



## FACTORS INFLUENCING CONSUMERS' ONLINE SHOPPING DECISIONS

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**ABSTRACT:** *In this technological world, most of the companies use online shopping for making satisfy the customer and for attracting more customers as well. Online shopping imparts a huge impact on customer satisfaction. Online shopping is the main part of electronic commerce and many customers are guided by this electronic commerce regarding the way of buying products from the companies (Souca, 2014). This study aimed to determine the factors influencing consumers' online shopping decisions among the students of College of Business, Entrepreneurship and Accountancy of Cagayan State University – Andrews Campus. This study made use of the descriptive research method employing the questionnaire as main data-gathering instrument. The researchers made use of structured questionnaires to gather the needed data which were given to the respondents who were the students of College of Business, Entrepreneurship and Accountancy (CBEA) of Cagayan State University (CSU) Andrews Campus who are engaged in online shopping. A convenience sampling was used to select sample among the students of CBEA-CSU Andrews. The link of the questionnaire formed from the Google Form has been sent to CBEA – CSU Andrews students who are on the researchers' mobile phone's contacts, to individuals whom they are connected to via social networking websites such as Facebook messenger and email and to individuals whom the researchers know in person. The data was treated using the descriptive statistics using frequency distribution, mean and weighted mean. It also made use of statistical test such as T-test, Analysis of Variance (ANOVA) and Chi square test. Based on the findings of the study, it can be concluded that online shopping has been a part of the lives of many students. The respondents preferred online shopping when purchasing products as this would save their time, money and it's convenient to use online shopping. Majority of online shopping consumers are female since they are spending more time online. The number of online shoppers had increased for there are many reasons, they offer many options in respect to the product purchased and an easy and fast mode of payment compared to*



*direct selling or shopping. In view of the findings and conclusion made, the researcher recommends that online platforms may consider ways to promote other products aside from clothing and should pay more attention to the female segments as results prove that females shop more in online shopping as compared to men*

**Keywords:** *online shopping, online market, online platform, internet, social media, online business, e-commerce, consumers*

## INTRODUCTION

In this technological world, most of the companies use online shopping for making satisfy the customer and for attracting more customers as well. Online shopping imparts a huge impact on customer satisfaction. Online shopping is the main part of electronic commerce and many customers are guided by this electronic commerce regarding the way of buying products from the companies (Souca, 2014). The way of online shopping provides several facilities to the customers and for this reason, customers become satisfied while buying products from the retailers through online. The facilities are such as the customer can have several variations about any product, it is the very time-saving process and the main thing is that customer can compare the price of the products.

It was clear that digital marketing media are apparently much more used and demanded among consumer, especially among respondents of younger age. Therefore, the absolute majority of respondents demonstrated their propensity towards digital marketing media in various aspects. On the other hand, traditional media were found to be generally less used among the respondents which, therefore, affects their attitude towards advertising in this type of media. This proves the numerous previous researches on consumer's media preference which have indicated that digital advertising has been demonstrated to be more effective than traditional advertising (Kuznechikova, 2019).

According to Consoli & Musso (2010), the marketing of information age is based on a relationship between companies and consumers, noting that customers have become more demanding. In order to respond to this market change, marketers have become more accessible, sensitive, and innovative in the creating and distributing products and services in the market. Four forces have affected the new digital age: (1) digitalization and connectivity, (2) Internet development, (3) new forms of mediation (adapted to consumers), and (4) adaptation to consumers' desires.



The main satisfactions which the customers get from the online shopping is time-saving, products' variation, direct communication with the companies, and review checking before purchasing any products. Online shopping is especially beneficial for busy people, older people and for those people who are not able to move. However, every kind of customers is engaged in the utilization of online shopping. It has been seen that still some customers do not prefer online shopping, they believe in examining the products by physical experiencing (Hanifet al. 2010).

