



## Perceived Risk and Customer Online Buying Behavior of Fabrics in Uyo Metropolis, Akwa Ibom State

### Abstract

This research was conducted to examine the relationship between perceived risk and customer online buying behavior of fabrics in Uyo Metropolis, Akwa Ibom State. Specifically, this study addressed the various dimensions of perceived risk and its relationship on customer online buying behaviour of fabrics in Uyo Metropolis, Akwa Ibom State. The researcher adopted survey research design and employed questionnaire as the instrument of inquiry. The study was conducted in Uyo, Akwa Ibom State, Nigeria. The population of the study comprised of online customers who patronizes fabrics shops in Uyo, Akwa Ibom State. The study utilized data collected from three hundred and eighty-three (383) customers. The random sampling technique was employed in view of its merits in easing access to test units. Simple linear regression was used to analyse the data from the field. The result revealed a positive significant relationship between the independents variables and the dependent variable. The researcher concluded that financial risk, psychological risk and security risk are the key variables that influence the respondents in their choice of online buying behaviour of fabrics in Akwa Ibom State. The researcher further recommended that fabrics vendors who wishes to enhance the online buying behaviour of their customer should endeavour to develop and implement strategies to address the financial, psychological, and security risks as well as educate their customers about safe online shopping practices and provide information on how risks are managed can enhance trust and reduce perceived risk.

**Keywords:** Perceived Risk, Customer Online Buying Behavior, Financial Risk, Psychological Risk, Security Risk and Fabrics.

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### Introduction

Since technology was developed, the entire world has become a little community. The Internet has grown over time into a substantial global marketplace for the exchange of products and services (Adjaino, *et al.*, 2018). The development of internet has

provided opportunities for firms to use the internet as an impressive marketing tool. People not only meet and greet on a daily basis, but they also work from home and exchange goods and services with each other almost every day. The internet has drastically transformed the way we buy, and we now do it more

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regularly than ever. Purchasing through the internet is said to be safer and quicker. People spend a good time buying things on the internet and these has increased tremendously, because people now feel safe and secure buying online, and they also think that their time savings will also change the way people communicate. Customers are using online buying more and more since it's flexible and allows them to shop whenever and wherever they choose (Goa, 2019). Businesses must have a thorough understanding of clients' preferred online buying techniques in order to effectively market and sell products online (Islam *et al*, 2019). Over the past 20 years, customer purchasing habits have seen a noticeable shift, with internet shopping becoming more and more common despite consumers' persistent preference for brick-and-mortar stores (Lo *et al*, 2016). Nowadays, most developing countries choose to shop online because of the growth and development of computer-aided technology (Turhan, 2022). Internet development has been a major factor in the growth of digital marketplaces.

Entrepreneurs, manufacturers, marketers, companies, and people can all directly sell goods and services to consumers through online buying portals by utilizing social media platforms, online marketplaces, and virtual storefronts. AOL, Google, Facebook, Yahoo, LinkedIn, blogs, Instagram, YouTube and Jumia are a few examples. Despite these benefits, customers still experience uncertainty when purchasing products online, primarily due to perceived risk.

Perceived risk refers to customer's perception of the uncertainty

and adverse consequences of engaging in a purchase activity. It also refers to a subjective expectations of a loss. (Lăzăroiu, *et al*, 2020). According to Siamagka and Balabanis (2018), perceived risk encompasses financial, social, and psychological risks, reflecting customer subjective expectations of loss or harm. In Nigeria's economy, in which Akwa Ibom State is included as while as Uyo Metropolis, customers need assurance that their orders will be fulfilled accurately before making a purchase. Studies on perceived risk in customer behavior suggest that the level of risk customers perceive in a purchase situation influences their attitude and behavior (Aboobucker, (2019). Unlike offline buying, where buyers and sellers interact physically, digital marketplaces operate virtually, heightening uncertainties for potential and actual customers. Customers worry about the security of personal and financial information, product quality, timely delivery, and the ease of returns and refunds. They also concern themselves with how online retailers collect, use, and share personal information. The types of risks customers perceive include financial, psychological, product, security, privacy, delivery, time, and social risks (Adjaino, *et al*, 2018). These risks impact customer patronage, and customers make purchases only when assured that such risks will be minimized. Companies and customers employ strategies to mitigate the uncertainty aspect of perceived risks, rather than avoiding potential adverse consequences altogether. Hence, this research tailor on perceived risk and customer's online buying behavior of

fabrics in Uyo Metropolis, Akwa Ibom State.

