below 30, 30-45, and above 45—analysing variations in impulsive buying tendencies across demographics. The study evaluates 10 impulsive purchase factors and their interaction with perceived risks such as financial, product quality, and delivery risks. Using Chi-Square tests and correlation analysis, it provides insights into the relationships between risks and impulsive behaviours, with real-time data reflecting current e-commerce trends.

**RESEARCH METHODOLOGY:**

Convenience sampling and interview schedule was used to collect data from 100 respondents. Data was collected from women in Madurai city. The data was collected using a questionnaire.

The following tools and techniques were applied for analysing the data in the study:

**Descriptive Analysis:** Used to summarize and describe the basic features of the data, including average scores for perceived risks and impulsive purchase factors. This helped in understanding the general trends and identifying the most and least significant risks associated with impulsive buying behaviour.

**Chi-Square Test:** Applied to examine the association between age and perceived risks in impulsive online shopping. This test helped determine whether there is a statistically significant relationship between demographic factors (age) and perceived risks.

**Correlation Analysis:** Used to explore the relationships between perceived risks (e.g., financial risk, delivery risk, etc.) and impulsive purchase factors (e.g., emotional influence, promotions, peer validation). This helped identify how different perceived risks negatively or positively influence impulse buying behaviour.

**Factor Analysis:** Applied to categorize and interpret the impact of various impulsive purchase factors, helping identify clusters of factors that are most influential in driving impulsive buying behaviour.

**Rank Analysis:** Applied to rank the different perceived risks based on average scores, identifying which risks are most significant for women in the context of online shopping behaviour.

These tools together provided a comprehensive understanding of the factors influencing impulsive online buying behaviour and the role of perceived risks.

**PERCEIVED RISKS ASSOCIATED WITH ONLINE SHOPPING:**

	<b>PARTICULARS</b>	<b>AVERAGE SCORE</b>	<b>RANK</b>
1	Delivery Risk	56.23	1
2	Trustworthiness Risk	51.02	2
3	Return Policy Risk	49.76	6
4	Information overload risk	45.24	7
5	Product Quality Risk	49.82	5
6	Privacy Risk	50.05	4
7	Financial Risk	50.88	3

**Source: Primary data**

From the table, it is inferred that Delivery risks stand 1 and Security of the information overload stands in 7<sup>th</sup> Rank. Since they are not satisfied with the prompt delivery services and they infer that information overloaded is the least risk associated with online shopping.

**PRODUCT/SERVICES PREFERRED BY THE RESPONDENTS WHILE IMPULSIVE PURCHASING OR AVAILING THROUGH ONLINE:**

<b>S.NO</b>	<b>PARTICULARS</b>	<b>FREQUENCY</b>	<b>PERCENTAGE</b>
1	Groceries	4	4
2	Cosmetics	14	14
3	Stationery items/ books	6	6
4	Clothes	24	24
5	Kitchen utensils	7	7
6	Furniture	2	2
7	Electronic gadgets	11	11
8	Toys	3	3
9	Cinema tickets	8	8
10	Airplane/Railway/Bus tickets	6	6
11	Foods	15	15

	TOTAL	100	100
--	-------	-----	-----

Source: Primary data

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

## COMPARISON ACROSS AGE AND IMPULSE BUYING BEHAVIOUR FACTORS:

Impulse purchase factors	Below 30	30 – 45	Above 45
Emotional Influence	High	Medium	Medium
Promotions	Medium	Medium	Low
Validation (Peer Influence)	Medium	Medium	High
Convenience	High	Low	Medium
Curiosity	Low	Low	Low
Scarcity	Low	High	Low
Gratification	High	Medium	Low
Personalization	Medium	Low	Medium
Habit Formation	Low	Medium	Low
Commitment/Ownership	High	High	Low

Source: Primary data

The provided data reflects responses from three age groups (Below 30, 30–45, and Above 45) across 10 impulsive purchase factors. Based on the 3-point scale provided:

3 – High Influence 2 – Medium Influence 1 – Low Influence

The factors have been categorized into High, Medium, and Low based on the given scores, and the interpretation is provided below:

Women Consumers below 30 years are primarily driven by emotional satisfaction, convenience, and brand attachment, with promotions and peer influence playing a secondary role. In contrast, individuals aged 30 to 45 adopt a balanced approach, demonstrating sensitivity to promotions, scarcity, and long-term brand commitment, while showing moderate emotional and social influence. Meanwhile, women consumers above 45 years are pragmatic decision-makers, relying heavily on product validation and peer recommendations, with minimal influence from scarcity and promotional factors.

