

## ONLINE SHOPPING BEHAVIOR OF STUDENTS IN THE COLLEGE OF BUSINESS ADMINISTRATION: Basis for Enriching Content of the Subject Matter

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### **ABSTRACT**

Online shopping is becoming a trend to busy people, particularly the young and those who have the knowledge on how to shop and buy online. The researcher assumed that students in the College of Business Administration like other colleges offering business education are more knowledgeable to buy or shop online. Hence, the researcher was prompted to conduct this study to find out if this assumption holds true particularly with the CBA students. Specifically, this was conducted to determine whether students of the College of Business Administration were aware of online shopping and to know their experiences and reasons for buying (or not) online, and to determine their entrepreneurial mindset.

The focus of this study is to describe students' practices in online shopping, to determine the level of entrepreneurial mindset of online shoppers; and to determine the problems faced by online shopping students of the College of Business Administration, University of Eastern Philippines for SY 2013 – 2014.

Findings showed that female respondents tend to shop online than male respondents. The younger age group might be more familiar with the internet compared with their older counterparts, but due to financial constraints and risks involved they were found to be more hesitant in buying online. As to the Level of Entrepreneurial mindset data showed that respondents go online without the intention of venturing into business.

*Keywords:* *Online shopping, Entrepreneurial Mindset, Online Practices*

### **Introduction**

Online shopping has grown in popularity over the years, mainly because people find it convenient and easy to bargain shop from the comfort of their home or office. One of the most enticing factors about online shopping, particularly during a holiday season, is it alleviates the need to wait in long lines or search from store to store for a particular item. (Daud, 2014); (Rekha-Verma,2014)

Patricia Sorce (2005) find out that while older online shoppers searched for significantly fewer products than their younger counterparts, they actually purchased as much as younger consumers. Attitudinal factors explained more variance in online searching behavior. Age explained more variance in purchasing behavior if the consumer had first searched for the product online.(Patricia Sorce, 2005); (Li, 2002); (Levin, 2003)

Wolfinabarger (2001) discovered that consumers shopped online for both goal-oriented and experiential reasons. However, goal-oriented motives were more common among online shoppers than experiential motives. The attributes that were found to facilitate goal-oriented online shopping were accessibility/convenience, selection, information availability, and lack of unwanted sociality from retail sales. Importantly, consumers reported that shopping online resulted in a substantially increased sense of freedom and control as compared to offline shopping. While consumers were more likely to describe offline shopping than online shopping in experiential terms, experiential motivations for online shopping was evidently emerging. Also, while closing transactions at web sites was one important e-commerce goal, companies should not lose sight of the continuing importance and power of their web site as an information and communications vehicle. (Wolfinbarger & Gilly, 2001)

Case, Burns & Dick stated that internet knowledge, income and education level are especially powerful predictors of internet purchases among university students as found out in an online survey among 425 US undergraduate and MBA students. However, Blanca Hernández (2011) found out that the socioeconomic variables do not condition the behavior of the experienced e-shopper. It was also revealed that once individuals attained the status of experienced e-shoppers, their behavior became similar, independent of their socioeconomic characteristics. In contrast to the majority of existing studies, it is considered that the current development of the online environment should lead to the analysis of a new kind of e-shopper (experienced purchaser), whose behavior at the outset of this research field differed from that studied. The experience acquired in online shopping nullifies the importance of socioeconomic characteristics. (Blanca Hernández, 2011)

The latest research undertaken by a leading marketing solutions provider, Callcredit Information Group, revealed that the older generation were more active online shoppers than the younger age groups. According to the results, 19 per cent of the 45 - 50 year old online shoppers shopped for groceries online, and 24 percent of 51- to- 60- year- old online shoppers purchased holidays online. Surprisingly, those who scored lowest for purchasing holidays online were the 18- 24- year- old group at 4 percent. The research has also highlighted how the older age groups were combining their online shopping with offline. Twenty-eight percent of 51- to- 60- year- old age group shopped at supermarkets, followed by 24 percent of 45 to 50- year-old age group, with only 14 per cent of 18-to-24 year old age group shopping at supermarkets.