### Statement of Problem

The rise of online shopping has revolutionized the way customers purchase fabrics, offering unparalleled convenience, accessibility, and a vast array of choices. However, this shift has also introduced new challenges, particularly with regards to perceived risk of various kinds. Customers shopping for fabrics online face some degrees of doubt, which led to uncertainty, mistrust, and sometimes, abandonment of online transactions, as they are unable to physically inspect the product, assess its quality, and ensure that it meets their need.

Despite the potential benefits of online shopping, businesses struggle to attract and retain customers by introducing measures to enhance their trust, satisfaction in the online marketplace. Study indicated that few scholars have written on perceived risk and customer online buying behavior but little have been made in the context of fabrics in Uyo Metropolis, Akwa Ibom State. These lapses spurred the researchers to see how the proxies of perceived risk (financial risk, psychological risk and security risk) Influence customer online buying behavior in Uyo Metropolis, Akwa Ibom State.

### Objectives of the Study

The main objective of this study was to examine the relationship between perceived risk and customer online buying behavior of fabrics in Uyo Metropolis, Akwa Ibom State. The specific objectives were;

- i. To examine the relationship between financial risk and customer online buying behavior of fabrics in Uyo Metropolis, Akwa Ibom State.
- ii. To determine the relationship between psychological risk and customer online buying behavior of fabrics in Uyo Metropolis, Akwa Ibom State.
- iii. To examine the relationship between security risk and customer online buying behavior of fabrics in Uyo Metropolis, Akwa Ibom State.

### Research Questions

To achieve the objectives of the study, the research posed the questions:

- i. What is the relationship between financial risk and customer online buying behavior of fabrics in Uyo Metropolis, Akwa Ibom State?
- ii. What is the relationship between psychological risk and customer online buying behavior of fabrics in Uyo Metropolis, Akwa Ibom State?
- iii. What is the relationship between security risk and customer online buying behavior of fabrics in Uyo Metropolis, Akwa Ibom State?

### Hypotheses of the Study

**H<sub>01</sub>:** There is no significant relationship between financial risk and customer online buying behavior of fabrics in Uyo Metropolis, Akwa Ibom State.

**H<sub>02</sub>:** There is no significant relationship between psychological risk and customer online buying behavior of fabrics in Uyo Metropolis, Akwa Ibom State.

**H<sub>03</sub>:** There is no significant relationship Security risk and customer online buying behavior of fabrics in Uyo Metropolis, Akwa Ibom State.

## Literature Review

### The Concept of Perceived Risk

Perceived risk is a consumer's belief in the negative uncertainty of online shopping (Wu *et al.*, 2020). Sharma and Kurien (2017) defined perceived risk as an acceptable risk for uncertainty in consuming a product. This may stem from people's mistrust of internet retailers. Perceived risk is a measurement of unanticipated dissatisfaction and disappointment with purchase decisions based on the purchase target. This mistrust could manifest as a fear of credit card theft, unwillingness to provide personal information, delayed availability of product offers, lacking in-person communication, not having documentation of online transactions (such as a receipt), and being afraid of defective goods delivery to homes (Hoffman *et al.*, 2018). Online buying is associated with a number of perceived risk factors.

Companies and consumers employ various strategies to mitigate the uncertainty aspect of perceived risks, rather than avoiding potential adverse consequences altogether. Research has identified several strategies that consumers use to reduce perceived risk, including; relying on established brand reputation and image, endorsements, brand loyalty, private testing, store image, free samples, special offers, money-back guarantees.

### Perceived Risk Factors

**i. Financial Risk:** Users of credit cards may be concerned about internet security and safety while sharing personal information online. Consequently, even when consumers place an order online, the majority of them would rather not use credit cards and would rather use other payment options like cash on delivery, online or offline banking transfers, or third-party protected payment systems like PayPal. According to earlier studies (Abrar, 2017), one of the most common concerns while making purchases online is the fear of credit card fraud. When deciding whether or not to make an online purchase, financial risk is a major consideration for shoppers. This is because financial dangers become more serious, creating unfavorable perceptions and having an impact on customer's behavior (Haider, 2016).

