

# The Perception Risk of Online Shopping Impacted on the Consumer's Attitude and Purchase Intention in Hanoi, Vietnam

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## Abstract

*Online brought life more modern, more comfortable and better, and gradually changing consumption habits of people. For consumers, the search for suitable products online and participate online that could significant saving cost. In fact, today's customer is not really excited with online shopping. Instead, consumers' sentiment has worried about online shopping risks. This study model was based on the research model of Zhang et al.(2012) and research models of Pi & Sangruang (2011) on the perception risk that impact on consumer' attitude and purchase intention in online shopping. The study used questionnaires to collect data and SPSS18 to test data. The research used the descriptive statistics, exploratory factor analysis (EFA), test the scale, and multiples regression analysis to analyze the data collected. 'The study tries to learn about Hanoi market (north of Vietnam), found four perception risks that interested in Vietnam's customers such as quality risk, financial risk, private risk, and after-sale risk. Besides, the finding asserted the relationship between general perception risk and attitude toward online that was negative. The relationship between general perception risk and attitude toward online shopping was positive. This research study help to better understand that the factors effect on consumers using intention of the online service. This subject contributes to the development of the theory of customer behaviors on online shopping. Thence, it can be considered as a reference document for more specific studies later.*

**Keywords:** Online Shopping, Perception Risk, Attitude toward Online Shopping, Purchase Intention.

## 1. Introduction

Enterprisers realize and decrease perception risk of customers for online shopping in Hanoi, Vietnam that would be important. Despite the rapid growth, online is the most popular tool for shopping, but in other respects, online shopping forms also inherently risky to customers (Laroche et al., 2005). In their business would like to find out the relationship between the perception risks impact on consumers' attitude toward online shopping and purchase intention. It could help entrepreneur refer and build their marketing strategies more effective at the online market.

## 2. Literature Review

### 2.1 Online Shopping

Internet shopping brought convenience and save time, low fee and better product selection, and better information and lower prices to the buyer. Customers also satisfied with the product and service as traditional stores. Online shopping behaviors were the process of direct customers to buy products/services from suppliers in real time via the Internet (Liang & Lai, 2000). To promote customers shopping online, a minimum thing is that customer must apprehend a good negotiate in online shopping than traditional shopping channels (Keeney, 1999). Online shopping provides customers better channel of information with a better selection, facilitation and cost saving (George, 2002). Shim at al. (2000) defined that online shopping as the process where consumers can go to buy products/services through the Internet. The reasons for customers shopping online that proved time saving, avoid comparing, availability anytime 24/24 hours (Karayanni, 2003; Lohse & Spiller, 1998). Online shopping has been actively spreading on the basis of advanced Internet technology, along with the expansion of the scope, the size of E-commerce market globally (Looney & Chatterjee, 2002). Dot-com is known as an interaction between consumers and businesses around the globe via the website (Rifkin & Kurtzman, 2002).

## 2.2 Perception Risk

Consumers face the perception risk in online-business that they will find approaches to cut them down (Greatorex & Mitchell, 1993). Perception risks have affected to consumers behaviors that processed proven to form all the purchasing decisions and follow different levels (Chaudhuri, 1997; Mitchell, 1999). Perception risk was measured as dissatisfaction (Guiherme et al., 2006). According to Xiang, Y. & Dai (2009) purchase intention was influenced by groups of factors including perceived benefits and perception risks. A cognitive benefit was positively influenced on online shopping decisions and perception risk negatively impacted on customer' decisions.

Based on Davis' (1989) study said that customer's perception of gaining and losses can be understood as perception of benefits and risks. Mitchell (1999) pointed out that there are customers tend to consider the perception of risk than maximizing cognitive benefits in the process purchase. Bauer (1967) mentioned a risk factor determining consumer' behavior which is a major factor affecting the buyer. Cox & Rich (1964) refers the perception risk as customers' perceived about risks which was customers feel uncertainty during shopping. Taylor (1974) suggests that the uncertainty or risk perception can create anxiety affects consumers decision-making process. Murphy & Enis (1986) defines risk perceptions are subjective evaluations by customers for shopping consequences of mistakes.