Zhang (2002) examined the relationship between vendor/service/product characteristics and other factors were also conducted. The term vendor/service/product characteristics refer to the features of the Internet stores, the products they sell, and the service they provide to support

the transactions. These factors were found to influence customers' online shopping attitudes and behavior significantly. (Li, 2002); (Zhang, 2002)

Another research focused on risks involved in shopping online. The research concludes that consumers generally prefer to use electronic commerce in purchasing products that do not require physical inspection. The higher the perceived risk, the greater is the propensity of the consumer to shift to brick-and-mortar retailer for the purchase of a product. Whereas, the lower the perceived risk, the higher is the propensity for online shopping. (Chiang, 2003); (Bhatnagar, 2000); (MH Moshref Javadi, 2012)

The University of Eastern Philippines caters 9,000 students 1,140 of which are enrolled in the College of Business Administration whose age ranges from 16 – 24 years old. This age group according to the latest research, undertaken by a leading marketing solutions provider, Callcredit Information Group, reveals surprisingly scoring lowest for purchasing online.

Hence, this prompted the researcher to do a research to determine whether the students of the College of Business Administration are aware of online buying knowing that these students have *E-Commerce, International Marketing and some other business related subjects*, and if they are aware or not, to know the reasons why these buyers are hesitant in buying online knowing that this age group is notably acquainted with the internet, social media, and how it works.

In addition, this research may help aspiring entrepreneurs establish a marketing strategy to increase their sales especially those who are planning to use and are using internet as a venture to sell their products and services. Thus this will provide the entrepreneurs a picture of possible consumers — who they are, what they buy, how they think, and how to reach them.

### **Objectives/Problems of the Study**

- To determine the personal profile of student respondents as online shoppers
- To describe students practices on online shopping in terms of:
  - Intentions of shopping online
  - Online shopping decision – making
  - Online or store purchasing
  - Products/services, and website most viewed and searched

To determine the Level of Entrepreneurial Mindset of online shoppers

To determine the problems faced by online shoppers in terms of

- Post – purchase evaluation of online shopping

### **Significance of the Study**

This research will help students, and graduates to have an idea on how online can help them create their own respective business, be self-employed, and later would probably hire employees even at the sanctuary of their homes thus adding an impact to the society and to the economy through job creation and innovation.

## Scope and Limitation of the Study

The focus of investigation in this study is to determine the personal profile of student respondents as online shoppers, describe students' practices in online shopping, to determine the level of entrepreneurial mindset of online shoppers; and to determine the problems faced by online shopping students of the College of Business Administration, University of Eastern Philippines for SY 2013 – 2014.

Other college students in the University of Eastern Philippines are excluded in this study. Further, only those who signified of buying online were considered respondents, thus those who do not have online shopping experience are excluded in this study.

## Theoretical Framework

This study is anchored on the Herzberg's theory of motivation, Frederick Herzberg developed a "two-factor theory" of motivation, which distinguishes between dissatisfiers (factors that cause dissatisfaction) and satisfiers (factors that cause satisfaction). This theory has two implication. First, sellers should do their best to prevent dissatisfiers from affecting the buyer. Second, the manufacturers should carefully identify major satisfiers or motivators and be sure to supply them. (Kotler, 1999)

Another theory used in this study is Theory of Cognitive Dissonance, which states that people strive for internal harmony and consistency among their cognitions (knowledge, attitudes, beliefs and values) and any inconsistency in these cognitions causes cognitive dissonance.

This further means that a buyer's feeling after the sale can influence repeat sales and what the buyer tells others about a product.