The effectiveness of television advertising is often questioned today for several reasons; consumers prefer television programs without many marketing messages or they simply change the channel during commercials, the share of marketing content in the total television program has increased in the last 50 years, which leads to consumers' tiredness, consumers often simultaneously watch different television programs and do something else at the same time (multitasking consumers) so they do not pay attention at all to marketing messages (Talafuse & Brizek, 2014). However, Zigmond & Stipp (2010) state that having online access while watching television enables consumers to easily access brands, interact, and review a product as well as make online purchases. Advancement of technology has changed the way television operates, so a lot of digital content enables a form of interaction in television advertising.

Heinonen (2011) identified the consumers' motivations for using social media. Her researches have shown that the main motivation driving people to use social media is, in fact, a combination of interaction, entertainment, and information. "Not surprisingly, social connection and a need to communicate were mentioned repeatedly".

While making online purchase, customers cannot see, touch, feel, smell or try the products that they want to purchase (Katawetawaraks and Wang, 2011; Al-Debei et al., 2015), due to which product is difficult to examine, and it becomes hard for customers to make purchase decision. In addition, some products are required to be tried like apparels and shoes, but in case of online shopping, it is not possible to examine and feel the goods and assess its quality before making a purchase due to which customers are hesitant to buy (Katawetawaraks and Wang, 2011; Comegys et al., 2009). Alam and Elaasi (2016) in their study found product quality is the main factor, which worries consumer to make online purchase. Moreover, some customers have reported fake products and imitated items in their delivered orders (Jun and Jaafar, 2011).



Puja Gupta (2015) made a brief comparison by addressing the perception of customers related with online and offline shopping. Product, price, quality and service are the variables which intends in creating the differentiation related with purchasing decision.

Chaing and Dholakia (2014) carried out a study in which they examined the purpose the customer to purchase goods online during their shopping. Mainly there are three variables in their study those affects the consumer to purchase online or to go offline. Those are the accessibility features of the shopping sites, the type of the products and their characteristic, and the actual price of the product. The study revealed that the accessibility and the convenience of the shopping sites create the intention in the customer to purchase or not. When there are difficulty faced by a consumer to purchase online then the customer switch to the offline shopping for the purchase behaviour and the consumer face difficulty in offline purchasing then they go to the online purchasing. After relating both the medium of shopping the consumer said that the online shopping is more convenient for them and gives more satisfaction which inspires the consumer to purchase online in the internet.

Iyer and Eastmen (2014) found that the population of senior who are more literate, more knowledgeable and who are more aware of the technology and those who have a positive behaviour towards online shopping and internet are more into online shopping. But the population of senior who are less aware of the internet and the shopping sites are less involved in the shopping sites because they do not have a positive attitude towards online shopping rather they are much more interested in offline shopping and the seniors who are more involved in the internet uses more online sites for purchasing the goods over the internet. The senior which have more knowledge about the internet and the shopping sites they compare both the shopping i.e. online and offline shopping for their purchasing of goods. However, their knowledge and the use of internet by them has no connection with their age and their satisfaction level while purchasing online.

Shanthi & Kannaiah (2015) found that although many consumers have begun switching to online stores, most of consumers still choose to shop directly to traditional markets that have a clear physical presence. A person's preference for buying a product, both online and traditional, is influenced by the personality factor possessed by that person. Hence, consumer shopping preferences are defined as the tastes of the consumers measured by the perceptions of the usefulness and benefits of the products offered (Guleria et al., 2015). Shopping preferences are related to someone likes or dislikes shopping methods and are not influenced by consumers' purchasing power. Along with the development of technology, the understanding of the market



began to shift. In the beginning the market happens when the buyer and seller meet in person. The development of the era of communication makes the market happen without having to meet directly, but through telephone conversation. This activity developed into tele-marketing. Internet presence makes sellers and buyers do not have to meet directly, can even happen without any meaningful interaction from the seller or buyer. The presence of an online store makes the buying and selling process simpler. The seller markets the product information on the website or online store, then the buyer can compare the product according to their needs or wishes and make a purchase either in consultation with the seller or not. In the end, the internet presence in marketing and online shopping has resulted in three beliefs, which are time-saving, cost-effective and 'best match' to the desired product (Punj, 2011).

