Abstract

Objectives - The Objective of this research is to analyze consumer’s risky behavior towards online activities and attempt to enhance our understanding in the risk involved in consumer online activities.

Method – The questionnaires were distributed by sending out links of the online questionnaire to respondents, mostly through e-mail, Twitter, and Facebook. The respondents must be familiar with online or internet activities as they are the most appropriate target in this study in order to accomplish relevant result. Data gathered then analyzed using Cross tabulation, Reliability & Validity analysis, Linear Regression, Interaction Effect, and One-Way ANOVA.

Results – There were 20 hypotheses, 14 were accepted and 6 were rejected. The findings bring out several important implications to several stakeholders, which are: business owner, online users, the government, educational institution, and parents.

Conclusion – In order to understand consumer online behavior, there are 7 variables which plays each important role in involving the threat, self-efficacy, and behaviors. Self-efficacy has proven to have strong and important role as moderating variables in influencing the relationship among 2 variables. It indicates that, with high self-efficacy, it tends to subdue the likely of risky behavior to occur.

Keyword – Internet, Consumer Behavior, Consumer Affair, Online Activities, Self-efficacy, Cyber Crime, Perceived Online Threat, Perceived Likelihood Online Threat, Adaptive Behaviors, Maladaptive Behaviors, Risky Behaviors, Protective Behaviors.