Risk factor of online shopping

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Abstract

The descriptive study assessed the extent of the risk factors of online shopping in the area of product quality, product handling/damages, logistics, customer satisfaction, product return, product references, and product delivery as facts for the development of information, education, and communication (IEC). It was conducted to 385 participants of online shopping in Bacolod City, Negros Occidental, Philippines. Survey results shows Shopee Philippines and Lazada Philippines were the topmost online sellers/supplier that participants patronized. They often shop for clothing and shoes, gadget/s and accessories, and beauty and personal care. They prefer to shop online because of its convenience, it saves time, and it offers discounts. Product quality, logistics, customer satisfaction, product return, and product preference are factors that exhibit moderate extent of risk on online shopping. Participants denotes that returning a product is time consuming. Likewise, participants are concerned that the delivery personnel arrived at the office/home at unknown time of the day. The developed Information, Education, and Communication materials include helpful tips for online shoppers, for example, the need to develop a habit of checking for any update of the sellers/supplier return policy, read thoroughly the online reviews, compare product description from one seller/supplier to another, and contact logistics firms or channel for time delivery.

Keywords: online shopping, product quality, product handling/damages, logistics, customer satisfaction, product return, product preference, product delivery

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1. Introduction

The proliferation of internet has strongly revolutionized the worldwide marketing environment and it provided companies with the ability to expand their business reach through e-commerce (Alkailani & Kumar, 2011). With a tremendous increase in number of internet user worldwide, the online shopping store evolved with the growth of technology. In March 2018, Periscope by McKinsey surveyed more than 2,500 consumers around the world to see how they are researching and purchasing consumer packaged goods products online. Finding reveals that 70% of the American undertake online shopping followed by French (40%), UK (39%), and German (33%) and significant number of the consumers rely on the internet to shop (McKinsey, 2018).

Data by AseanUP (2018), showed that the Philippines is also a fast-growing market for e-commerce in Southeast Asia with 67 million social media user. Internet shopping was accepted and embraced by many Filipinos as a way of purchasing products and service. Primarily, the access is through mobile devices and computers. Bourlakis et al. (2008) pointed out that it is popular mainly because of its speed and ease of use. Javadi et al. (2012) stated that its advantages include convenience, time savings, 24-hour access, and provision of comprehensive information or description of a product. Moreover, Zuroni and Goh (2012) emphasized that online shopping is more environmental friendly compare to purchase in store because consumers can just fulfill his desires just with a click of mouse without going out from house by taking any transportation. Dig et al. (2017) found that Filipino consumers prefer this mode of buying because they were able to acquire more information of what to buy, when to buy, where to buy, and choices to compare product and prices. However, the growth of online shopping brought some negative issues and risks that needs to be addressed for the benefit of buyers. When customer buy products from online shopping they could not see, touch, or feel the product in a physical sense and actual appreciation. Online shoppers are sometimes victims of fake resellers, fake or defective products, late delivery, crappy customer service, and online payment fraud (Poundit, 2018). Often, they will be disappointed if the product information does not meet their expectation (Liu & Guo, 2008).

As many consumers are leaning towards online shopping norm, the researcher is motivated to conduct a research pertaining to the determination of its risk factors in the perspective of a buyer. Very little is known about the how local consumers identify the risks in such setting for majority of the studies are in the perspective of vendors/suppliers and conducted abroad. The dearth in local literature is a manifestation that this research is timely and relevant. Hence, the result will be used as baseline data in developing an Information, Education, and Communication (IEC) campaign to educate online shoppers of the possible risk they are facing upon engaging to online shopping.

1.1 Statement of the Problem

The purpose of the study was to determine the risk factors of online shopping. Specifically, it sought to answer the following questions: What is the demographic profile of the participants in terms of age; sex; marital status; educational background; monthly income; and, type of customer? What online seller/supplier does participants patronize? What product/items participants preferred to buy online? What are the reasons why participants shop online? What are the extent of the risk factors of online shopping in terms of product quality; product handling; logistics; customer satisfaction; product return product preference; and, product delivery? What appropriate Information, Education, and Communication (IEC), material can be developed?