## **STATEMENT OF THE PROBLEM**

This study aimed to determine the factors influencing consumers' online shopping decisions among the students of College of Business, Entrepreneurship and Accountancy of Cagayan State University – Andrews Campus. Specifically, it aimed to answer the following questions:

1. What is the demographic profile of the respondents in terms of:
  - 1.1 Age
  - 1.2 Sex
  - 1.3 Civil Status
  - 1.4 Program Enrolled
  - 1.5 Year Level
  - 1.6 Number of household member
  - 1.7 Average family monthly income
  - 1.8 Occupation of Father
  - 1.9 Occupation of Mother
2. What are the factors influencing consumers' online shopping decisions?
3. What are the different features that influence buyers in using the online platform?
4. What are the products commonly purchased online by the respondent?
5. What mode of payment do respondents often use in online shopping?
6. Is there a significant difference on the factors influencing consumers' online shopping decisions when grouped according to profile variables?



7. Is there a significant difference on the features that influence buyers in using the online platform when grouped according to profile variables?
8. Is there a significant difference on the products commonly purchased online by the respondents when grouped according to profile variables?
9. Is there a significant difference on the mode of payment of the respondents in online shopping when grouped according to profile variables?

## **RESEARCH HYPOTHESIS**

This study was guided by the following hypotheses:

1. There is no significant difference on the factors influencing consumers' online shopping decisions when grouped according to profile variables.
2. There is no significant difference on the features that influence buyers in using the online platform when grouped according to profile variables.
3. There is no significant on between the products commonly purchased online by the respondents when grouped according to profile variables.
4. There is no significant on between the mode of payment of the respondents in online shopping when grouped according to profile variables.

## **RESEARCH METHODOLOGY AND STATISTICAL TOOLS**

This study made use of the descriptive research method employing the questionnaire as main data-gathering instrument. The researchers made use of structured questionnaires to gather the needed data which were given to the respondents who were the students of College of Business, Entrepreneurship and Accountancy (CBEA) of Cagayan State University (CSU) Andrews Campus who are engaged in online shopping. A convenience sampling was used to select sample among the students of CBEA-CSU Andrews with its six programs namely, Bachelor of Science in Accountancy, Bachelor of Science in Accounting Information System, Bachelor of Science in Legal Management, Bachelor of Science in Business Administration major in Financial Management, Bachelor of Science in Business Administration major in Marketing Management and Bachelor of Science in



Entrepreneurship. The link of the questionnaire formed from the Google Form has been sent to CBEA – CSU Andrews students who are on the researchers' mobile phone's contacts, to individuals whom they are connected to via social networking websites such as Facebook messenger and email and to individuals whom the researchers know in person. The data was treated using the descriptive statistics using frequency distribution, mean and weighted mean. It also made use of statistical test such as T-test, Analysis of Variance (ANOVA) and Chi square test.

## RESULTS AND DISCUSSIONS

**Table 1.1 Frequency and Percentage Distribution of the Respondents Relative to Age**

Variables (n=100)	Categories	Frequency	Percent
Age	Below 20	49	32.0
	20-21	29	29.0
	22 and above	22	22.0

Table 1.1 shows the frequency and percentage distribution of the respondents' profile relative to age. The table shows that most of the respondents with a frequency of 49 or with percentage of 32 are aged below 20, while the least with a frequency of 22 are aged 22 and above. The result shows that majority of the respondents aged below 20 years old.

