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Consumer Awareness Towards Cybercrime in Online Shopping – A Study in Coimbatore City

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ABSTRACT: A survey was conducted Coimbatore city to examine the growing threat of cybercrime in online shopping. The study aimed to analyze customer awareness, identify security vulnerabilities, and promote safer online practices. With the rapid rise of e-commerce post-COVID-19, cyber threats such as phishing, fake websites, and data theft have become more common. Many users fall victim due to weak passwords, insecure payment methods, or lack of knowledge. The study highlights the importance of cybersecurity awareness and explores customer behavior toward digital safety. Primary and secondary data were used, with simple percentage analysis for interpretation. Findings suggest a need for improved user education and digital literacy. This research provides valuable insights for both consumers and businesses to strengthen online security in the evolving e-commerce space.

I. INTRODUCTION

E-commerce refers to buying and selling goods and services over the internet, along with transferring payments or data. It includes various types of transactions such as business-to-business (B2B), business-to-consumer (B2C), consumer-to-consumer (C2C), and consumer-to-business (C2B). Over the years, platforms like Amazon and eBay have made online shopping more popular, and the COVID- 19 pandemic boosted online retail sales. In 2020, online sales made up over 16% of total retail sales, a sharp rise from 5% in 2011.

Alongside this growth, e-commerce faces the risk of cybercrime, which involves criminals exploiting computer networks for illegal activities. Cybercrime in e-commerce can include theft, fraud, defamation, and other harmful actions like infecting systems with malware, launching Denial-of- Service (DoS) attacks, or spreading illegal content online. These crimes can harm businesses and consumers, compromising their security and privacy.

The Indian Penal Code covers traditional crimes like theft and fraud, but new digital crimes are addressed under the Information Technology Act of 2000. One common form of cybercrime is hacking, where a person gains unauthorized access to a computer system, sometimes just for fun, but other times with harmful intent.

As online shopping has surged, so has cybercrime. Many scams take advantage of consumers who don't follow good security practices. Cybercriminals often rely on people using weak passwords, clicking on phishing emails, or using public Wi-Fi for sensitive transactions.

However, it's important to note that online shopping is generally safe if you stay aware of the risks. By following cybersecurity best practices, such as using strong passwords, avoiding suspicious links, and ensuring secure internet connections, you can minimize the chances of falling victim to cybercrime while enjoying the convenience of e-commerce.

II. DEFECTS OF CYBERCRIME

Cybercriminals use advanced techniques that can sometimes bypass efforts to shop safely online. To protect yourself, consider using temporary credit cards for online purchases. Many credit card companies offer these for one-time transactions, which reduces the risk of fraud if your card details are stolen. Some banks also offer virtual credit cards, generating a new number for each purchase, making it harder for hackers to reuse.

To keep your computer safe, avoid browsing, downloading, or using online services like social media when shopping online. This reduces the risk of viruses and infections.

While companies like Apple work hard to protect customer privacy, they face constant criticism. For example, Apple's

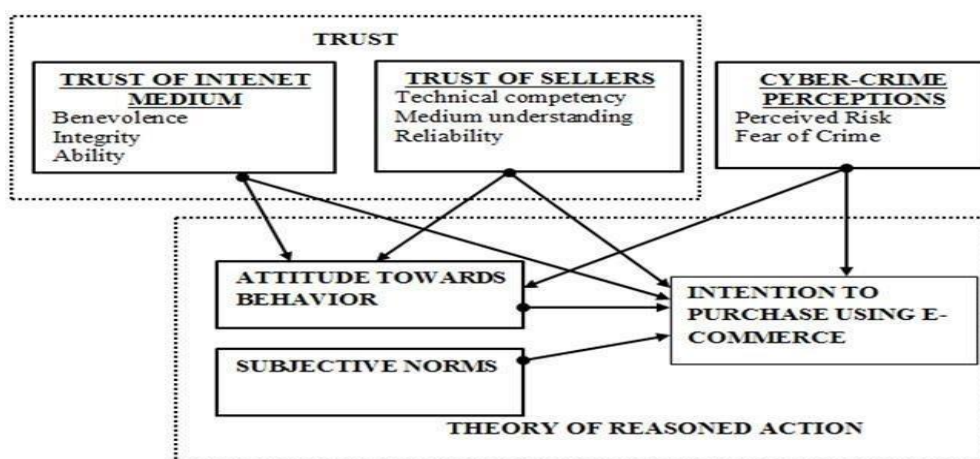
CEO has been criticized for refusing to cooperate with an investigation, showing the company's commitment to protecting customer data.