## Conceptual Framework

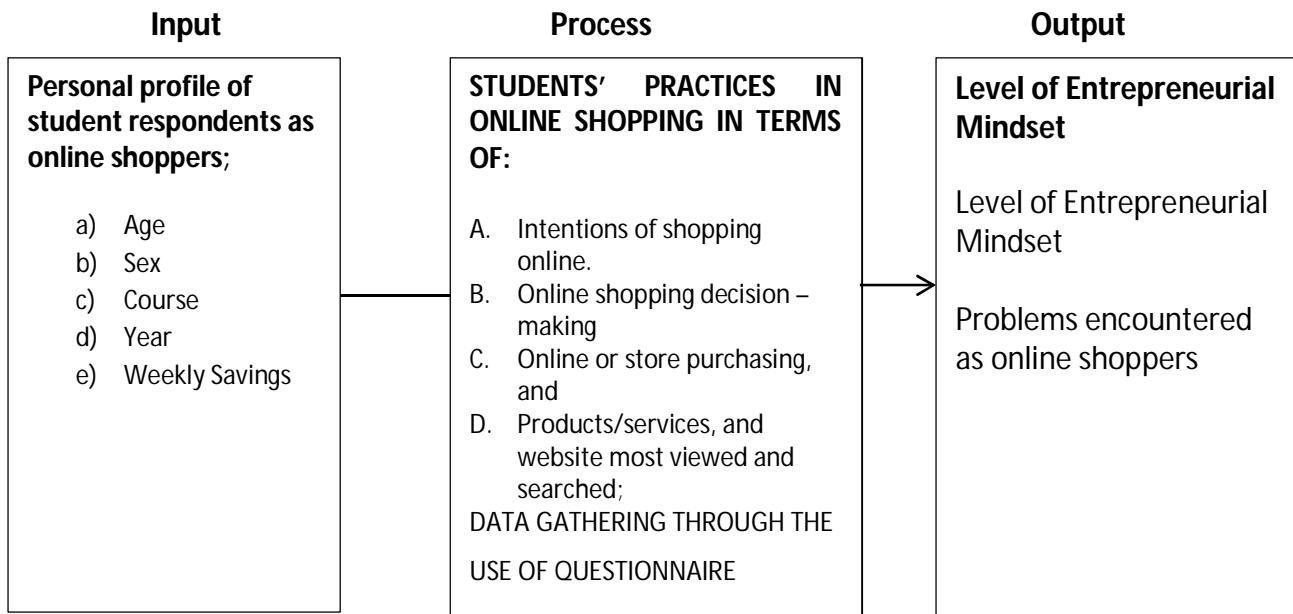
The researcher is guided by the Input, throughput/process and output evaluation model. A look at the paradigm of this study, indicates that the researcher intends to survey the online shopping behavior of students in the College of Business Administration along the personal profile of student respondents as online shoppers with regards to their age, sex, course, year level and weekly savings.

After exploring on their personal profile the researcher proceeded in identifying the students' practices in online shopping in terms of their Intentions of shopping online, Online shopping decision – making, Online or store purchasing, and Products/services, and website most viewed and searched.

The researcher hopes that after determining the inputs and the throughput of this study, it will be able to determine the level of entrepreneurial mindset of online shoppers; and to

determine the problems faced by online shoppers in terms of post – purchase evaluation of online shopping.

### Paradigm of the Study



**Figure I. Schematic Diagram Showing the Variable of the Study Assumptions:**

This research is based on the following assumptions:

1. The students have high level of entrepreneurial mindset.
2. The education of students aided in their online buying.

### Methodology

The College of Business Administration has a total of 1,140 officially enrolled students whose courses are BS Accountancy, BSBA Major in Management, BSBA Major in Marketing, BS Business Economics, BS Entrepreneurship, BS in Hotel and Restaurant Management, BS in Cooperatives, and Associate in Secretarial Science. Out of the 1,140 students only 100 affirmed of their awareness of online shopping. But out of the 100 students only 68 have actually tried buying online. Hence, only 68 respondents were chosen.

This study utilized the descriptive survey method of research. Using this appropriate design, the study was able to capture the data needed for the study, as well as describe the phenomena on hand.

A purposive sampling technique was used. All of which are students of the College of Business Administration. The researcher identified students who have tried online shopping and they were given the questionnaires.

## Scoring and Interpretation of Data

The Entrepreneurial Mindset was evaluated based on the degree of practice towards online buying. Each respondent answered the questionnaire on their Online Buying Practices. Answers were as follows:

|   |   |           |
|---|---|-----------|
| 3 | - | Always    |
| 2 | - | Sometimes |
| 1 | - | Never     |

The raw score of each respondent was counted. The data was computed using the multiple regression analysis. The categories of their buying practices were based on the points earned for all categories as follows:

|             |   |                                 |
|-------------|---|---------------------------------|
| 1 – 1.67    | - | Low Entrepreneurial Mindset     |
| 1.68 – 2.33 | - | Average Entrepreneurial Mindset |
| 2.34 – 3.0  | - | High Entrepreneurial Mindset    |

## Statistical Treatment of Data

Frequencies and percentages were computed to present quantitative data on the profile of the respondents such as age, sex, course and year and the practices of online shoppers.