**Table 1.2 Frequency and Percentage Distribution of the Respondents Relative to Sex**

Variables (n=100)	Categories	Frequency	Percent
Sex	Female	87	87.0
	Male	13	13.0

Table 1.2 shows the frequency and percentage distribution of the respondents' profile relative to sex. The table shows that female respondents exceeded the male respondents with a frequency of 87 and 13 accordingly. The result implies that the College of Business, Entrepreneurship and Accountancy at Cagayan State University Andrews Campus are dominated by female. Veeralakhsmi (2013) stated that the majority of online shopping consumers was female. Dennis et al., (2010) added that young female prefers shopping from online shopping sites. In a study of college students, female students conducted a greater number of online information searches and had a greater number of purchase experiences for apparel products than male students. Recently, there has been an increasing percentage of women making online purchases and becoming more sophisticated users of the internet (Hannah and Lybecker, 2011).



**Table1.3Frequency and Percentage Distribution of the Respondents Relative to Civil Status**

Variables (n=100)	Categories	Frequency	Percent
Civil Status	Single	98	98.0
	Married	2	2.0
	Divorced	0	0
	Widowed	0	0

Table 1.3 shows the frequency and percentage distribution of the respondents' profile relative to civil status. The table shows that respondents with a frequency of 98 are single while only 2 are married. This implies that majority of the respondents in this study are single.

**Table1.4Frequency and Percentage Distribution of the Respondents Relative to Program Enrolled**

Variables (n=100)	Categories	Frequency	Percent
Program Enrolled	Bachelor of Science in Accounting Information System	65	65.0
	Bachelor of Science in Business Administration	14	14.0
	Bachelor of Science in Accountancy	14	14.0
	Bachelor of Science in Entrepreneurship	5	5.0
	Bachelor of Science in Legal Management	2	2.0

Table 1.4 shows the frequency and percentage distribution of the respondents' profile relative to program enrolled. It shows that the bulk of respondents with a frequency of 65 are from the Bachelor of Science in Accounting Information System program while the least with a frequency of 2 are from Bachelor of Science in Legal Management program.

**Table1.5Frequency and Percentage Distribution of the Respondents Relative to Year Level**

Variables (n=100)	Categories	Frequency	Percent
Year Level	1st year	35	35.0
	2nd year	13	13.0
	3rd year	15	15.0
	4th year	37	37.0

Table 1.5 shows the frequency and percentage distribution of the respondents' profile relative to year level. The table shows that frequency of 37 or most of the respondents are in their 4th year





level while 35 are in their first year level followed by third year and second year with a frequency of 15 and 13 respectively.

Variables (n=100)	Categories	Frequency	Percent
Number of Household	3 and below	11	11.0
	4	26	26.0
	5	24	24.0
	6 above	39	39.0

**Table1.6***Frequency and Percentage Distribution of the Respondents Relative to Number of Household*

Table 1.6 shows the frequency and percentage distribution of the respondents' profile relative to number of household. The table shows that 39 percent have a household member of more than 5 while only 11 percent have a household member of 3 and below. The table shows that majority of the respondents belong to a family with an average of five or six members. The above observation is being backed up by a study conducted wherein they have found out that average family in the Philippines consist of 5 or more members.

**Table1.7***Frequency and Percentage Distribution of the Respondents Relative to Average Family Monthly Income*

Variables (n=100)	Categories	Frequency	Percent
Average Family Monthly Income	5,000 and below	28	28.0
	5,001 to 10,000	32	32.0
	10,001 to 15,000	17	17.0
	15,001 and above	23	23.0

Table 1.7 shows the frequency and percentage distribution of the respondents' profile relative to average family monthly income. This shows that 32 percent or majority have an average family monthly income of 5000 to 10000 pesos while a closer percentage to 30 percent have an income of 5000 pesos and below. There were 23 % whose monthly income is more than 15,000 pesos while only 17 have an income ranging 10000 to 15000 respectively. The result shows that majority of the respondents have an average family monthly income below the poverty line based on National Economic Development Authority bulletin of information. Further, Caritas Manila executive director



Fr. Anton Pascual stated from an article published in the Philippine Star dated June 8, 2018 that the living wages for a family to be considered “out of poverty should be P20,000.00 a month.