To effectively target different age groups, marketers should focus on emotional advertising and convenience-driven features for women consumers below 30, along with implementing loyalty programs and personalized offers to enhance brand commitment. For the 30–45 age group, leveraging urgency-based marketing through limited-time offers and exclusive deals can be effective, while building trust through user reviews and peer recommendations. For women consumers above 45, emphasizing quality assurance, testimonials, and peer validation is key, along with highlighting safety, product longevity, and value-based propositions to appeal to their pragmatic decision-making approach.

#### **ASSOCIATION BETWEEN AGE AND PERCEIVED RISKS IN IMPULSIVE ONLINE SHOPPING**

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

**Source: Primary data**

Since the p-value (0.328) is greater than 0.05, we fail to reject the null hypothesis, indicating no significant association between age and risk perception in impulsive online shopping.

Null Hypothesis: There is no significant relationship between age and the perceived risks associated with impulsive online shopping. Alternative Hypothesis: There is a significant relationship between age and perceived risks in impulsive online shopping.

Since the p-value exceeds 0.05, we conclude that age does not have a significant impact on the perceived risks of impulsive online shopping among women.

#### **CORRELATION BETWEEN PERCEIVED RISKS AND IMPULSE PURCHASE BEHAVIOUR**

<b>Variable</b>	<b>Emotiona l Influence</b>	<b>Promotion s</b>	<b>Peer Influenc e</b>	<b>Convenienc e</b>	<b>Curiosit y</b>	<b>Scarcit y</b>	<b>Gratificatio n</b>
<b>Financia l Risk</b>	-0.32	-0.45	-0.21	-0.18	-0.22	-0.35	-0.41
<b>Product Quality Risk</b>	-0.28	-0.34	-0.19	-0.25	-0.30	-0.40	-0.39
<b>Delivery Risk</b>	-0.15	-0.29	-0.11	-0.22	-0.31	-0.38	-0.25

<b>Privacy Risk</b>	-0.20	-0.23	-0.17	-0.19	-0.24	-0.29	-0.27
<b>Return Policy Risk</b>	-0.36	-0.41	-0.25	-0.33	-0.39	-0.47	-0.45
<b>Info Overload Risk</b>	-0.31	-0.38	-0.20	-0.28	-0.37	-0.42	-0.43

**Source: Primary Data**

The analysis of perceived risks and impulsive purchase factors reveals a negative correlation, indicating that higher perceived risks—such as financial, delivery, and return policy risks—tend to reduce impulsive buying behaviour. Return Policy Risk shows the strongest negative correlation with Promotions (-0.41) and Scarcity (-0.47), highlighting that complicated return policies discourage impulse purchases, even when promotions and urgency are involved. Financial Risk moderately impacts Emotional Influence (-0.32), suggesting that concerns about financial loss deter emotionally-driven purchases. Information Overload Risk (-0.38) similarly reduces impulse buying by overwhelming women consumers with excessive information, limiting the impact of promotions and deals. While Peer Influence shows only a weak negative correlation with Privacy Risk (-0.17), indicating limited impact, Curiosity and Novelty Seeking purchases are less affected by perceived risks. Despite these correlations, promotions, deals, and scarcity effects can sometimes mitigate the impact of perceived risks, encouraging impulsive purchases in high-discount scenarios. Overall, findings, is based on ssthe data from 100 women respondents, emphasize that while perceived risks generally discourage impulsive buying, promotional strategies and urgency tactics can occasionally override risk concerns and drive impulse purchases.

## IMPACT OF IMPULSIVE PURCHASE BEHAVIOUR AMONG WOMEN:

Consequence	Impact
Financial Instability	Budget overruns, debt accumulation, reduced savings
Post-Purchase Regret	Emotional discomfort, dissatisfaction, and guilt
Clutter and Environmental Waste	Accumulation of unnecessary items, increasing waste
Time Wasted in Returns	Hassle of returns, delayed refunds, complex policies
Emotional and Psychological Stress	Anxiety addictive behaviour lack of self-control



Strained Relationships	Conflicts over shared budgets peer pressure, and materialism
Impact on Credit Score	Delayed payments, increased credit utilization, poor loan eligibility
Reduced Financial Goals	Disruption in investments and delay in retirement savings
Cognitive Dissonance	Internal conflict, decision fatigue, and mental exhaustion
Online Security Risks	Increased vulnerability to fraud and data breaches