Guilherme et al. (2006) interested in the differences in perception risk related to customers' intention to purchase goods or services whether it is a relevant product high or low. Risks related to online purchases often different to the traditional procurement such as the consumer does not have the ability to directly assessed to quality product, don't have enough information from salesperson, social interaction with family, friends...etc and payment security (Salo & Karjaluoto, 2007; Zhou et al. 2008). Consumers are afraid to offer online credit card information for any supplier because don't have trust in Web supplier during exchanging. Perception risk with consumers considered as reluctance to utilize the credit card to carry out electronic transactions (Hoffman et al., 1999).

But perception risks and costs in the eyes of each consumer is different, some buyers said that buying product/services on E-commerce hide many risks, but others appreciate the benefits of E-commerce, such as easy to finding information and compare products, price (Martin & Camarero, 2009). According to Forsythe & Shi (2003), the buying risks about the product in the process that could affect Vietnamese purchase decisions, such as consumers often have no sympathy for products made in China.

Based on research of Zhang et al. (2012) and Pi & Sangruang (2011) found eight important factors of perception risk, including *health risk, quality risk, time risk, delivery risk, social risk, private risk, financial risk and after-sale risk* to evaluate influence on buying behavior. Health risks also known as physical risk perception. It's relative to the safety about health of the individual who buy product/service (Pi & Sangruang, 2011). Health risks are issues related to the potential threat to health, physical, or welfare of consumers (Su, 2003). Perception risk of quality also called implementation risks, based on the belief about product/service which offered by the provider does not done as expected or does not give the benefits to expectations (Dipayan et al., 2004). Consumers may feel limitation in controlling their personal information at the online trading. That's why the customer hesitant provides their personal information to make an online transaction (Forsythe & Shi, 2003).

Financial risks could be emanated by controlling or misusing financial information of the recipient credit card numbers or credit card number was intercepted by hackers (Bhatnagar et al., 2000). Online financial risks are identified as the risk when the real cost may exceed the cost of procurement plans during shopping. It was described as paying for the product but did not receive the full value of the product (Roehl et al., 1992). Time risk related to waste or expectation time on purchasing of product and the time wasted in the case of a selection of products/services (Forsythe & Shi, 2003; Hanjun et al., 2004). The social risk was noted that a product purchase but maybe not accept by friends or family (Li & Zhang, 2002; Stone & Gronhaug, 1993). Social risks reflected in the personal disappointment by his friends in case of the poor choice of products/services. Customers shipping online afraid the process of delivery damage or send products to wrong address after purchasing (Claudia, 2012; Dan et al., 2007). Sparks & Legault (1993) summarized the two types of after-sales service: the service expected and the unexpected service. Forecasting service customers plan, such as installation software, training, guidance documents, maintenance, and upgrades... The maintenance operations as repair, return, replacement, and services are classified as services unexpectedly.

### **2.3 Attitude toward Online Shopping**

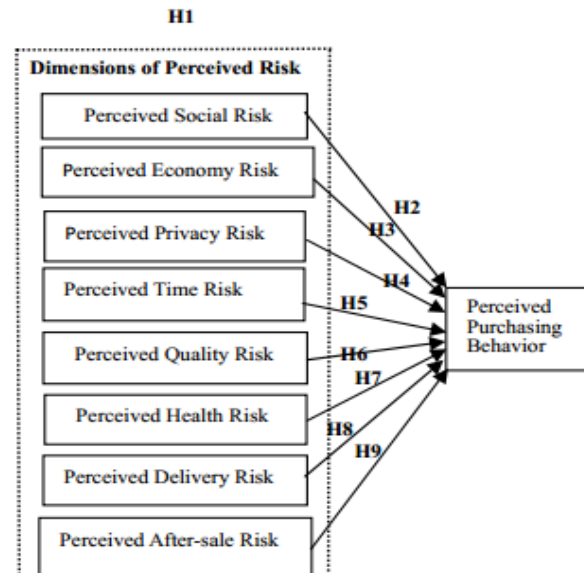
Attitude was always considered as a concept of social psychology. Krech & Crutchfield (1948) mentioned that "An attitude is defined as an enduring organization of motivational, emotional, perceptual, and cognitive processes with respect to some aspect of the individual's world" (p. 152). Opinions showed that the close relationship individuals' attitude toward online shopping. Allport (1935) defined the attitude as "a mental and neural state of readiness, organized through experience, exerting a directive and dynamic influence upon the individual's response to all objects and situations with which related" (p. 810). Attitudes towards online shopping are defined as an expression of active consumers or negatively related to Internet transaction. According to Armstrong & Kotler (2000), the choice of consumers in shopping affected by four psychological factors: motivation, perception, learning, ultimately the faith and attitude. Through motivation and perception, the attitude is formed and is consumer decisions. It is important to realize that there are many factors affecting to the formation and change of attitude. Attitudes and understanding of consumers will help managers predict online shopping trends in the future growth of e-commerce. E-commerce had built through two beneficial: internal and external. Both are important in the choice of the customer (Liu & Arnett, 2000; Muylle et al., 2004; Shih, 2004). Consumers looking to shop online because they find the benefits of the online, they often compare the benefits of shopping channels. Online buying behavior process has a close relative with purchasing goods/service online (Liang & Lai, 2000).