1.2 Theoretical Framework

This study was anchored on the, "Online consumer's buyer behavior". This theory pertains to the process of

buying commodity or service through the internet (Kuester, 2012), whereby individual decides on what, when, where, how, and from whom to purchase goods and services. Consumers felt a need for a certain product and they go to the internet to find the certain needs related information. After they checked and collected the information, they choose the best one among the online vendors to satisfy their needs. Then, the transaction is conducted. This buying decision process are influence by various motives, attitudes, and social influences on the consumer. It encompasses all the behaviors that consumers display in searching for, purchasing, using, evaluating and disposing of products and services that they expect will satisfied their needs.

Another theory introduced by Davis (1989) is Technology Acceptance Model (TAM). The use of the TAM model in this study is to explain the determinants of technology acceptance of online shoppers, which is capable of explaining user behavior across a wide range of technologies. The model posits two beliefs: perceived ease of use and perceived usefulness. In the TAM model, perceived ease of use refers to the perception that the use of technology does not require additional effort by the consumer, while perceived usefulness reflects the degree to which a consumer considers technology to improve outcomes. Consumers increase their technology usage when they perceive high usefulness and ease of use from the new technology, which will positively influence their purchase intentions. According to this theory, consumer is now also a technology user. Consumer accept and use the technology in online shopping, as it is relevant today. Majority of people nowadays use mobile phone with an access to the internet to purchase online. The online consumer performs all the functions of a traditional consumer while interacting with a system or via web. Technology provides consumers more access to shop and the easier access to complete transactions in a short amount of time. This theory is applicable in the said study because people who are engaging in online shopping use technology to purchase online. Buyers can purchase any goods and services anytime at anywhere. Moreover, shoppers can enjoy online shopping for 24/7 at their own convenience with just a click of a finger.

In this study, the demographic profiles of the participants of online shopping such as age, sex, marital status, educational attainment, monthly income, and type of consumer was described. Also, online suppliers/sellers that were patronized by the participants, product/items they preferred to buy online, and the reason why they shop online were determined. Further, this study assessed the risk factors of online shopping in terms of product quality, product handling, logistics, customer satisfaction, product return, product preferences, and product delivery. Lastly, the result of the study was used as bases in developing information, education, and communication (IEC) materials to promote awareness for the online retailers of the risk factors that online shoppers experience and perceived.

2. Methodology

This section discusses the research methodology that covers the research design, subject of the study, sample size, sampling techniques, respondents, instruments, data gathering procedures, and statistical procedure.

Research Design - This study utilized a descriptive research design of which quantitative data was gathered through survey questionnaire to determine the extent of risk factors of online shopping. The design is appropriate given the direction of the study because according to Johnson and Kuby (2013), a descriptive type of study finds answers to the questions who, what, when, where and how. It describes a situation or a given state of affairs concerning specified aspects or factors. Sampa (2012) added that the purpose of the descriptive study is to observe, describe, and document aspects of a situation as it naturally occurs, and sometimes to serve as starting point for theory development.

Locale of the Study - This study was conducted in Bacolod City, Negros Occidental, Philippines. Participants of the study were the customers who shop online through the online retailers' platform such as Carousell Philippines, CDR King, eBay Philippines, EZ Shopping, Galleon.ph, Globe Online Shop, Lazada Philippines, Metrodeal, O Shopping, Shop TV, Shopee Philippines, TV Shop Phils. VillMan Computers, Zalora Philippines, HomeShop18, and others.

Research Instrument - This study used a researchers-made instrument that was based on previous literature and readings to answer the objectives of the study. The questionnaire was divided into three parts. The first part included questions about the demographic profile of the participants. The second part gathered data on the online retailers' that participants are patronizing as well as the reasons why they prefer such medium of shopping. Lastly, the third part included questions related to the determination of the risk factors of online shopping. An open-ended question is provided in every parameter for the participants to fill out if they feel that there are some other risk factors of online shopping apart from the structured questionnaire. It is answerable with the five-point scale: (5) Always, (4) Often, (3) Sometimes, (2) Seldom, and (1) Never.

3. Presentation, analyses and interpretation of data

3.1 Profile of the participants

Table 1 presents the demographic profile of the participants in terms of age, sex, marital status, educational attainment, monthly income, and type of customer. As to age, data revealed that majority (53.3%) of the participants who actively engaged in online shopping belongs to Generation Y (24 to 38 yrs. old) whom also known as Millennials. Millennials (1995-1981) prefer online shopping, and pioneered the 'research online, buy in-store' method. Study also found that 42.3% of Generation Z (23 yrs. old and below) known as post-millenials were buying goods online. Gen Z (1994-born to the present day) relied almost solely on online shopping, visiting physical stores only when convenient. However, only few (4.4%) participants who were in Generation X (39 yrs. old and above) bracket shop online. Generation X (1965-1980) were comfortable offline shopping methods.