The formula for percentages is as follows:

$$\% = \frac{F}{N} \times 100$$

Where :

|     |   |                       |
|-----|---|-----------------------|
| %   | - | percentage            |
| F   | - | frequencies           |
| N   | - | number of respondents |
| 100 | - | constant number       |

The mean was computed to treat the data on the weekly allowance and age of the respondents. The formula for computing the mean is as follows:

$$X = \frac{(\Sigma f d)}{N}$$

Where:

|          |   |                           |
|----------|---|---------------------------|
| X        | - | mean                      |
| $\Sigma$ | - | summation                 |
| Fd       | - | frequency times deviation |

## RESULTS AND DISCUSSION

### Demographic Profile of Online Buyers

Table I indicates predominance in female than male in buying online. Indeed, it could be inferred that female are more shopaholic than male in online shopping.

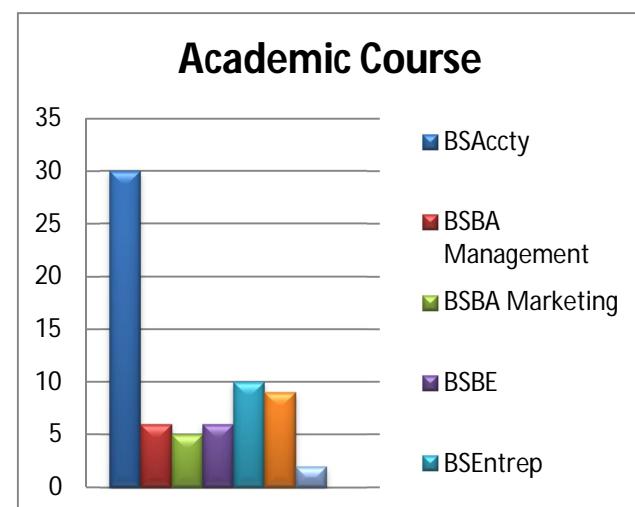
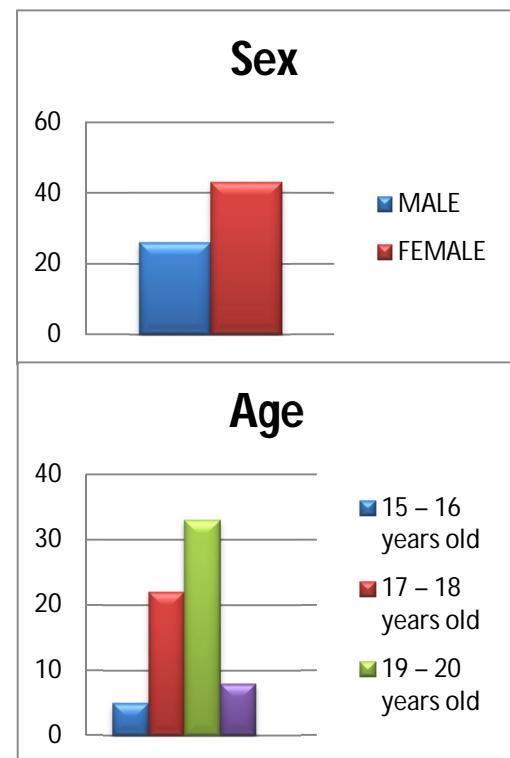
Findings, thus contradicts to the study Blanca Hernández et al., that the internet has become a marketplace suitable for all ages, incomes and both genders. Because based on the findings of this study more females tend to shop online than males, respondents who doesn't have savings at the end of the month also hesitated to buy online and prefer to buy in stores.