**ii. Psychological Risk:** The threat of health crisis, scarcity of products, fear of unknown, negative emotions and uncertainty leads to psychological risk (Wu *et al.*, 2020). According to Aboobucker (2019), the biggest risk that might occur when customers shop online is the psychological risk. This is due to the fact that psychological risk and confidence and self-esteem are related. People who are insecure and think that their ordered goods will not be accepted by their peers are viewed as having a high psychological risk (Han and Kim, 2017).

**ii. Security Risk:** Security risk is the likelihood of having confidential information divulged because of online transactions. Despite the rise in online customers this risk however stays as the

highest feared risk while buying online, customers concerned with the risk of their credit card and personal information being shared with third parties after purchasing online. Furthermore, Security risk is the risk that payment information, and private details might be shared, and that errors might ensue when purchasing the product. Such risks ensue in both online and offline shopping (Cunningham, 2015).

**Customer Online Buying Behavior**

The consumer’s purchase behavior is one of the stages in the consumer decision making process. The consumer decision-making process consists of five stages which are: need recognition, information search, evaluations of alternatives, purchase behavior/decision and post-purchase behavior. After alternatives have been evaluated, purchase behavior become the next stage in the consumer decision-making process. This is mainly influenced by the previous stages of the consumer decision-making process (Etuk & Udonde, 2024). Consumer buying behavior refers to the processes and factors that influence individuals’ decision and actions of a consumer when purchasing products (Sampson, *et al* 2025).

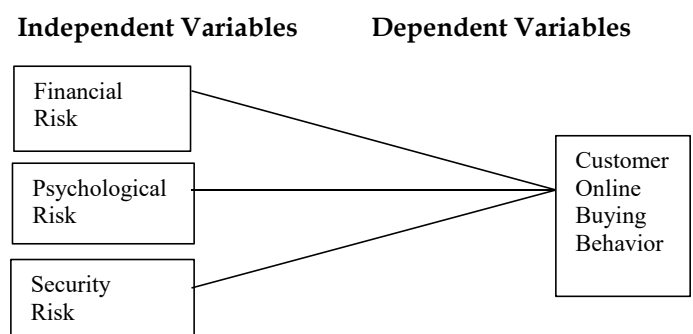
Online buying behavior refers to the process of purchasing products or services via the Internet (Adjaino, *et al*, 2018). The dynamic interaction of emotions, cognition, behavior, and environmental factors plays a crucial role in how individuals exchange various aspects of their lives (Hollebeek and Macky, 2019). Customer buying behavior encompasses the thoughts,

emotions, decisions, and actions individuals engage in before and during the purchase of products, services, or ideas (Singh, 2020).

**The Fabric Industry**

Fabric is a crucial aspect of customer life, with fashion trends and social status heavily influencing their buying decisions (Cunningham, 2015). The fabric industry is divided into four key sectors: leather goods, clothing, footwear, and textiles, with clothing leading in revenue generation, followed by footwear, leather goods, and textiles. Purchasing fabric is a basic necessity that shapes customer behavior, with some individuals frequently purchasing luxury items, while others are more budget-conscious (Cunningham, 2015). Fabric is often viewed as a high-risk purchase by consumers, who prefer to physically inspect and try on items to assess color, size, and quality. Nonetheless, innovative consumers are more willing to take risks by shopping for fabric online.

**Figure 2.1: Conceptual Model for Perceived Risk on Customer's Online Buying Behavior**



**Source: Researcher Construct (2025).**

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## Theoretical Framework

### Theory of Planned Behavior (Icek Ajzen, 1991)

The Theory of Planned Behavior (TPB) was developed by Icek Ajzen in 1991 as an attempt to predict human behavior. He asserted that an individual's behavior is not spontaneous but rather is influenced and determined by various factors, such as intention, social norm and perceived control over certain phenomena. According to Indiani and Fahik (2020), TPB is a useful theory for predicting how people will behave in a variety of situations. With three crucial components: perceived behavioral control (PBC), attitude, and subjective norms. Subjective norms are an individual's perception of the social pressure they perceive to be in place, reflecting the influence of others on their decision-making; attitude is an individual's assessment of their likes or dislikes towards performing a particular behavior; and PBC is an individual's assessment of the difficulty of performing a particular behavior, reflecting their awareness of the behavior that either facilitates or impedes its performance. In a variety of human behavior research scenarios, the TPB has received strong support. TPB is a fundamental theory used to analyze marketing initiatives, particularly the online buying habits of consumers. As an illustration, D'Souza (2022) uses TPB to describe customer behavior about game meat purchases and intentions to make purchases.