The result of the study implies that Generation Y and Z as information natives most likely prefer to buy goods through online. These people have the capacity to navigate in various sites to find suppliers that suit their needs. According to Woo (2018) the Millenials preference to purchase online are an expression of their personality. The findings support Lamidi (2012) that younger age groups influence is noticeable in the acceptance and use of modern technologies in shopping online. It also corroborates with Chiu et al., (2009) that younger generation have the highest interest levels of using technologies which makes them to rely on online shopping and with Legaspi et al. (2016) that Millennial's are more likely to be less afraid in making purchase online.

As to sex, data showed that most (72.7%) of the participants engaged in online shopping were female and only 27.3% were male. Data implies that female are most likely to use online shopping rather than male participants. The finding support Lamidi (2012) that few men are engaged in online shopping and prefer the offline stores and females prefer to shop online more frequently than males. In terms of marital status, it was found that participants with lower percentage of online shopping were identified as widows (1.3% or 5), separated (1.6% or 6), and married (17.1% or 66). On the other hand, participants classified as single (80% or 308) got a higher percentage of online shopping. This implies that participants' who are single are more likely to purchase goods through online shopping. Single participants have no problem in trying new trends in the market such as placing order in online shopping. These groups of individuals' also easily trusted peer-generated endorsement or word of mouth on the product purchased (Woo, 2018).

In terms of participants' educational attainment, participants who were college level/graduate showed the highest percentage of online shopping engagement with 80.5% or 310. Whereas, high school level/graduate, post graduate and vocational courses showed lower percentage of purchase in online shopping with 9.6% or 37, 8.8% or 34, and 1% or 4, respectively. The college level/graduate participants are more likely to utilize online shopping as their mode in buying goods. The idea behind this is that education is often positive related with an individual's level of internet literacy (Chiu et al., 2009; Solomon, 2011).

In terms of monthly income, the participants with Php10,000 and below income got a higher percentage

(66% or 254) to use online shopping while participants with a monthly income of Php10,001- 20,000 (27.8% or 107), and Php20,000 and above (6.2% or 24) got a lesser percentage of using it. The participants' monthly income was based on its income level received such as wages from employment, commissions, tips, bonuses, family and clothing allowance, transportation and representation allowance and honoraria. In line with the distribution of monthly income of the participants' the Department of Labor and Employment (DOLE) released last July 2018 the new implemented wage increase to the Region VI amounting to Php365 per day or equivalent to Php8,760.00.

This implies that those with lower income participants tends to develop the attitude of shopping through online. This maybe because they could save fare and other expenses that may incur if they would shop in the mall. The finding is in contradict with Solomon (2011) that those with high income tend to shop online frequently.

As to type of customers, study revealed that majority (59.7% or 230) of the professional participants' shop online followed by the students (28.1%) and the entrepreneurs (12.2% or 47). This implies that professional participants considered online shopping for them to save time upon going to offline store. Likewise, it is most likely convenient to them whom are working on the day and cannot go out early in the office to buy their necessary needs. The finding supports Lamidi (2012) that professionals tend to buy goods via online shops.

Table 1

Profile of the participants

Variables	f	%
Age		
Generation Z (23 yrs. old & below)	163	42.3
Generation Y (24 - to 38 yrs. old)	205	53.3
Generation X (39 yrs. old & above)	17	4.4
Total	385	100.0
Sex		
Female	280	72.7
Male	105	27.3
Total	385	100.0
Marital Status	308	80.0
Single	66	17.1
Married	5	1.3
Widow	6	1.6
Separated	385	100.0
Total		
Educational Attainment		
High School Level/Graduate	37	9.6
Vocational	4	1.0
College Level/Graduate	310	80.5
Post Graduate	34	8.8
Total	385	100.0
Monthly Income	254	66.0
Php10, 000 and below	107	27.8
Php10, 001 – Php20, 000	24	6.2
Php20, 000 and above	385	100.0
Total		
Type of Customer	47	12.2
Entrepreneur	230	59.7
Professional	108	28.1
Student	385	100.0
Total		

3.2 Online sellers/suppliers patronized by the participants

Table 2 presents the data as to what online sellers/suppliers are patronized by the participants. It showed that the two (2) most patronized online sellers/suppliers in Bacolod City were Shopee Philippines and Lazada

Philippines, respectively. Moreover, data revealed that O Shopping, Zalora Philippines, CDR King, eBay Philippine, Galleon.ph, Globe Online Shop, EZ Shopping, Carousell Philippines, Shop TV, HomeShop18, TV Shop Phils., Metrodeal, and Villman Computers were not so popular with the participants.