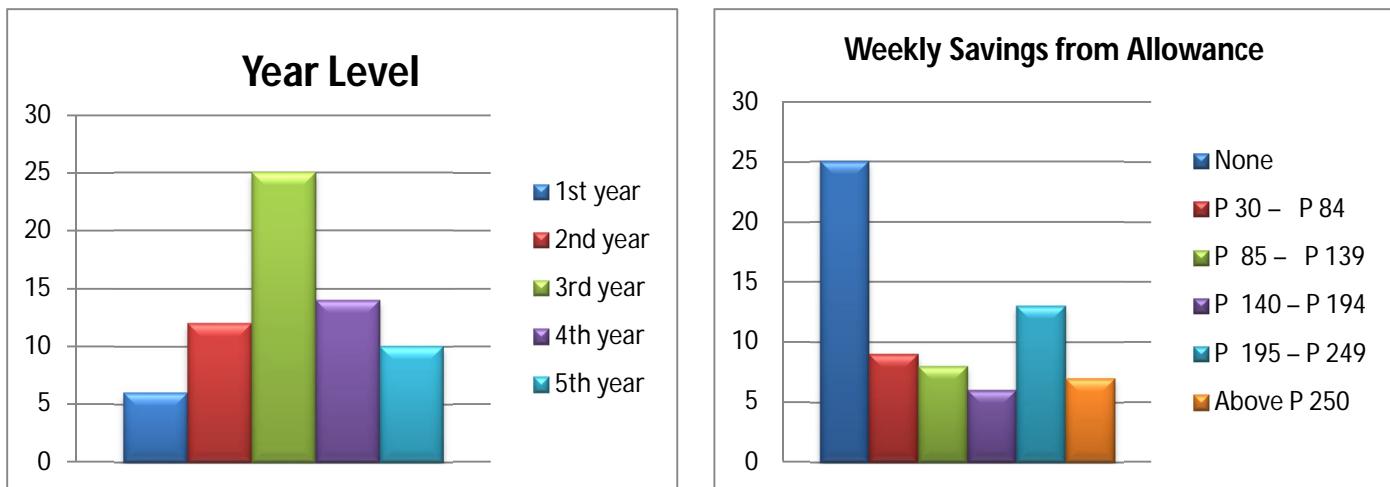
Further, this finding reaffirms to the study of Callcredit Information Group, that age group 18 – 24 surprisingly scored lowest for purchasing online considering that out of the total 1,140 students only 68 have actually purchased online, a very small percentage for the entire population.

As to year level, majority of the respondents are 3<sup>rd</sup>-year level, next in rank are 2<sup>nd</sup>-year level and 5<sup>th</sup>-year levels respectively, while only 6 or 8% are 1<sup>st</sup> year level. This affirms to the study of Case, Burns and Dick (2001, p. 873) that "internet knowledge", income and education level are especially powerful predictors of Internet purchases because the subjects E-commerce, International Marketing are offered in the third year level.

Further, it contradicts to the study of Blanca Hernández, et al., that socioeconomic variables do not condition the behavior of the experienced e-shopper because most of the respondents did not repeat their online purchase.

With regards to the course of the respondents it could be implied that Accountancy students prefer to buy online than the other non-accountancy students.





## Part II. Practices of Online Shopping

As regards to the intentions of the respondents when they shop online, "know the price ranges" came out to be the most commonly practiced by respondents in the internet, as asserted by 56 out of the total 68 respondents. "Compare brand products and services" came out second, followed by "know the specifics of the product" and "know the feedback of consumers:", and "gain knowledge about new business."

### Intentions of Shopping Online

| Intentions of Shopping Online                              | N  | Rank |
|--|----|------|
| Know the Price ranges                                      | 56 | 1    |
| Compare the brands of products/services                    | 39 | 2    |
| Know the specifics of the product                          | 38 | 3    |
| Know the feedback of consumers towards the product/service | 25 | 4    |
| Gain knowledge about new business ideas                    | 23 | 5    |
| Know the quality of the product                            | 1  | 6    |
| Know which products are promo sale                         | 1  | 6    |
| Window Shopping  | 1  | 6    |

### A. Online Shopping Decision Making

Table 3 presents the practices of the respondents as far their online shopping decision-making practices. As shown, majority of the respondents canvassed for products by visiting other websites first before buying online. It could be inferred that just like buying in stores respondents would like to evaluate or canvass first in the different websites for the best product before deciding to purchase online.

As also revealed in the figure, it takes a few days to two (2) weeks for the respondents to search for information before finally deciding to buy online. Hence, it could be inferred that the respondents invariably take in-depth or thorough research or limited time before they decide to buy the desired product online.

The finding somehow agrees with the study of AM Levin, IR Levin, CE Heath-J., that online shopping is perceived to be the source for best prices, considering that most online retailers use an aggressive low price strategy to draw customers to the websites to shop.