### The Technology Acceptance Model (Davis, 1989)

This model, developed by Davis in 1989 was designed to predict information technology acceptance and usage, with a particular focus on the perceived usefulness and perceived ease of use of technology. The model is primarily concerned with how an individual perceives the benefits of using a particular technology and how it can simplify their tasks. However, it does not account for the social psychological factors that influence customer perceptions. While the Technology Acceptance Model (TAM) addresses key factors like perceived user resources and perceived behavioural control, it overlooks the broader context of social influences

TAM, as an information systems theory, outlines various factors that influence a user's decision to adopt and use technology. It delves into when and how users will engage with a particular technology, focusing on technology acceptance. Factors such as perceived risk and enjoyment are also associated with technology acceptance. The primary goal of TAM is to explain how users come to accept a specific technology.

### Empirical Framework

Udonde and Eke (2023) examined the interplay of consumer perception on consumer patronage of made in Nigeria fabric in Akwa Ibom State. The main objective of the study was to assess the effect of consumer perception on consumer patronage of made in Nigeria fabric in Akwa Ibom State. The researcher adopted survey research design and employed questionnaire as

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the instrument of inquiry. The study was conducted in Uyo, Akwa Ibom State, Nigeria. The population of the study comprised customers who patronizes fabrics shops in Uyo, Akwa Ibom State. The study utilized data collected from three hundred and fifty-four (354) customers. The accidental sampling technique was employed in view of its merits in easing access to test units. Simple linear regression was used to analyze the data from the field. The result revealed a positive significant relationship between the independents variables and the dependent variable. The researcher concluded that perceived risk and perceived quality are the key variables that influence the respondents in the choice of fabrics Akwa Ibom State. The researcher further recommended that fabrics vendors wishing to enhance their customer patronage should pay attention to the dimensions of consumer perception.

Adjaino, *et al* (2018) examined perceived risk and online purchase behavior amongst undergraduates. A total of 400 respondents were purposively selected from among University of Benin students to represent the population. Of the 400 questionnaires that were administered, 396 were retrieved representing a 99% response rate. Data collected were analyzed using descriptive statistics (frequency, percentages and mean) and regression technique. The result shows that although product risk was found to be the most crucial of all the perceived risks, only delivery risk was found to significantly affect online purchase behavior amongst undergraduates.

Etuk and Udonde (2022) studied the effect of country of origin on

consumer purchase behavior of imported fashion wears among the Nigerian elites. The independent variables for the study which were Technology Sophistication, Brand Effects and Country Image while the dependent variable was Consumer Purchase Behavior. The population was the consumers of imported fashion wears in Uyo, the capital of Akwa Ibom State, Nigeria belonging to the social class. Using Top-man formula, a sample size of 358 employees was considered for the study. A survey research design was adopted for the study. The hypotheses stated were tested using simple linear regression model at a 5% level of significance. From the data analysis, the major findings revealed that country of origin had a significant effect on consumer purchase behavior of imported fashion wears in Uyo. From the findings, In line with this, it was recommended that international companies should aim at influencing their consumer' purchase behavior by making their country-of-origin an important component of international marketing strategy.

## Methodology

### Research Design

This study employed a survey research design. The design involved the researcher collecting valuable information from a representative sample.

### Area of the Study

Uyo Metropolis, the capital city of Akwa Ibom State, Nigeria, is a thriving economic centre with a rich cultural heritage.

**Population of the Study**

The population of this study was made up of users of fabrics within Uyo Metropolis, Akwa Ibom State. These were persons who carry out their transaction of fabrics online. The population of the study was deemed to be infinite due to the fact that the exact number of fabrics users and operators cannot be determined by the researcher and there was currently no known record of these persons who actually do online shopping.

**Sample Size**

Given the nature of the population, the Topman formula was used to determine the sample size for the study. It is presented below:

$$n = z^2pq / e^2$$

$$p = 0.5$$

$$q = 0.5$$

$$e = 5\%$$

Where;

n: Number of sample size to be determined.

z: 1.96% standard deviation for the 95% level of confidence.

p: Percentage of positive response.

q: The complementary probability to P ( $q = 1 - p$ ). In this case,  $q = 1 - 0.5 = 0.5$ .

e: The desired margin of error as a decimal. Let us assume a margin of error of 0.05 (5%)

Mathematically,

$$n = z^2pq / e^2$$

$$n = [(1.96^2 \times 0.5 \times 0.5) / (0.05)^2]$$

$$n = [(3.8416 \times 0.25) / 0.0025]$$

$$n = 0.9604 / 0.0025$$

$$n = 384.16$$

$$n = 384$$

**Sampling Techniques**

Random sampling technique was used in selecting the respondent. This method allowed the researcher to reach out to respondents. A total of 384 operators were selected using simple random techniques for the study.