### **2.4 Purchase Intention**

Customer's buying decision was intricate. A certainly buy product/service is known as purchase intention in final decision of the customers. Purchase intention has depended on some external and internal factors. In fact, purchase intention has the close relation with their perception and attitude. The purchase considering process and assume the certain product, purchase behavior that is always the essential key point for consumers during shopping (Keller, 2001). When customers decide to buy or use a product / service in certain stores, they drive their intentions towards the product (Ghosh, 1990). Zeithaml (1988) mentioned purchase intention can be renovated by a result of quality perception, value perception and price of the product which they want (Grewal et al., 1998). In the process of buying, consumers will be discontinued purchasing that impacted by external and internal factors (Kim & Jin, 2001). Their behavior was interrupted by the physiological motivation to satisfy their demand (Kim & Jin, 2001). According to research by Li et al. (2002), intent to purchase is a sign said willing to buy products or services in the online store. Purchase intention was to measure the willingness of consumers like to buy and come back to buy more. Intent online shopping related with positive attitudes towards online shopping and it affects decision-making and shopping behavior. According to Chen et al. (2002) evaluated intent to purchase as an important predictor of actual buying behavior and online purchase intent that reflects the wish of the consumer to make the order via the system. Daniel et al. (2005) recommends that the relationship between purchase intention and behavior was based on decisions with the clear information of the products.

### **2.5 The Model of Zhang et al. (2012)**

The scale of perceive risk of online shopping was developed by Pi & Sangruang (2011), shown as figure 2.1. The perception risk of consumers in online shopping is affected by the following eight risk factors: health risk, quality risk, private risk, after-sales risk, financial risk (economy risk), time risk, delivery risk and social risk, show as figure 2.1



**Figure 2.1 Research Model of Zhang et al. (2012)**

Source: Zhang, L., Tan, W., Xu, Y. & Tan, G. (2012). Dimensions of consumers' perceived risk and their influences on online consumers' purchasing behavior. *Communications in Information Science and Management Engineering*, 2(7), 8-14.

**A scale perception risk in online shopping was built by Zhang et al. (2012) as follow:**

**Health risk:** Health risks were measured by 5 components that developed by Zhang et al. (2012), including: 1) using computer prolong to buy products/ services online affect my health (eyes, skin face, brain...), 2) online shopping prolong make me feel fatigue and loss of vision, 3) the purchase of counterfeit goods affecting my health, 4) it makes me irritable during return or repair the product, and 5) the loss of online shopping put pressure on me (irritability, anxious bad mood..).

**Quality risk:** Quality risks in online shopping followed by Zhang et al. (2012) measured by four components, including: 1) shopping online can buy fake goods, 2) the quality of the product really maybe not as described, advertised, 3) I am concerned products online that cannot satisfy the needs and periodically my expectations, and 4) shopping online cannot get good reviews for the quality of the product.

**Private risk:** Private risk in online shopping followed by Zhang et al. (2012) measured by four components, including: 1) my phone number can be abused others on the online shopping, 2) my email address may be abusing others on the online shopping, 3) my credit cards may be steal by another person, and 4) my personal information may be disclosed to other companies.

**Financial risk:** Hiding costs, financial risks are defined as any concerns about the financial losses that might arise when shopping online. The potential risks related to financial losses, including potential costs of returning product or the ability of any other hidden costs as shipping and handling incident. Moreover, this type of risk may include any financial losses from online shopping in the future, because of the lack of protection consumer's credit card number or financial records. Variance of financial risk was measured by three components, including: 1) use online service payment will be charged an extra fee, 2) service delivery will be charged extra fee, and 3) the price of the product is higher than the real stores price.