**Source: Primary Data**

Impulse buying behaviour often leads to a range of adverse consequences, affecting both financial stability and emotional well-being. Frequent impulsive purchases can result in budget overruns, debt accumulation, and reduced savings, ultimately leading to financial instability. Consumers may experience post-purchase regret, accompanied by emotional discomfort and guilt, while unnecessary items contribute to clutter and environmental waste, increasing household disorganization and waste generation. Moreover, the time wasted in returns due to complex policies and delayed refunds adds frustration. Emotional stress, anxiety, addictive behaviour, and lack of self-control further compound the problem, often straining relationships through conflicts over shared budgets, peer pressure, and increased materialism. Persistent impulsive spending can impact credit scores by delaying payments, increasing credit utilization, and reducing loan eligibility, while simultaneously reducing financial goals such as long-term investments and retirement savings. Cognitive dissonance arises due to internal conflict, decision fatigue, and mental exhaustion, further impairing rational decision-making. Additionally, online security risks associated with impulsive online purchases increase the likelihood of fraud and data breaches. These multifaceted consequences highlight the need for greater awareness and control over impulsive buying tendencies to ensure financial and emotional stability.

**FINDINGS:**

The study found that Delivery Risk was the most significant perceived risk influencing impulsive buying behaviour among women, followed by Financial and Privacy Risks. Younger women (below 30 years) were primarily driven by emotional triggers, convenience, and promotions, while those aged 30-45 balanced emotional and social influences with a focus on scarcity and long-term brand commitment. Women above 45 years prioritized product validation and peer recommendations. Return Policy Risk strongly discouraged impulsive purchases, particularly affecting the effectiveness of promotions and scarcity. Financial concerns moderately impacted emotional buying, while Information Overload reduced the effectiveness of promotional offers. Interestingly, age was found to have no significant impact on perceived risks. Despite risks, promotions and scarcity sometimes mitigated these concerns, encouraging impulsive purchases. The consequences of impulsive buying included financial instability, post-purchase regret, and emotional stress, underscoring the need for e-commerce platforms to implement better risk-



mitigation strategies, secure payment options, and personalized marketing to improve customer confidence and drive impulse purchases.

**SUGGESTIONS:**

To enhance impulsive buying behaviour among women, e-commerce platforms should prioritize addressing key perceived risks such as delivery delays, product quality, and return policy concerns by offering flexible returns, prompt delivery, and robust quality assurance. Marketers can tailor campaigns by focusing on emotional satisfaction, convenience, and promotions for younger women, while emphasizing brand loyalty and peer recommendations for women aged 30-45. For women over 45, product validation, quality assurance, and long-term value should be highlighted. Additionally, enhancing online security measures and providing clear privacy policies can reduce concerns, while personalized shopping experiences through AI-driven recommendations can effectively engage consumers. Finally, raising awareness about financial literacy and the long-term impacts of impulsive purchasing can help foster responsible decision-making among women.

**CONCLUSION:**

This study highlights the complex interplay between perceived risks and impulsive online buying behaviour among women. The findings reveal that while perceived risks such as delivery delays, financial concerns, and privacy issues often deter impulsive purchases, certain factors like promotions, scarcity, and personalized offers can override these risks, particularly for younger age groups. The research underscores the need for e-commerce platforms to focus on building trust, providing security, and creating targeted marketing strategies that align with consumers' emotional and practical triggers. The consequences of impulsive buying behaviour, including financial instability, post-purchase regret, and emotional stress, emphasize the importance of responsible consumer behaviour. Ultimately, understanding these dynamics can help e-commerce businesses optimize their strategies and enhance customer satisfaction, while empowering consumers to make more informed and controlled purchasing decisions.

**Reference:****Website:**

- <https://shodhganga.inflibnet.ac.in/handle/10603/191274>
- <https://onlinelibrary.wiley.com/journal/14791838>
- <https://www.researchgate.net/publication/324246393>
- <http://journal.iujharkhand.edu.in/Dec-2019>
- <http://www.journalijar.com/article/26454>

**Books:**

- Kothari C R – “Research Methodology”, second revised edition, New Age International Publishers.
- Solomon Michael – “Consumer Behaviour”, third edition, Pearson Education Publication.



## Journals:

M.Vidya, P.Selvamani, ISSN: 2278-3075, Volume-8 Issue-12S, October 2019- Consumer Behaviour Towards Online Shopping– an Analysis with Product Dimensions.

Upasana Kanchan, DOI: 10.21917/ijms.2015.0019- A Study of Online Purchase Behaviour Of Customers In India.