**Source of the Data**

Data was obtained from primary sources, with the use of questionnaire. The use of the questionnaire was to enable the researchers obtain a firsthand information for the study.

**Method of Data Collection**

The data collection tool was copies of questionnaire. This was designed on the basis of Likert 5 Point Scale, which was filled and completed by 384 respondents. It comprised information relevant to the study.

**Method of Data Analysis**

The data collated were analyzed using simple linear regression to determine the degree of relationship between perceived risks and customer online buying behavior.

**Decision Rule**

The decision rule that was used in the study is stated thus; Reject the null hypotheses if the probability value (p-value) is less than 0.05 ( $p < 0.05$ ). Alternatively, accept the null hypotheses if the probability value (p-value) is greater than 0.05 ( $p > 0.05$ ). This can be started equationally as:

$$\text{Accept } H_0 \text{ if } P_c < P_t$$

$$\text{Reject } H_0 \text{ if } P_c > P_t$$

## Data Presentation, Analysis and Discussion of Findings

### Data Presentation

A total of 384 copies of questionnaire were distributed to customers who buys fabrics in Uyo Metropolis, Akwa Ibom State and 383 copies were retrieved and found usable, giving a response rate of 98%. The responses were analyzed using Statistical Package for Social Science (SPSS version 20.0).

### Test of Hypotheses

#### Test of Hypothesis One

**Ho<sub>1</sub>:** There is no significant relationship between financial risk and customer online buying behavior of fabrics in Uyo Metropolis, Akwa Ibom State.

**Table 4.1: Result of Simple Linear Regression Analysis of the Relationship Between Financial Risk and Customer Online Buying Behavior of Fabrics in Uyo Metropolis, Akwa Ibom State (n = 383)**

Model	Sum of Squares	Df	Mean Square	F	P-value
1 Regression	5652.299	1	5652.29	23.09	.000 <sup>b</sup>
Residual	935.011	38	2.448		
Total	6587.310	38			

a. Dependent Variable: customer online buying behavior

b. Predictors: (Constant), financial risk

**Source: Researcher's Data Analysis (2025)**

The result in Table 4.1 shows that the computed F-value as 2309.225 with 1 and 382 degrees of freedom as well as the p-value of .000. Since the proportionate value (p-value) is less than the alpha value ( $\alpha = .05$ ), that is ( $p < .05$ ), the null hypothesis which states that there is no significant relationship between financial risk and customers online buying behavior of fabrics in Uyo Metropolis, Akwa Ibom State is rejected, while the alternative is retained. It can therefore be concluded that there is a significant relationship between financial risk and customer online buying behavior of fabrics in Uyo Metropolis, Akwa Ibom State.

#### Hypothesis Two

**Ho<sub>2</sub>:** There is no significant relationship between psychological risk and customer online buying behavior of fabrics in Uyo Metropolis, Akwa Ibom State.

**Table 4.2: Result of Simple Linear Regression Analysis of the Relationship between Psychological Risk and Customer Online Buying Behavior of Fabrics in Uyo Metropolis, Akwa Ibom State (n = 383)**

Model	Sum of Squares	Df	Mean Square	F	P-value
1 Regression	5551.221	1	5551.22	2046.1	.000 <sup>b</sup>
Residual	1036.089	38	2.712		
Total	6587.310	38			

a. Dependent Variable: customer online buying behavior

b. Predictors: (Constant), psychological risk

**Source: Researcher's Data Analysis (2025).**

The result in Table 4.2 shows that the computed F-value as 2046.703 with 1 and 382 degrees of freedom as well as the p-value of .000. Since the proportionate value (p-value) is less than the alpha value ( $\alpha = .05$ ), that is ( $p < .05$ ), the null hypothesis which states that there is no significant relationship between psychological risk and customers online buying behavior of fabrics in Uyo Metropolis, Akwa Ibom State is rejected, while the alternative is retained. It can therefore be concluded that there is a significant relationship between psychological risk and customer online buying behavior of fabrics in Uyo Metropolis, Akwa Ibom State.