**Table 1.8 Frequency and Percentage Distribution of the Respondents Relative to Father's Occupation**

Variables (n=100)	Categories	Frequency	Percent
Father's Occupation	Farming	42	42.0
	Self-employed	31	31.0
	Private employee	12	12.0
	Government Employee	7	7.0
	Overseas Filipino Worker	3	3.0
	N/A	5	5.0

Table 1.8 shows the frequency and percentage distribution of the respondents' profile relative to father's occupation. The table shows that farming is the most common occupation of a father with a frequency of 42 while the least are Overseas Filipino Worker with a frequency of 3. Other belongs to self-employed, private employee, government employee and N/A with frequency of 31,12,7 and 5 respectively. The data shows that majority of the father of the respondents are minimum wage earners. The data further affirm the findings related on family income, wherein majority belongs to the below the poverty line as seen by the occupation of the father of the respondents.

**Table 1.9 Frequency and Percentage Distribution of the Respondents Relative to Mother's Occupation**

Variables (n=100)	Categories	Frequency	Percent
Mother's Occupation	Housewife	54	54.0
	Self-employed	13	13.0
	Private employee	6	6.0
	Government Employee	8	8.0
	OFW	15	15.0
	N/A	4	4.0

Table 1.9 shows the frequency and percentage distribution of the respondents' profile relative to mother's occupation. The result shows that most of the respondents' mother are housewives with a frequency of 54 while the least belongs to the category N/A with a frequency of 4. Some are Overseas Filipino Worker, self-employed or doing their own business, private employee, and a government employee.



### **Factors Influencing Consumers' Online Shopping Decisions**

**Table 2 Frequency and Rank of the Factors Influencing Consumers' Online Shopping Decisions**

Reasons	Frequency	Rank
Price	96	1
Fast Shipping	88	2
Convenience	78	3
Time Saving	72	4
More variety of products	67	5
Easy Accessible	58	6
Good Quality	34	7
Discounts	25	8
Trust	23	9
Door to Door Delivery	12	10
Secure Transaction	10	11
Market Strategy	8	12

Table 2 shows the frequency and rank of the different features that influence the buyers to shop online. Based on table 3, the top factor of respondents for online shopping is the price of the product followed by fast shipping and their convenience in purchasing online. Boice (2021), mentioned in her column that the top reasons consumers prefer to shop online free shipping, lower prices and convenience. Price is one of the strongest factors influencing a consumer's decision to purchase. When shopping online, 70% of consumers are shopping for less expensive products. Coupled with the fact that more than [half of U.S. consumers \(56%\)](#) say they are living "paycheck to paycheck," it makes sense that shoppers are looking online to explore the most affordable options. Moreover, convenience continues to be the gold standard where 37% of consumers say their online spending has increased over the last three months of 2020 — even while overall spending dropped. Consumers favor shopping online for ease alone. In a few minutes, you can order a product, confirm payment, and see its shipping status from the comfort of your home or in the palm of your hand (Boice, 2021). In addition, in terms of shipping, Consumers want their products delivered [as soon as possible](#). 48% of online shoppers are willing to pay extra money for faster shipping, and 55% of Amazon shoppers would do the same. Amazon has solidified its position as the most [reliable retailer](#) in terms of speed: 64% of consumers say when they need to get a product fast, they look for it on Amazon (Boice, 2021).