Cybercriminals often have their own motives, such as pressuring businesses to improve cybersecurity. This has led to the rise of cybersecurity startups.

The **Council of Europe Convention on Cybercrime** defines cybercrime as illegal activities like accessing data without permission or interfering with systems. The internet's speed, anonymity, and borderless nature make it easier for criminals to commit financial crimes like fraud and money laundering, as well as personal crimes like stalking and bullying.

Cybercriminals can be individuals or organized groups with different skill levels. To avoid detection, they often operate in countries with weak cybercrime laws. Whether it's creating malware, selling illegal items, or stealing intellectual property, cybercrime is a global issue that's hard to stop without strong cybersecurity measures.

PROCESS OF CYBERCRIME



STATEMENT OF THE PROBLEM

Many scam websites offer luxury items like clothing, jewellery, and electronics at very low prices. Sometimes you might receive the item, but it's fake, or you may get nothing at all. One big sign that a website is a scam is how they ask you to pay. Scammers often ask for payment through methods like postal orders, prepaid cards, or wire transfers. If you pay this way, it's unlikely you'll get your money back or receive the items you bought. Nonetheless, they use several strategies to trick people online shopping scams involves the utilization of platforms to line up fake online stores. They open the shop for a brief time, often selling fake branded clothing or jewellery. After making a variety of sales, the stores disappear. They also use social media to advertise their fake website, so don't trust a site simply because you've got seen it advertised or shared on social media. The simplest thanks to detecting a fake trader or social media online shopping scam is to look for reviews before purchasing

SCOPE OF THE STUDY

As technology improves and competition grows, the e-commerce industry keeps changing. However, the future of this thriving sector looks very positive. It's important for e-commerce businesses to understand future trends so they can be prepared for what's coming next.

Learning about future trends helps e-commerce businesses make important decisions, choose the right options and adopt trends before they become popular. This blog is useful for people who are already running online stores or planning to start one soon.

III. RESEARCH METHODOLOGY

RESEARCH DESIGN

Research design refers to the overall strategy utilized to carry out defines a succinct and logical plan to tackle established research questions through the collection, interpretation, analysis, and discussion of data. Research into design is research

about design, with design and designers as its subject.

SOURCES OF DATA

INTERNAL SOURCE

When data is collected from reports and records of the organization itself, they are known as the internal sources. For example, a company publishes its annual report on profit and loss, total sales, loans, wages, etc.

EXTERNAL SOURCES

When data is collected from sources outside the organization, they are known as the external sources. For example, if a tour and travel company get information on Karnataka tourism from Karnataka Transport Corporation, it would be known as an external source of data types of Data

Types of Data

- Primary data
- Secondary data

IV. RESEARCH PROBLEM

A research problem is an issue or question that needs investigation, aiming to improve a condition, eliminate a difficulty, or address a gap in knowledge. It highlights a concern in literature, theory, or practice, guiding meaningful research. The focus may either be on understanding the issue or solving it, depending on the type of research and topic chosen.

STATISTICAL TOOLS USED FOR ANALYSIS

The following tools were employed in time with objective of study:

- Simple Percentage Analysis

AREA OF THE STUDY

The data must be collected from the respondents in Coimbatore city.

SAMPLE SIZE

The sample size for study is 120 respondents.