**Time risk:** Risks related to the amount of time needed to get the product. Moreover, this risk is likely related to the time and effort lost in the return or exchange of products. Risks associated with any remaining technical issues such as slow web server. And this risk may be related to any difficulties encountered in browsing technology websites. All the lost time, such as travel time and waiting time can be included in this type of risk. Risks of time in online shopping measured by four components and was developed by Zhang et al. (2012), including: 1) if the product has a problem, the exchange with the seller and the service requires time-consuming, 2) I'll take a long time if the seller does not deliver as promised, and 3) quality of different delivery service, delivery will take more time, 4) the return product through many stages will take longer.

**Social risk:** Social risks related to purchasing capabilities which affect the way of other' think about person who goes shopping in the future. Zhang et al. (2012) measured social risk by three components that consisted: 1) shopping online will affect to my people, friends (fake, outstanding) distant, 2) online product cannot be recognized by relatives or friends of mine, and 3) shopping online can reduce my assessment by the impact of the others.

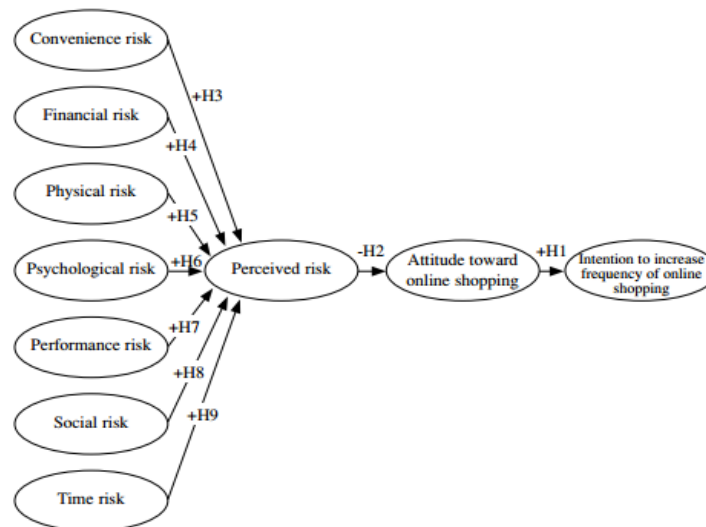
**Delivery risk:** Delivery risks were measured by three components that developed by Zhang et al. (2012), including: 1) service delivery can make the product easy to lose products, 2) service delivery can make perishable products, and 3) delivery of service lead to deliver the wrong address.

**After-sale risk:** After-sales risk in online shopping was measured by 3 components that developed by Zhang et al. (2012), including: 1) if the product has a problem, it is difficult to get immediate intervention of the seller, 2) it is difficult to resolve disputes in online shopping when products have problems, and 3) buying products online, there is no guarantee of after-sales service.

## 2.6 The Model of Pi & Sangruang (2011)

According to Pi & Sangruang (2011), the perception risk of customers at the online shopping directly influence the attitude towards online shopping and indirect effects to purchase intention as Figure 2.2.

Figure 2.2 Research Model of Pi & Sangruang (2011)



**Source:** Pi, Shih-Ming & Sangruang, J. (2011). The perceived risk of online shopping in Taiwan. *Social Behavior and Personality Research*, 39(2), 175-285.

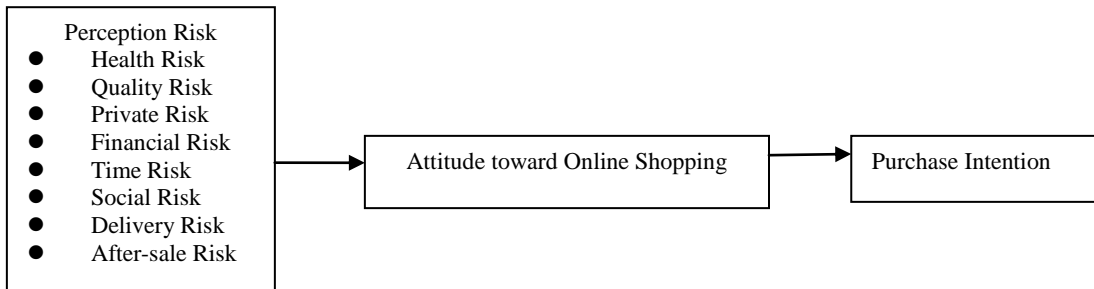
Perception risk of online shopping recognized common risk in online shopping, including, 1) online shopping involves a high level of risk, 2) there is a high risk that the expected benefits of online shopping will not come true, and 3) in general, I always consider buying online is risky. A positive attitude towards online shopping is assumed to influence on increasing purchase intention. This relationship was examined in many experimental studies and based on the theory of model (TRA) to prove it. Attitudes towards online shopping of Pi & Sangruang (2011) measured by 3 components, including: 1) in general, the attitude towards online shopping is positive, 2) shopping online is an attractive alternative to traditional shopping, and 3) I believed the benefits of online shopping overbalance the risks involved.