There are different reasons why the respondents do not buy online, as also shown in the figure. "Lack of assurance or sense of trust" is the foremost reason why online shoppers are reluctant in buying online, This affirms the findings of Borchers that trust attitude is positively associated with consumers online buying perspective. "Higher charges due to freight" came out to be the next most common reason, followed by "delayed delivery of product."

| <b>Buying practices before purchasing online</b>      | <b>N</b> | <b>Rank</b> |
|---|----------|-------------|
| Canvassed online (searched from different websites)   | 42       | 1           |
| Read feedbacks of previous customers.                 | 34       | 2           |
| Canvassed on stores (searched for products in stores) | 11       | 3           |

| <b>Period needed to decide to buy online</b> | <b>N</b> | <b>Rank</b> |
|--|----------|-------------|
| Few days of online research                  | 24       | 1.5         |
| 1 – 2 weeks of online research               | 24       | 1.5         |
| 1 month of online research                   | 12       | 2           |
| 3 – 4 weeks of online research               | 8        | 3           |

| <b>Reasons for buying online</b>                      | <b>N</b> | <b>Rank</b> |
|---|----------|-------------|
| Wide Variety of choices                               | 32       | 1           |
| Lower prices  | 19       | 2           |
| Unique/Creative designs                               | 14       | 3           |
| Easy buying procedures                                | 10       | 4.5         |
| Positive feedback of consumers                        | 10       | 4.5         |
| Various payment procedures                            | 3        | 5           |
| Products are not available in the location (N. Samar) | 2        | 6           |
| Items are assured to be an original product           | 1        | 7.5         |
| Products are crucial/necessity/significant            | 1        | 7.5         |

| <b>Reasons for <u>not</u> buying online</b>                        | <b>N</b> | <b>Rank</b> |
|--|----------|-------------|
| Lack of assurance with the seller (bogus seller)                   | 30       | 1           |
| Higher prices due to freight charges, and other additional charges | 27       | 2           |
| Delayed delivery of product  | 13       | 3           |
| Negative feedback from consumers                                   | 7        | 4           |
| No available fund at the moment of purchase                        | 2        | 5           |

## B. Online / Store Purchasing

Surprisingly buying in stores ranked first when asked what respondents have done after searching for products on the internet. This affirms the survey of Call Credit that online shoppers combine shopping online and offline.

It is quite evident that the respondents do not consider online shopping as a business venture. When asked the number of times the respondents purchased online, 32 claimed that they had single online purchase only, 21 had not yet purchased online, and 12 had purchased 2 to 5 times in one year.

The finding further corroborates to the latest eShoppers survey released by Nielsen Philippines, that Filipinos topped in online shopping research, but lagged in purchases. Filipino Internet users are reading consumer reviews and searching for online deals, but do not actually purchase online. Most likely, the respondents bought online to experiment how it operates. Hence they did not anymore care to repeat their purchase.

| Buying behavior after searching information from the internet | N  | Rank |
|---|----|------|
| Bought in stores  | 32 | 1    |
| Bought online and paid on cash delivery                       | 25 | 2    |
| Bought online on a prepaid basis/paid before hand             | 13 | 3    |
| Bought and paid online for personal use                       | 10 | 4    |
| Bought and paid online for resell to others                   | 1  | 5.5  |
| Bought online and paid on cash delivery for resell to others  | 1  | 5.5  |

| Number of times respondents purchased online | N  | Rank |
|--|----|------|
| Ones (single purchase)                       | 32 | 1    |
| None   | 21 | 2    |
| 2 – 5 purchases annually                     | 12 | 3    |
| 6 – 10 purchases annually                    | 3  | 4    |

## Products/Services/Websites most viewed and searched in the internet

When the respondents were asked as to the most common products viewed and searched online, 60 asserted that clothing and shoes are the products they frequently search online. Electronic Gadgets such as tablets, cellphones, and laptop, etc., came out to be the next frequently searched. Only one respondent searched for K Pop posters, merchandise and albums. It could be implied that respondents prefer to buy clothes/shoes online. The finding negates the study of K.P Chiang, et.al., which found out that the ability to see-touch-handle the product and personal service are perceived to be desirable features of offline shopping since the online-shopper respondents of this study seemed to be contented to view the product online to decide to buy it or not.