### Features that Influence Buyers in using the Online Platforms

**Figure 1** Various Features that Influence Buyers in Using the Online Platforms

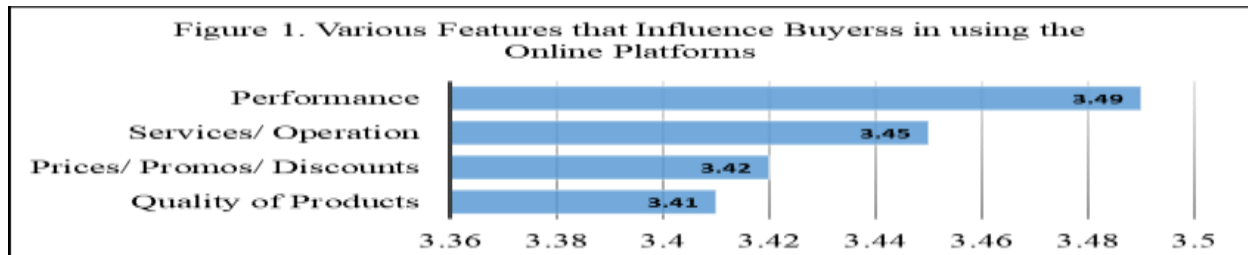


Figure 1 shows the various features that influence consumers in using the online platform. Features of the products may also influence consumers when purchasing online products. Based on figure, consumers are very satisfied on the features of the product based on the performance, services or operations they have received, prices, promos, discounts and quality of the products that they have purchased online. The overall assessment of the consumers in the various features that influences in using online platforms is 3.44 with a descriptive rating of very satisfied. Patterson (1993) pointed out that the perceived product performance is the most powerful determinant related to satisfaction. Conversely, a number of studies dealing with online commerce argue that the service quality has a positive influence on customer satisfaction (Haque et al., 2009), (Kim and Stoel, 2004), (Seyed et al., 2011). The quality of service determines whether the customers will develop strong and loyal relationships with online retailers. Online retailers that offer excellent service quality meet the expectations of their customers and thus improve their satisfaction (Khristianto et al., 2012).

### Products Commonly Purchased Online by the Respondents

**Table 3** Ranking of the Commonly Purchased Products Online by the Respondents

Products	Count	Rank
Clothes	75	1
Electronic Products	51	2
Books	41	3
Cosmetics	31	4
Shoes	29	5
Bags	20	6
Food/Groceries	15	7



Table 3 shows the count and rank of the commonly purchased products online by the respondents. Based on the table, the top products that are commonly purchased online is clothes followed by electronic products and books. Least purchase are shoes, bags and food items. The best-selling products on shopee is home accessories, electronic products such as phones and accessories, and cosmetics. (J&T Express, 2020). Moreover, according to Masigan (2020), time spent at home has caused consumers to delay many non-essential purchases. This has led to pent-up demand. A recent survey indicates that when the Filipino is able, he will prioritize purchasing clothing at 19%, home appliances and devices at 18%, home furniture and accessories at 15%, electronic gadgets at 15%, and smartphones at 11%.

### *Mode of Payment the Respondents Use in Online Shopping*

**Table 4** *Frequency and Rank on the Mode of Payment the Respondents Often Use in Online Shopping*

Mode of Payment	Frequency	Rank
Cash on Delivery	91	1
E-wallets	7	2
Credit/Debit Card payments	2	3

Table 4 shows the frequency and rank on the mode of payment the respondents often use in online shopping. Cash on delivery or COD got the 1<sup>st</sup> rank with a frequency of 9. Only 7 used e-wallets and 2 use credit or debit cards when paying their purchased products. [Cash on delivery](#) (COD) is a type of transaction where the recipient pays for a good at the time of delivery rather than using credit. The terms and accepted forms of payment vary according to the payment provisions of the [purchase agreement](#). Cash on delivery is also referred to as collect on delivery since delivery may allow for cash, check, or electronic payment (Young, 2021). Cash on delivery is still the preferred mode of payment comprising 67% of all transactions. This is followed by credit cards at 24%. Paypal has a 5% share of payment transactions while G-Cash has a 2% share. A massive 79% of all e-commerce transactions are consummated over the smartphone (Masigan, 2020).