The purchase intention was mainly variance as a dependent variable to assess whether research model accurately predicts changes in increasing or decreasing the purchase intention, shown as figure 2.2. Increasing purchase intention of online shopping developed by Pi & Sangruang (2011) and was measured by four components: 1) I will support online shopping more, 2) I will be buying online more instead of traditional buying, 3) I will use the web to buy a product/services, and 4) Buying a product/services on the Internet is what I will do when I have demands.

### 3. Methodology

#### 3.1 Research Model

Due to the differences culture and economic development the current status of online shopping in Vietnam. From the above analysis, the perception risk of the customer in the online shop includes eight types of risks and their direct impact on attitudes towards online shopping and indirect impact on increasing purchase intention to customer on the online shopping. The study refers purchase intention as the expression of consumers supported in shopping online. Increasing purchase intention was an ultimately dependent variable in the model. In this study, the research model was suggested as shown in figure 3.1. Research model was based on two models which were Zhang et al. (2012) and Pi & Sangruang (2011) that have been inspected in the mainland China market and the Taiwan market. The study model proposed that the consumers' perception risk that impact on their attitude toward online shopping and purchase intention. The model is comprised of three components: 1) perception risk, 2) attitude toward online shopping, and 3) purchase intention.



**Figure 3.1. Research Model**

#### 3.2 Results

The survey sample will be consumers who shopped online in Hanoi, Vietnam. In this study, the researcher examines a research model, to analysis how the online consumers' perception risk impacted their purchase attitude and intention. This study is based on the theory of a literature review and uses quantitative research methods to support the hypotheses. The study was used SPSS18 to test and analysis data, and used random and convenient sampling approach to collect data. There are 225 valid data collected in this study. The research uses factor analysis and regression analysis to analyze the data collected. In this study, the reliability analysis for variables, the Cronbach's alpha coefficient was 0.78.

##### 3.2.1 Regression Analysis

**H<sub>1</sub>:** Customers health risk perception has a positive influence on their attitude toward online shopping.

The result of health risk shown as the table 3-1, the health risk has beta value = 0.119, sig = 0.071 bigger than 0.05, so conclude that the health risk perception was insignificant due to p-value > 0.05. The result showed that the health risk perception had a negative influence on customers' attitude toward online shopping. Therefore, H<sub>1</sub> was rejected.

**H<sub>2</sub>:** Customers quality risk perception has a positive influence on their attitude toward online shopping.

The output of regression analysis found that the quality risk is significant with beta value=0.258, sig. =0.001 (p<0.001), shown as the table 3-1. Thus, quality risk of online shopping had a positive influence on customers' attitude toward online shopping. The result achieved that when customers conducting online shopping always concerned about online products/services do not meet their expectations, as well as the ability to be able to buy pirated or counterfeiting goods. Sometimes, the product is not described as on the website of the provider because they can only see the product on the network not the actual visible. Therefore, H<sub>2</sub> was supported.

**H<sub>3</sub>:** Customers private risk perception has a positive influence on their attitude toward online shopping.

As the result showed in table 3-1, the private risk has beta value = 0.239, sig= 0.003 less than 0.05. For this reason author concluded the private risk was absolutely significant. The result showed that the private risk had a positive influence on customers' attitude toward online shopping. It shows that information security systems market in Vietnam is not high.

It always creates a sense of insecurity perception in customers' mind when shopping online their personal information may be lost or misused, especially credit card information. Private risk was becoming indeed precarious with customers. Therefore,  $H_3$  was supported.