This data implies that Shopee Philippines and Lazada Philippines may have features that participants prefer to shop online. Maybe, their marketing strategies such as commercials helps attract customers to shop online or their delivery services, price, and other business schemes made customers happy and satisfied. Interview data with at least ten participants validated the survey result of which participants prefer to shop goods either in Shopee or Lazada because of its background, ease in accessing its website upon ordering for you could connect at them through Facebook links, the product return, the tracking feature, etc.

The result is in line with the latest survey of ASEANup (2019), that Lazada Philippines and Shopee Philippines were the topmost websites that Filipinos visit and do online business.

Table 2

Online sellers/suppliers patronized by the participants

Variable	n = 385	
	f	Rank
Shopee Philippines	283	1
Lazada Philippines	200	2
O shopping	59	3
Zalora Philippines	58	4
CDR King	33	5
eBay Philippines	22	6
Galleon.ph	22	7
Globe Online Shop	19	8
EZ Shopping	14	9
Carousell Philippines	10	10
Shop TV	11	11
HomeShop18	8	12
TV Shop Phils.	6	13
Metrodeal	6	14
Villman Computers	2	15

Note: Multiple response

3.3 Product/items participants buy online

Table 3 presents the descriptive data as to the products or items participants buy online. Data showed that the top three products or items participants buy online were clothing and shoes online (285), gadgets and accessories (178), and beauty and personal care items (116). Furthermore, the least product/items the participants bought through online shopping are as follows: home/office appliance/s (95), jewelry (58), baby product/s (38), tickets such movie, plane, and others (20), books (20), and food and beverages (7).

Interviews with participants revealed that they usually shop for dress, shoes, gadgets and its accessories online because of the enticing advertisement, nice picture, low price because sometimes it is offered in a discounted scheme, and somewhat unique as to its features. Some of them emphasized that these products if found damage or not in congruent with the description online could easily return to the supplier or could be handed down to other member of the family or friends. Whereas, home/office appliance/s, jewelry, baby product/s, food and beverages are complex and sensitive of which it needed thorough evaluation especially as to its quality, appearance, and expiry date as to food and beverages. They added that one could not risk the well-being of babies as well as theirs in buying food through online.

The result implies that participants consider the kind or type of product or item before they decide of buying it online or not. They tend to buy basic goods with low price and unique features. This is an indication that they trust the seller.

The finding is in contradictory with Rashed Al Karim (2013) that the product types that often purchased by online customer are ticket and holiday booking. Likewise, with Pedroso (2015), that Filipinos turns to the internet to purchase the following: airline tickets and home appliances. On the other hand, the finding support Mastercard's 2014 survey result that electronic products and clothing, and accessories are the topmost products people buy online.

Table 3

Product/items participants buy online

Variable	n = 385	
	f	Rank
Clothing and Shoes	285	1
Gadget/s and Accessories	178	2
Beauty and Personal care	116	3
Home/Office Appliance/s	95	4
Jewelry	58	5
Baby product/s	38	6
Books	20	7
Tickets (Movie, Plane, etc)	20	8
Food and Beverages	7	9

Note: Multiple response

3.4 Reasons for online shopping

Table 4 presents the data of participants' reasons for online shopping. Data revealed that 231 of the participants' shop online because of its convenience, it saves time (200), the discounts it offers (160), and its accessibility (153) to everyone. Furthermore, free shipping offer, ability to compare price/s, wider selection, good reputation, accurate description and proximity were not much of their basis in buying products online as indicated by the lower frequency and percentage of 152, 130, 94, 26, 9, and 7, respectively.

The finding implies that with the technology, more people are engaged in using it to ease their lives. The convenience online shopping gives motivate people to use this avenue. In a practical perspective, it saves people time, money, and effort. They will no longer spend for transportation to go to offline stores, they could avail discounts, they have unlimited access to view product/items online, enjoy free shipping offer, and ability to compare price/s.