As to the website visited in buying online, Facebook ranked first as the most visited website on the internet, followed by Lazada that offers free delivery and cash on delivery. Trustworthiness is possibly what motivates the respondents to buy via the Facebook website. Facebook provides data or information of the seller, feedbacks from customers and the location of the seller, thereby there is enough proof that the seller is genuine.

| <b>Most common products searched or watched in the internet</b> | <b>N</b> | <b>Rank</b> |
|---|----------|-------------|
| Clothing/Shoes  | 60       | 1           |
| Electronic Gadgets (tablets, cellphones, laptop, etc)           | 53       | 2           |
| Accessories/Watches   | 31       | 3           |
| Books/Novels/Magazines  | 28       | 4           |
| Health and beauty   | 25       | 5           |
| Bags/Wallets  | 21       | 6           |
| Travel/Fare (Ticket promos, Travel packages, etc.)              | 17       | 7           |
| Computer parts (hardware/software)                              | 15       | 8           |
| Home Appliances/Furniture/Decorations                           | 9        | 9           |
| Food and beverage   | 10       | 10          |
| Services/(Laundry/Photobooth/Massage)                           | 2        | 11          |
| K Pop Posters, Merchandise, Album, etc.                         | 1        | 12          |

| <b>Websites visited in buying online</b> | <b>N</b> | <b>%</b> |
|--|----------|----------|
| Facebook                                 | 36       | 1        |
| Lazada                                   | 31       | 2        |
| Sulit                                    | 29       | 3        |
| Zalora                                   | 14       | 4        |
| Amazon                                   | 6        | 5        |
| Instagram                                | 3        | 6.5      |
| Ayos dito                                | 3        | 6.5      |
| Metrodeal                                | 1        | 7        |
| Kimstore                                 | 1        | 7        |
| Cebu Pacific/Philippine Airline          | 1        | 7        |
| Tots 'n toddlers                         | 1        | 7        |
| Forever 21                               | 1        | 7        |
| G-Market                                 | 1        | 7        |

### **Part III. LEVEL OF ENTREPRENEURIAL MINDSET**

As presented in Table 6, the respondents have low-level entrepreneurial mindset considering that they scored low in all the areas considered. This implied that they shopped online without the intention of venturing into business. Further, most of them are not considering online selling/marketing of local products. The probable reasons why the respondents have low

mindset could be they lack the capital to start a business or they are wary in dealing with online suppliers. However, through frequent actual exposure and practice of online shopping, students might consider doing business in the future.

| Entrepreneurial Mindset   | F    | Result |
|---|------|--------|
| Tried to sell local products such as <i>tablea</i> , <i>pili nuts</i> , <i>tamban</i> , <i>local slippers</i> , etc. through the internet.            | 1.00 | Low    |
| Tried to resell products online, using Facebook, Sulit, Amazon, etc.  | 1.11 | Low    |
| Tried to sell the products to friends, classmates, relatives, and other customers   | 1.42 | Low    |
| After searching the internet of products, tried to buy products from <i>stores</i> and sold it to friends, classmates, relatives, and other customers | 1.23 | Low    |
| Made a feasibility study about a certain product and submitted it as a subject requirement.   | 1.19 | Low    |
| Made a feasibility study and offered it to other businessmen and entrepreneurs for a fee.   | 1.02 | Low    |

## PART IV. PROBLEMS ENCOUNTERED

### A. Post – purchase evaluation of online shopping

Most of the respondents confessed that they encountered varying problems in online shopping, particularly after the purchase was consummated.

#### Post – purchase evaluation of online shopping

As shown in Table 7, majority of the respondents reported having experienced receiving actual products different from the one posted on the internet. Online sellers may have posted pictures that provided unreasonably high expectations from the product. Twenty respondents reported that the product they ordered online was delivered late, 15 claimed that the price of the products bought online were more expensive compared with those sold in stores, and 13 complained that the product bought online did not fit them well since it is either smaller or bigger in size. The other problems are the products were either defective, or not totally delivered, or damaged due to shipping/transportation/handling.

The finding corroborates MH Moshref Javadi, HR Dolatabadi study which found out that the most frequently- cited risks associated with online shopping include, product risk (e.g., the product is not the same quality as viewed on the screen), and non-delivery risk (e.g., the product is not delivered).