V. REVIEW OF LITERATURE

1) **Nguyen and Le (2022)** analyzed the role of media in promoting awareness of cybercrime, concluding that exposure to public awareness campaigns increased recognition of scams and preventive behaviors. While the study highlighted the power of media, it did not critically evaluate the quality of media content or how it varied across different cultural and regional contexts, which weakens its overall conclusions.

2) **DR. SHUCHI SINGHAL and SHASHI SHEKHAWAT (2015)**, Is the sum of a consumer's outlooks, likes, objectives, and choices at the moment of acquiring any product or service. Many researchers have conducted numerous sorts of studies on consumer purchasing behavior both online and offline. The objective of this research in to give a complete evaluation of prior studies considerable literature from 1999 to the present. The extraction of many aspects impacting online behavior has been based on the examination of diverse literatures over the previous fifteen years

OVERVIEW OF THE STUDY

ONLINE SHOPPING

Online shopping allows consumers to buy goods or services from sellers over the Internet using websites or mobile apps. It enables purchases using devices like desktops, laptops, tablets, and smartphones. Online shopping can be B2C (business-to-consumer) or B2B (business-to-business), with B2C being more common.

Shoppers can browse through product images, read detailed information, and use search tools to find specific items. Payments are made through methods like credit cards, debit cards, or services like PayPal. Physical products are shipped, while digital products are delivered online.

Online shopping grew after 1994, with products like music, wine, and flowers sold online. Early shoppers were typically affluent, older men, but over time the audience expanded. Four main types of online shoppers were identified: convenience shoppers, variety seekers, balanced buyers, and store-oriented shoppers.

Trust and security are crucial for online shopping success. Consumers are concerned about not being able to physically examine products, the risk of poor after-sales service, and understanding the terms of sale. Online retailers focus on building trust through clear product information and customer Reviews. Key factors influencing online shopping behavior include perceived value (getting better deals online), shopping convenience, and family acceptance of new technologies.



ADVANTAGES

Convenience

Online shopping offers 24/7 convenience, with consumers able to shop from home or work, and access to the internet in places like cafes and schools. In contrast, traditional retail requires travel and is limited to business hours. However, delivery can be a challenge, and some retailers, like those in Taiwan, offer "store pick-up" services to improve convenience. Returns can be a hassle, involving shipping costs and contacting retailers. To address this, some companies like Zappos.com offer free return shipping. In the UK, laws prevent restocking fees for cancelled orders. Online stores benefit from lower costs, fewer inventory requirements, and the ability to scale beyond physical locations.

Price and selection

Online shopping offers the benefit of easily comparing prices from different sellers, often leading to better deals. However, shipping costs can sometimes negate these savings, especially for small items or international orders. Larger purchases may offset these costs, and many retailers offer free shipping for bigger orders. Retailers also benefit from the flexibility to switch suppliers or vendors without disrupting the customer experience, allowing them to quickly adapt to market changes.

DISADVANTAGES

Lack of interaction

In offline shopping, sales assistants offer personal attention, answer questions, and provide detailed product info. In contrast, online shopping only lets you view pictures and descriptions, with limited access to customer reviews, lacking the immediate assistance available in-store.

Returning the Product

Returning products bought online can be a hassle due to varying return policies. Sometimes, customers must pay for return shipping, and they might not get back initial shipping charges. Certain items, like cosmetics, are non-returnable. If you have a complaint, you can use platforms like IndianMoney.com's consumer complaints portal or lamcheated.com for resolution.

Types of Ecommerce Business Models:

1. **B2B (Business-to-Business):** Businesses selling to other businesses (e.g., raw materials, services).
2. **B2C (Business-to-Consumer):** Businesses selling directly to consumers (e.g., retail stores like Amazon).
3. **C2C (Consumer-to-Consumer):** Consumers selling directly to other consumers (e.g., eBay, Craigslist).
4. **C2B (Consumer-to-Business):** Consumers offering services to businesses (e.g., freelancing platforms).
5. **B2G (Business-to-Government):** Businesses providing goods/services to government agencies.