The finding supports the study of Rashed Al Karim (2013) that people use internet to purchase products through online because they believe it is convenient to them and the term convenient includes elements such as time saving, information availability, opening time, ease of use, websites navigation, less shopping stress, less expensive and shopping fun. Likewise, it is in line with Pedroso (2015), that most of the Filipinos are fond and satisfied with the online shopping, describing it as easy, convenient, and fun.

Table 4

Reasons for online shopping

Variable	n = 385	
	f	Rank
Convenience	231	1
Saves time	200	2
Discount	160	3
Accessible	153	4
Free shipping offer	152	5
Ability to compare price/s	130	6
Wider selection of product/items	94	7
Good reputation of the seller/suppliers	20	8
Accurate description	9	9
Proximity	7	10

Note: Multiple response

3.5 Extent of risk factors of online shopping

In table 5, data indicates the extent of risk factors of online shopping. The overall mean score 2.58 indicates that the extent risk factor of online shopping in the perspective of online shoppers are in moderate extent. This means that the buyers experience encountered in online shopping does not considered on a high risk but only in average level because only sometimes participants do encounter such incidents of unwanted products and delayed services from online sellers/suppliers and/or logistics firm or channel.

Specifically, it was found that product return (mean = 2.89), logistics (mean = 2.73), and product preference (mean = 2.64) are the top three factors that participants identified to exhibit moderate extent of risks. On the other hand, buyers experienced low risk in online shopping in terms of product handling and product delivery with the mean score of 2.38 and 2.27, respectively.

The result implies that product return, logistics, and product preferences most likely display risk factor that buyers experience when shopping online. Findings shows that participants sometimes encountered product return as timely consuming while shopping online wherein they sometimes considered that product/item is non-returnable when participants receive damage product. Participants most likely found that their product preferences in online shopping does not affected by the product they received because most of the participants are millennials and known as risk takers. However, participants sometimes have to wait for the delivery personnel to deliver the product at home /office.

The result supports the findings of Comegys et al. (2009), that services for product return is necessary to help customers compensate if they receive defective products. It also collaborates with Li et al. (2017) that customer preference (e.g. interests) and product quality are two important factors affecting the customer's decision-making on whether to purchase the product in an e-commerce website. The risk in product purchase is maybe inevitable because of the absence of the actual product. The finding is in support with the study of Kim and Forsythe (2009), that the physical or actual features of the product that are important to consumers' decision making, such as fit, hand touching, quality and color for product assessment.

Contrarily, as cited in Philippine Daily Inquirer (2019), as quoted by one of the online shopper, I hate the wait!" said Trixie. "Here in the Philippines, returns and exchanges can be stressful to the point that I'd rather lose weight to fit into a wrongly sized garment than have it exchanged. Independent sellers here are not as customer service-oriented compared to the States."

Table 5

Extent of risk factors of online shopping

Factors		n = 385		Interpretation
		Mean	Sd	
Product Quality		2.54	.965	Moderate
Product Handling		2.38	1.03	Low
Logistics		2.73	1.15	Moderate
Customer Satisfaction		2.63	.963	Moderate
Product Return		2.89	1.17	Moderate
Product Preference		2.64	1.06	Moderate
Product Delivery		2.27	1.07	Low
	Grand Mean	2.58	1.06	Moderate

The survey result was validated by an interview with participants revealed that when they choose to shop online, they presumed that the product they will be receiving displays good quality and in conformity with its online description. However, there were some instances that the product they received has low quality, and poor features such as usage and function of the item but they have to accept it because engaging in online shopping are coupled with risks. When defining and characterizing some product participants rarely considered the product design with poor attributes. These attributes had to do with the character of the product such as the

performance, reliability, abilities, and its user-experience such as the look, feel and character of the product. In the same manner, there were those who might get annoyed and disappointed if the product is delivered longer that they expected.

According to Akrani (2013), online suppliers should consider the quality of the product they sold. The features of the product should have a capacity to meet consumer expectations making them satisfied. Further, the finding support Liu, He, Gao, and Xie (2008), that products sold online are intangible and consumer should be aware of the risks upon engaging in such manner. The participants express seldom experience that the product they purchased online were not properly packed, labeled or arrived with damage since delivery personnel does have appropriate storage. This maybe because the suppliers see to it that goods were handled and transported with care. The findings corroborate with the study of Kaur and Quareshi (2015) that product handling is one of the factors that suppliers should take into consideration for satisfaction of customers matters most in online business. It also supports Iconaru, C. (2012) that provision of efficient storage service ensures online shoppers that their goods will be of quality and not damage during the transport process. Likewise, with the study of Liu et al (2008) that delivering goods to the customers in a timely manner through tracking system enable both online retailers as well as customers to trace the status of goods. However, participants sometimes experience that delivery personnel arrived at unknown time of the day although delivery personnel contacted them that product will be deliver on the said day.