## Test of Significant Difference on the Factors Influencing Consumers' Online Shopping Decisions when Grouped according to Profile Variables

**Table 5 Test of Significant Difference on the Factors Influencing Consumers' Online Shopping Decisions when Grouped According to Profile Variables**

Variables (n=100)	$\chi^2$ -value	p-value	Interpretation
Age	1.97	0.345	Not Significant
Sex	1.14	0.171	Not Significant
Civil Status	0.45	0.871	Not Significant
Program Enrolled	2.10	0.076	Not Significant
Year Level	2.19	0.099	Not Significant
Number of Household	1.01	0.512	Not Significant
Average Family Monthly Income	2.71	0.002*	Significant
Father's Occupation	2.05	0.419	Not Significant
Mother's Occupation	1.89	0.124	Not Significant

\*significant at 0.05 level

Table 5 shows the test of significant difference on the reasons of the respondents for online shopping when grouped according to profile. Using One-Way ANOVA at 5% level of significance, the result shows that there is significant difference on the reasons of respondents when purchasing items online according to average family monthly income. The result implies that parent's income is associated with consumer's reasons when purchasing online products. Nagra and Gopal (2013) studied on the factors that influence the behavior of online shopping in Indian communities, and showed that income affected the frequency of consumers' online shopping. The higher the consumer's income, the more motivating consumers to do online shopping. Furthermore, individuals with lower income tend to approach online shopping activity more cautiously and find this medium as a riskier place since their tolerance for financial losses is lower with respect to consumers with higher income (Yoldas, 2012). Li et al., (1999) concluded that income have positive relationship with online buying behavior. On the other hand, other independent variables such as age, sex, civil status, program enrolled, year level, number of household and parent's occupation found no significant differences. Therefore, the null hypothesis is accepted. Bellman et al (1999) examined various predictors for whether an individual will purchase online and they concluded that demographic variables such as education, age and income, have a modest impact on the decision of whether to



buy online, where as the most important determinant of online shopping was previous behavior, such as earlier purchases. Therefore, demographic factors are not much influenced on the purchases.

### *Test of Significant Difference on the Features that Influence Buyers in using the Online Platform when Grouped According to Profile Variables*

**Table 6** Test of Significant Difference on the Features that Influence Buyers in Using the Online Platform when Grouped According to Profile Variables

Variables (n=100)	T/F value	p-value	Interpretation
Age	1.13	0.125	Not Significant
Sex	2.10	0.021	Significant
Civil Status	1.19	0.217	Not Significant
Program Enrolled	0.71	0.081	Not Significant
Year Level	2.10	0.123	Not Significant
Number of Household	2.92	0.219	Not Significant
Average Family Monthly Income	2.13	0.201	Not Significant
Father's Occupation	1.03	0.191	Not Significant
Mother's Occupation	1.52	0.351	Not Significant

Table 6 shows the test of significant difference on the features that influence buyers in using the online platforms. As seen on the table, sex found significant difference since the p-value is less than 0.05 level of significance. The mean satisfaction among females (mean=3.75, SD=0.34) is higher than males (mean=3.12, SD=.76). the result implies that the female group are more particular on the features of the product when purchasing online rather than males. Furthermore, this means that females are more satisfied on the features of the product based on the performance, services or operations they have received, prices, promos, discounts and quality of the products that they have purchased online. Other independent variables found no significant differences since the p-values are greater than 0.05 level of significance. This means that those independent variables are not influenced on the features when purchasing online. Some prior studies mentioned gender differences in evaluating product quality and physical environment quality, and suggested that males and females vary in terms of fashion consumption, with female customers being more sensitive to product quality and physical elements of product attributes. (Rocha, 2005).



