USING THE BINARY LOGISTIC REGRESSION MODEL TO ANALYSE THE FACTORS AFFECTING PRIVACY ISSUES OF CUSTOMERS DOING ON-LINE SHOPPING

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ABSTRACT

This paper aims to analyze, the Binary Logistic Regression Model for identifying the factors that directly affect privacy of customer's doing online shopping. To achieve this objective, a survey has been conducted on more than 300 respondents residing in Delhi and NCR. The result of our analysis confirms that the following nine variables, viz. Authenticity of the company, risk of phishing credit card transactions, lack of trustworthiness of the vendors, using antivirus protection, knowledge of s in Https, looking for privacy seals before purchasing online, delete cookies after purchasing goods online, using OTP for secure transactions, using security questions along with the transaction password for secure transactions are the significant factors for considering privacy as important . However, the tenth variable, namely, the security device is an insignificant factor for considering privacy as important.

***KEYWORDS**: Online Shopping, Privacy, Security, Binary Logistic Regression, E-Commerce.*

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Introduction

The rapid growth of internet has created tremendous opportunities for electronic commerce to expand and spread its reach. Online shopping has slowly but steadily grown multi-fold over the years because of its twin benefits of convenience and accessibility as its main advantages. For the time-starved customers, online shopping offers a big helping hand and is of great use. Companies have realised selling online is the smartest way to reach consumers rapidly. The exponential growth in e-commerce in India has come in since the advent of smart phone in the country. The consumers have embraced shopping online by Smartphone with both hands leading to growth in online buying by leaps and bounds. Ecommerce has pervaded every aspect of our life and caters to every need one can think of. However, despite the rapid growth in e-commerce, still a large proportion of online shoppers find online shopping as a source of risk and uncertainty. The very impersonal nature of online purchasing leads to data privacy and trust concerns among the customers. In spite of the advances made in online shopping technology, the many of the privacy and trust issues have largely remained unaddressed leading to unhappy online customers; in turn discouraging the users from sharing their personal data while shopping online. There have been intensive research and studies conducted to understand this privacy and trust concerns of the online shopping customers. The current study aims to examine the factors affecting the privacy concerns of the online customers.

Objective of the Study

The main objective of the present study as highlighted earlier is to identify the crucial factors that directly affect the privacy of the critical information of customer's doing online shopping. These factors once identified are

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