These findings were supported by Iconaru (2012), that consumers fear that delivery will be delayed due to various circumstances; the delivery company would not deliver within the time frame agreed with customers. Potential loss of a delivery is where goods are lost or damaged and create a fear in customers that they would not receive their goods on the agreed time frame that the business stated. Furthermore, consumers often cite delivery as a major obstacle to online shopping. Delivery entails that the consumer has to wait at home for the product and delivery are often done at random times of the day. Delivery services also often fail and the product does not reach the consumer. Many consumers refrain from engaging in online shopping due to the struggle with delivery and returning incorrect items (Swiegers, 2018). According to Jooste (2015), buyers opt to choose cash on delivery (COD) before finalizing their business transactions online. This is to ensure that participant could check their order before payment made. Where participant's sometimes encountered the risk in returning the products they bought or shop online as they have to wait for the product replacement to arrive when they needed it most. Interview with some of the participants revealed that this factors were considered as hassles and participants express that it greatly affects them as they were not able to use the product and returning it to the seller would take time. Thus, participants say that delivery personnel await them to check the product before they left. This means that participants will trust the online sellers/supplier on their delivery and would seldom experience the missing items in any of their purchase. Study found that delivery personnel display friendly attitude towards the buyers during the delivery and never deliver the product/item at the wrong address that would cause bad experience to buyers.

4. Summary, Conclusions, and Recommendations

4.1 Summary of Findings

It was found that most of the online shoppers were in Generation Y (24 to 38 yrs. Old) and Generation Z (23 yrs. old and below) age bracket. Likewise, majority of them were female, single, who were college level and graduate, with monthly income of Php10, 000 and below, and were working professionals and students. The top-two most patronized online seller or supplier were Shopee Philippines, and Lazada Philippines and the least patronized were TV Shop Phils., Metrodeal, and Villman Computers, respectively. Moreover, the product or items that participants bought online were mostly clothes and shoes, gadget/s and accessories, and beauty and personal care. They least consider buying tickets for movie and plane books, food, and beverages through online. It was also found that participants' resorted for online shopping because of the convenience it gives, the time

they save, and money they could also save for the discounted offers. Further, good reputation of seller supplier, accurate description, and proximity were least reason of their online shopping.

Product quality, logistics, customer satisfaction, product return, and product preference were factors that exhibit moderate extent of risk on online shopping. Participants most likely received items different from online description, delivery personnel arrived at the office/home at unknown time of the day, and product quality is beyond customer expectation were size of the product received is not the same as described in the web, product purchased are not delivered on time and returning a product is time consuming.

4.2 Conclusions

Online shopping is pretty much popular to tech-savvy generation. They incline to the familiar online purchasing pathways for fulfilling their shopping desires. Internet has emerged as a cost effective means of buying basic goods that is not perishable. Despite being faced with numerous bottlenecks, the moderate level of the risk factors on online shopping is a manifestation that online shoppers most likely understands the pros and cons it brings. Nevertheless, the development of information, education, and communication materials could one way or another help out online shoppers be educated of their rights as consumers considering that E-commerce are becoming part of their lives.

4.3 Recommendations

For Department of Trade and Industry (DTI), they should formulate regulations related on e-commerce industry that must protect the rights of the online shopper wherein they could complain when they receive unwanted products/items.

For the online buyers, they should check the information or description of the product before purchasing online and upon delivery, they must double check thoroughly the product/s for any defects before payments to be made.

For the online seller/supplier, Shopee Philippines and Lazada Philippines should improve their services and recognize other possible risk factors in online shopping for the benefit of the online shoppers. Online seller/supplier must develop new strategies and plan some intervention to overcome risk factors of online selling in terms of logistics service, broaden product preferences of the shopper in selecting product/items, and create a new return policy system that will be easy and accessible for the online shopper.

For the researcher, result should be use and implemented using the IEC materials such as distributing leaflets and posting on social media account to give awareness for the online buyers and online seller/suppliers.

Lastly, for the future researcher, the result of the study is recommended to the future researcher to study the impact of risk factors of online shopping according to the social characteristics of the online shoppers such as Gen Z, Gen Y, and Gen X.

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