### Hypothesis Three

**Ho<sub>3</sub>:** There is no significant relationship security risk and customer online buying behavior of fabrics in Uyo Metropolis, Akwa Ibom State.

**Table 4.3: Result of Simple Linear Regression Analysis of the Relationship between Security Risk and Customer Online Buying Behavior of Fabrics in Uyo Metropolis, Akwa Ibom State (n = 383)**

Model	Sum of Squares	Df	Mean Square	F	P-value	A
1 Regression	5579.718	1	5579.718	2115.393	.000 <sup>b</sup>	.05
Residual	1007.592	382	2.638			
Total	6587.310	383				

a. Dependent Variable: customer online buying behavior

b. Predictors: (Constant), security risk

**Source: Researcher's Data Analysis (2025).**

The result in Table 4.3 shows that the computed F-value 2115.393 with 1 and 382 degrees of freedom as well as the p-value of .000. Since the proportionate value (p-value) is less than the alpha value ( $\alpha = .05$ ), that is ( $p < .05$ ), the null hypothesis which states that there is no significant relationship between security risk and customers online buying behavior of fabrics in Uyo Metropolis, Akwa Ibom State is rejected, while the alternative is retained. It can therefore be concluded that there is a significant relationship between security risk and customer online buying behavior of fabrics in Uyo Metropolis, Akwa Ibom State.

### Discussion of Findings

The finding of research question one revealed that the relationship between financial risk and customer online buying behavior of fabrics in Uyo Metropolis, Akwa Ibom State is 85.8 percent. Hypothesis one also indicate that there is a significant relationship between financial risk and customer online buying behavior of fabrics in Uyo Metropolis, Akwa Ibom State. This necessitates the rejection of the null hypothesis and the retention of the alternate hypothesis. The finding is supported by Adnan (2014) who reported that the fear of losing money has a negative impact on online purchasing, while Aboobucker (2019) found that the financial risk is the most

significant risk that might develop when consumers shop online.

The finding of research question two revealed that the relationship between the relationship between psychological risk and customer online buying behavior of fabrics in Uyo Metropolis, Akwa Ibom State is 84.3 percent. Hypothesis two also indicated that there is a significant relationship between psychological risk and customer online buying behavior of fabrics in Uyo Metropolis, Akwa Ibom State. This necessitates the rejection of the null hypothesis and the retention of the alternate hypothesis. The findings of this study agreed with Wu *et al.*, (2020) who reported that the threat of health crisis, scarcity of products, fear of unknown, negative emotions and uncertainty leads to psychological risk. A person's ability to accept or embrace the new shopping medium is linked to psychological risk.

The finding of research question three revealed that the relationship between the relationship between security risk and customer online buying behavior of fabrics in Uyo Metropolis, Akwa Ibom State is 84.7 percent. Hypothesis three also revealed that there is a significant relationship between security risk and customer online buying behavior of fabrics in Uyo Metropolis, Akwa Ibom State. The finding is supported by Han and Kim (2017) who observed that there is no denying that certain online retailers might not adhere to security regulations (such encryption or authentication), which could lead to customers losing faith in the ability of online retailers to safeguard their personal data. Consequently, Arshad *et al.* (2015) found

that online purchase behavior is more active the lower the security risk. This is so that users will not have to worry about anything thanks to a very secure platform (Folarin and Ogundare, 2016).

### Conclusion

The study effectively demonstrated that financial risk, psychological risk, and security risk significantly impacted customer online buying behavior of fabrics in Uyo Metropolis, Akwa Ibom State. The use of simple linear regression for data analysis confirmed that these risks influenced purchasing decisions and behaviors.

### Recommendations

Based on the findings of the study, the following recommendations were made

- i. **Develop Risk Mitigation Strategies:** Online fabric retailers should develop and implement strategies to address financial, psychological, and security risks. This may include better website security, comprehensive product descriptions, and flexible return policies.
- ii. **Improve Customer Education:** Educating customers about safe online shopping practices and providing information on how risks are managed can enhance trust and reduce perceived risk.
- iii. **Leverage Customer Feedback:** Retailers should actively seek and utilize customer feedback to continuously improve risk management strategies and address emerging concerns.

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