**Test of Significant Difference on the Products that are Commonly Purchased Online when grouped according to Profile Variables**

**Table 7 Test of Significant Difference on the Products that are Commonly Purchased Online When Grouped According to Profile Variables**

Variables (n=100)	X <sup>2</sup> -value	p-value	Interpretation
Age	0.98	0.101	Not Significant
Sex	3.42	0.000**	Significant
Civil Status	2.21	0.407	Not Significant
Program Enrolled	1.91	0.425	Not Significant
Year Level	2.70	0.331	Not Significant
Number of Household	2.01	0.177	Not Significant
Average Monthly Income	2.71	0.211	Not Significant
Father's Occupation	-1.78	0.112	Not Significant
Mother's Occupation	0.72	0.871	Not Significant

Table 7 shows the test of significant difference on the products that are commonly purchased online when grouped according to profile. The table showed that there is a significant difference between sex and on the products that are commonly purchased online since the p-value is less than 0.05 level of significance. This is sufficient evidence to reject the null hypothesis. This can be concluded that in terms of sex, products are commonly purchased by women than men. Evidently, most of the products purchased were clothes and cosmetics. According to a survey conducted by [Rakuten Insight](#) by gender, 31 percent of females and 30 percent of males stated they purchased online at least several times a month during the COVID-19 pandemic in the Philippines as of May 2020. In contrast, only three percent of females and four percent of males stated they purchased every day online (Statistica Research Department, 2021). While women buy on average about 7.1 times a year and men only about 5.4 times; they spend more money on the Internet: Men spend 10 euros more on each purchase than women. At the time of purchase, men are more direct and only buy at the time they need something. They focus on what they want without making additional purchases. Men are information seekers, research each product they want in depth and look at all the features of the product. Women are increasingly more reliant on the internet to make purchases, while men still prefer bricks and mortar, according to a new survey from First Insight (Thomas, 2018). With this gender gap driving a wedge between how women and men make purchases, retailers should take notice.

No significant differences found on other independent variables.





**Test of Significant Difference on the Mode of Payment when grouped according to Profile Variables**

**Table 8 Test of Significant Difference on the Mode of Payment of the Respondents in Online Shopping when grouped according to Profile Variables**

Variables (n=100)	X <sup>2</sup> -value	p-value	Interpretation
Age	1.19	0.345	Not Significant
Sex	2.91	0.671	Not Significant
Civil Status	0.781	0.076	Not Significant
Program Enrolled	3.18	0.981	Not Significant
Year Level	2.90	0.871	Not Significant
Number of Household	1.56	0.671	Not Significant
Average Monthly Income	1.81	0.761	Not Significant
Father's Occupation	1.09	0.241	Not Significant
Mother's Occupation	2.10	0.450	Not Significant

Table 8 shows the test of significant difference on the mode of payment of the respondents in online shopping when grouped according to profile. Based on the table, statistically, there is no significant difference on the mode of payment when grouped according to profile since all p-values is greater than 0.05 level of significance. This implies that the participant's mode of payment when purchasing online products is not associated in their age, sex, civil status, program enrolled, year level, number of household, income and parent's occupation. According to Rocco (2019), the choice of payment instrument is more influenced by transaction characteristics than by socio-demographic factors. Based on a survey of French consumers, discuss the significant influence of transaction characteristics on the choice of payment methods. They believe that the characteristics of the instruments strongly influence the choice of instrument (Bonnie and François 2006).

## CONCLUSION

Based on the findings of the study, it can be concluded that online shopping has been a part of the lives of many students. The respondents preferred online shopping when purchasing products as this would save their time, money and it's convenient to use online shopping. Majority of online shopping consumers are female since they are spending more time online. The number of online



shoppers had increased for there are many reasons, they offer many options in respect to the product purchased and an easy and fast mode of payment compared to direct selling or shopping.

## **RECOMMENDATIONS**

Based on the findings and conclusion made, the researcher recommends the following:

1. Online platforms may consider ways to promote other products aside from clothing.
2. Online platforms should pay more attention to the female segments as results prove that females shop more in online shopping as compared to men
3. That similar studies may be replicated by selecting different professionals that have not been included in the present study.
4. That future researchers may conduct studies by considering other features that influence buyers in using the different online platforms.
5. That future researchers may have further studies that could investigate consumer buying behavior that would help online platforms for online shopping strategies.

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