**$H_4$ :** Customers financial risk perception has a positive influence on their attitude toward online shopping.

The result of regression analysis showed that the financial risk is significant with beta value = 0.239, sig. =0.003, satisfy at p-value < 0.05, shown as the table 3-1. Thus, asserted that financial risk had a positive influence on customers' attitude toward online shopping. These mean, the customer thought that shopping online can be a mistake to spend money, when they have to pay extra delivery costs and hidden costs that may arise in the prices of products/services online. Besides, they also fear to lose the money if paid to the supplier in advance but did not receive the product/service. Therefore,  $H_4$  was supported.

**$H_5$ :** Customers time risk perception has a positive influence on their attitude toward online shopping.

As the result shown in the table 3-1, the time risk has beta value = 0.057, sig= 0.347, more than 0.05. So the time risk was not significant with hypothesis, due to p-value > 0.05. On the other hand, the time risk had a negative influence on customer attitude toward online shopping. Therefore,  $H_5$  was rejected. Delivery time in online shopping at times not as expected by the customer that is only due to some objective reasons, such as the weather, vehicles.... This day in order to attract customers to the stores or shopping, entrepreneurs are always associated services very attractive, especially the quick delivery time and bring out which clients expected.

**$H_6$ :**Customers social risk perception has a positive influence on their attitude toward online shopping.

Regression analysis is practiced to analyze the impact of customers social risk attitude toward online shopping. The result showed that the relationship between social risk and attitude toward online shopping was negative, shown as the table 3-1. In the other hand, the result analysis was insignificant at p-value=0.347, due to p-value > 0.05. Therefore, the hypothesis  $H_6$  was rejected. This result was also shown that there is no worry about customers' social risk in Vietnam market. When customers wish to purchase the product online, they have enough time to check, look up information or advice from friends and relatives. Customers' concerned products/services which they buy are accepted by their friends or not. But when consumer gave a decision, he did not discuss with his friend. This causes discomfort to that friend or does not accept that product.

**$H_7$ :**Customers delivery risk perception has a positive influence on their attitude toward online shopping.

As the result showed in table 3-1, the delivery risk has beta value = -0.281, sig= 0.000 less than 0.05, so conclude that delivery risk was absolutely insignificant (sig=.000) influence on their attitude toward online shopping. The result showed that delivery risk had a negative influence on their attitude toward online shopping. Therefore,  $H_7$  was rejected. The online-enterprises were accelerating the process of delivery as quickly as possible to the customer that aim at creating a competitive advantage for their businesses. Most of businesses in E-commerce association, they are now largely passed down to use the service "ship" to minimize the risk of customers in online shopping. Hence, delivery risk factors are no longer a concern of customers when shopping online

**$H_8$ :** Customers after-sales risk perception has a positive influence on their attitude toward online shopping.

As the result showed in table 3-1, the after-sale risk has beta value = 0.108, sig= 0.028 less than 0.05, so conclude that after-sale risk was absolutely significant (p-value <0.05) influence on customers attitude toward online shopping. The result showed that after-sale risk had a positive influence on attitude toward online shopping of customers. Therefore,  $H_8$  was accepted. This result showed that the customer always interested in after-sales service from the supplier. Customers do not know the vendor will have good after-sales service or not, if any trouble occurs for the product/service they bought.

Therefore, the highest customer's perception of the risk is quality risk which has the most influence on their attitude toward online shopping. The largest coefficients beta = 0.258 means when the perception of quality risk of customer increased one unit, the general perception risk of them will also increase (0.258) units respectively, financial risk beta = 0.257, private risks Beta = 0.239, health risk beta = 0.119, and after-sale risk beta = 0.108.

**Table 3-1 The Result of the Regression Analysis**

Model	Variances	Standardized Coefficients	T -value	Sig.	Collinearity Statistic	
		Beta			Tolerance	VIF
1	Constant		1.554	.122		
	QRF1	.258 <sup>***</sup>	3.373	.001	.391	2.555
	HRF1	.119	1.812	.071	.531	1.883
	PVRF1	.239 <sup>**</sup>	3.042	.003	.370	2.701
	FRF1	.257 <sup>**</sup>	3.016	.003	.315	3.171
	TRF1	.057	.942	.347	.621	1.610
	SRF1	.041	.679	.498	.617	1.621
	DRF1	-.281 <sup>***</sup>	-4.830	.000	.679	1.474
	ASRF1	.108 <sup>*</sup>	2.217	.028	.968	1.033
Adjusted R Square =.487; F value = 27.566; .Sig F = .000						
Dependent variable: PRF1. <sup>***</sup> $p < 0.000$ , <sup>**</sup> $p < 0.01$ , <sup>*</sup> $p < 0.05$						