VI. ANALYSIS AND INTERPRETATION

TABLE NO 4.1
ARE YOU AWARE OF CYBERCRIME IN ONLINE SHOPPING?

S.no	Aware of Cybercrime	Total no of respondent	Percentage
1	Yes	65	54.2%
2	No	27	22.5%
3	Not sure	28	23.3%
	Total	120	100%

Source: Primary data

INTERPRETATION

This above table reveals cybercrime awareness of respondents. It is clear 65 is 54.25% are yes 27 is 22.5% are no, 28 is 23.3% are not sure.

INFERENCE

Here, the majority 54.2% occurred aware of cybercrime

CHART NO 4.1
ARE YOU AWARE OF CYBERCRIME IN ONLINE SHOPPING?

Are you aware of cybercrime that can happen during online shopping?
120 responses

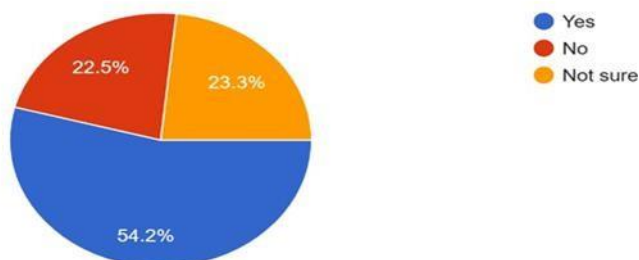


TABLE NO 4.2
DO YOU REGULARLY UPDATE YOUR PASSWORD FOR ONLINE SITES?

S.no	Regularly update your password	Total no of respondents	Percentage
1	Yes	48	40%
2	No	41	34.2%
3	Not sure	31	25.8%
	Total	120	100%

Source: Primary data

INTERPRETATION

This above table reveals regularly do you update password for online sites. It is clear 48 are 40% are yes, 41 are 34.2% are no, 31 are 25.8% are not sure.

INTERFANCE

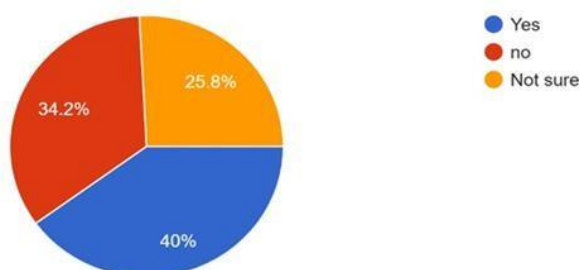
Here, mostly 40% are yes with regularly do you update password for online sites.

CHART NO 4.2

DO YOU REGULARLY UPDATE YOUR PASSWORD FOR ONLINE SITES?

Do you regularly update your password for online shopping sites?

120 responses



VII. CONCLUSION

Online shopping has transformed the way people purchase products, offering numerous benefits such as convenience, accessibility, and cost savings. It eliminates the hassle of long queues, provides a wider variety of products, and often includes better discounts. Additionally, it has positive environmental impacts by reducing the need for physical store visits. These advantages make online shopping an efficient and practical choice for many consumers.

The popularity of online shopping continues to rise due to increasing internet usage. Many shoppers prefer it because of attractive discounts, competitive pricing, and the vast product selection available. Time-saving benefits and doorstep delivery are key factors influencing consumer preferences. Interestingly, cash on delivery remains the most preferred payment method, while digital payment options like UPI and net banking are used less frequently.

Consumer preferences vary based on age, with older individuals showing less interest in online shopping. This insight can help online retailers develop strategies tailored to different age groups. Security concerns also play a crucial role in influencing online shopping behavior, as customers prioritize safe transactions. After analyzing responses from 120 participants, it is evident that affordability and product satisfaction are major driving factors. Ensuring secure payments and reliable service will further boost consumer trust and online shopping adoption.

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