When the respondents were asked why they do not undertake online buying/selling, they offered varying reasons. Risks involved ranked first as the reason for not undertaking on online shopping. This reaffirms to the study of Mohammad Hoseein, that the higher probability of non-delivery or order, the lower attitude toward shopping online. Delivery/trucking problems is the next reported reason. Apparently, the respondents are hesitant to buy online because of the fear or possibility that the ordered merchandise or product will not be delivered. Financial constraints

ranked third. But then the lack of financial resource is frequently the main reason given by individual for not venturing into business, online or offline.

As to whether the respondents would recommend online buying to others, majority or 50 of the respondents said they moderately recommend the practice of online shopping, which means they would not strongly recommend it. The finding may be attributed to some positive experience they have encountered but due to some risks they do not strongly recommend it. Anyway, 8 of them said they strongly recommend the practice, while 10 would not recommend it at all.

| <b>Problems met after purchasing product/service online</b>    | <b>F</b> | <b>Rank</b> |
|--|----------|-------------|
| The actual product differs from the one posted in the internet | 32       | 1           |
| The products were delivered late                               | 20       | 2           |
| The products were expensive compared to those in stores        | 15       | 3           |
| The product does not fit or has smaller size/bigger size       | 13       | 4           |
| The products were defective                                    | 4        | 5           |
| The products were not totally delivered                        | 2        | 6           |
| Products were damaged due to shipping/transportation handling  | 1        | 7           |

| <b>Reasons for not undertaking online buying/selling</b> | <b>F</b> | <b>Rank</b> |
|--|----------|-------------|
| Risks Involve  | 34       | 1           |
| Delivery/Tracking Problems                               | 20       | 2           |
| Financial Constraints                                    | 18       | 3           |
| No new business ideas available online                   | 2        | 4           |
| No Internet Connection at home                           | 1        | 5           |

| <b>Recommendation on online buying</b> | <b>F</b>  | <b>%</b>    |
|--|-----------|-------------|
| Moderately recommended                 | 53        | 78          |
| Strongly recommended                   | 8         | 11          |
| Not recommended at all                 | 7         | 10          |
| <b>TOTAL</b>                           | <b>68</b> | <b>100%</b> |

## CONCLUSION AND RECOMMENDATIONS

### CONCLUSION

Based on the findings, the following conclusions were drawn:

Females tend to shop online than males. Maybe because females are more inclined to shop both in stores and online. Sixteen to twenty-four-year-old individuals might be most familiar with the internet and social media, but due to financial constraints and risks involved; they are not the most ideal market of online sellers. Hence a wide variety of goods or products must be sold to different target market.

The younger age group were reluctant to buy online due to financial insufficiency, and are cautious of online shopping.

Education and academic year level could positively influence online buying behavior. The data does not indicate that the students learned in their curriculum about online shopping as evidenced by a very few number of students who signified of having online buying/selling experience.

It further implies that because the respondents are not so exposed to online shopping and the E-commerce or Business related subjects may not have contributed much in helping them practice online. Besides, the Filipino values of *sigurista* or avoiding risk still prevails.

It could be concluded that entrepreneurs must use the concept of “one stop shop” to be an efficient way to capture online shoppers’ interest.

Financial risk is an important factor for shopping online. However, product risks involved and delivery/trucking problems are the foremost reasons why consumers are reluctant to buy online.

### **Recommendation:**

Based on the findings of this study, the following recommendations were drawn:

1. College instructors must be updated with innovative and timely approaches in educating students regarding online shopping, online marketing, and online selling.
2. Hands-on practice of online shopping/selling must be incorporated in the syllabus in e-commerce or other related subject to enrich knowledge on e-commerce and to gain familiarity and skill on the recent trends on online buying or selling.
3. The students must, however, be educated with the values, importance and safe ways of online shopping/selling.
4. Professors must give emphasis on the benefits of marketing local products online to augment the economy of the locality.
5. Details of the products must be specific, for example a size 6 footwear is 12 inches long using an ordinary ruler, the kind of materials used, among others.
6. Positive feedbacks from customers are significantly considered, hence an online seller must establish a good name to be reliable, and credible, by being consistent in dealing with its customers, and being honest in describing the specifics of the product or service.

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