**H<sub>9</sub>**: Customers perception risk has influence on their attitude toward online shopping.

This study conducted perception risks affected to the customer’s attitude on online shopping. The model fitted with data at 95% confidence level (the level of statistical significance "F- value= 3.943", sig. = 0.048 < 0.05), showed as the table 3-2.Magnification factor (VIF=1) is very small (less than 10), showed that the independent variable are not closely related to each other, so there is no multi-collinearity phenomenon. The result of regression analysis showed that perception risk negatively influence on attitude toward online shopping (beta= - 0.132 and significant with (sig = 0.048) are less than 0.05), so safe to reject Ho. So the hypothesis H<sub>9</sub> was accepted. Customers’ perception risk has influence on their attitude toward online shopping. It’s mean that the higher risks in online shopping has negative trend customer’s attitude. Therefore, H<sub>9</sub> was supported.

**Table 3-2 The Results of the Regression Analysis**

Model	Variances	Standard Coefficients	T -value	Sig.	Collinearity Statistic	
		Beta			Tolerance	VIF
2	Constant		17.774	.000		
	PRF1	-.132 <sup>*</sup>	-1.986	.048	1.000	1.000
Adjusted R Square =.013; F value = 3.943; .Sig F = .048						
Dependent variable: ATTF1. <sup>***</sup> $p < 0.001$ , <sup>**</sup> $p < 0.01$ , <sup>*</sup> $p < 0.05$						

**H<sub>10</sub>**: Customers perception risk has influence on attitude toward online shopping and purchase intention.

This study proposed customers’ perception risks has influence on attitude toward online shopping and purchase intention. The regression results show of "R Square" is corrected 0.248. It means that the linear model was constructed in accordance with the data set that was 24.8%. The model fitted with the data at 95% confidence level due to F-value= 75.006, sig. = 0.000 less than 0.05. The result was shown in table 3-3.

Results of regression analysis showed perception risks as factors to affect customers’ attitude towards online shopping. The perception risks affect to increase purchase intention of customer online shopping (beta= 0.502 and significance with sig = 0.000), so safe to reject Ho. This means the customer’s attitude toward online increases one unit as 0.502, so the purchase intention also increases 0.502 units respectively. Customers’ perception risk has influence on attitude toward online shopping and purchase intention. Therefore, H<sub>10</sub> was supported.

**Table 3-3 The Results of the Third Regression Analysis**

Model	Variances	Standard Coefficients	T -value	Sig.	Collinearity Statistic	
		Beta			Tolerance	VIF
3	Constant		9.228	.000		
	ATTF1	.502 <sup>***</sup>	8.661	.000	1.000	1.000
Adjusted R Square =.248; F value = 75.006; .Sig F = .000						
Dependent variable: PIF1. <sup>***</sup> $p < 0.001$ , <sup>**</sup> $p < 0.01$ , <sup>*</sup> $p < 0.05$						



#### 4. Conclusion

To building risk awareness and attitudes towards online shopping may increase purchase intention. This study has find the perception risk as factors affect customers attitudes towards online shopping and increased intention to purchase intention at Hanoi market (northern Vietnam). In particular, the general perception risks of customers directly impacts on online shopping including eight perception risks: health risk, quality risk, financial risk, private risk, after-sales risk, time risk, delivery risk and social risk.

It is main hypothesis of their general perception risks affected to attitudes towards online shopping. Awareness of risks as a key optical perception and behavior is an important prerequisite for consideration of customer attitudes towards online shopping. Therefore, the results of the study showed that perception risk directly impacts on attitudes, and indirectly affect the purchase intention. The convenience, financial, physical, performance, and social of perception risks are the important factors influence on the attitude towards online shopping. According to the study of Zhang et al. (2012), customer's perception risk is a key factor affected on online purchasing behavior. In this study showed that reduced the perception risks that could affect to increase customers' attitudes towards online shopping and purchase intention in Hanoi market.

This study can be practical implications to businesses and market in the field of Vietnam's online business. It helps a view to see the impact of the perception of risks to online shopping behavior of customers in Vietnam online market. Therefore, the company has to reduce the perception risks of online shopping in order to increase the attitude and purchase intention of online shopping that could attract more customers to the website, as well as increase enterprise's market share.

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