

Research Article

Consumer Attitudes Toward E-commerce: Insights from Higher Education Students in the Philippines

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Abstract

This study explores the attitudes and behaviors of Business Administration students at the University of Cagayan Valley toward online shopping. The Philippines needs to understand student consumers because they use budget-friendly shopping methods while seeking convenient online shopping experiences during the fast-paced expansion of internet usage and e-commerce platforms. The Theory of Reasoned Action served as the framework for this quantitative descriptive-correlational study which analyzed how students shop online based on convenience and web design features and time efficiency and security measures and their demographic characteristics including age and sex and academic program and year of study and monthly spending amount. The research involved 200 students who studied Business Administration at different levels through convenience sampling. The research used a structured questionnaire to gather data which researchers analyzed by performing descriptive statistics and t-tests and correlation analysis. The findings revealed that the majority of respondents were 22-year-old, female, third-year students with a monthly allowance between PHP 3,000 and 5,000. Web design/features stand as the most important factor according to users who also value security and convenience and time-saving features. The students' general agreement about positive factors in their shopping choices became evident through their average score results. The statistical analysis showed that student background information created a strong connection between their preferred activities for online shopping. The research findings show that students base their shopping choices on their financial understanding and their experience with the platform and its convenience features. The recommendations establish protected e-commerce systems which provide users with simple access to platforms while promoting customers to plan their online shopping and teaching digital skills to people for improved purchasing choices and superior customer service. The research results deliver vital information which online businesses and educational organizations and future researchers must understand about student market actions during digital shopping in present times.

Keywords

Consumer Attitudes, E-commerce, Higher Education, Business Education, E-commerce Platforms

1. Introduction

The increasing number of people who use the internet and possess smartphones has established new shopping behaviors

which propel e-commerce growth in developing and emerging markets. The digital shopping revolution has spread across

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Southeast Asia because Filipino consumers now use online shopping because it provides them with better convenience and faster transaction processing. Pascual et al., [11] studied how Philippine e-commerce grew because of better internet access and rising mobile phone and social media platform adoption. The study shows that consumer protection issues together with trust problems and delivery challenges continue to block the market's growth. The study demonstrates that online product purchasing decisions from consumers depend on two factors which include the simplicity of online shopping and their confidence in the platform together with its service delivery reliability for emerging digital markets such as the Philippines. University students together with younger consumers show the most significant change because they have digital skills and they spend most of their time using online platforms. Research now focuses on essential studies to identify the psychological factors which affect how people make their online shopping choices because e-commerce systems have evolved into complex networks. Research studies have proven that convenience stands as the main factor which drives customers to shop online. The study by Jiang Yang and Jun [5] demonstrated that online shopping convenience factors which include time savings and simple website navigation and minimal required effort lead to higher consumer willingness to buy online. The research conducted by Lim et al. Lee and Kim [9] demonstrated through their study that purchase intention functions as a connection which relates consumer perceptions of web convenience to their actual online shopping activities. The research results demonstrate that platform design efficiency together with transaction process optimization create the conditions for customers to have positive online shopping experiences.

The success of online purchases depends on how much consumers trust the system and their confidence that the system will operate correctly. Kim Ferrin and Rao [6] developed a trust-based consumer decision-making model which shows that online purchase intentions depend on three essential factors which include security perceptions and vendor credibility and system reliability. The study by Ho and Ismail [4] examined student social media shopping behavior through their online buying activities to determine trustworthiness and platform credibility as the vital factors which influenced user satisfaction and platform engagement. Users of e-commerce platforms in present times base their platform choices between user-friendly interfaces and their perception of business integrity.

Research conducted during the previous years demonstrates that digital commerce platforms experience increasing effects from emotional and social-based digital content. The research by Li, García-de-Frutos and Ortega-Egea [7] demonstrated that live-streaming e-commerce platforms which use immersive features create stronger emotional connections between viewers and the content which leads to increased social presence and results in more spontaneous purchasing behavior.

The research by Li, Chen and Zhu [8] showed that e-commerce anchor characteristics including authenticity and enthusiasm and interactivity between consumers and sellers lead to increased impulse buying through emotional connection between buyers and sellers. The research shows that modern e-commerce platforms use their features to create emotional responses in customers which produce specific behavioral actions instead of functioning as basic payment platforms.

The financial situation and mental health of student consumers determine their specific online shopping behaviors which affect their buying choices. The research by Ahmad et al. [1] showed university students base their online purchasing decisions on product affordability and easy access to information and clear product details because they evaluate prices logically. Young consumers develop compulsive buying habits because FOMO and social commerce interactivity according to Ardyan and Sanapang [2] lead them to perform compulsive buying actions. The study reveals that young consumers base their online shopping choices on social approval and what their peers choose. Student consumers make value-based choices but their purchasing decisions also get influenced by social and emotional factors according to these research results.

The analytical field now understands online consumer behavior through new data-based modeling techniques which provide better insights. The research by Feng et al. [3] showed that predictive analytical methods successfully identify digital sales behavior patterns which supports the need for empirical modeling to study online buying patterns. Mahpour et al. [10] studied how psychological factors with environmental factors influence online shopping behaviors through their research on attitude-motivation-context interactions.

The international research field has expanded but there is still a lack of studies about how business administration students in the Philippines view online shopping. The group consists of two essential parts which include present digital consumers and future market leaders and entrepreneurs who need their online shopping behaviors studied for strategic purposes. The understanding of their preferences and motivations will help platform developers create better platforms while marketers can use this information to develop successful marketing plans and public officials can create policies which enhance digital consumer interaction.

Accordingly, the primary objective of this study is to examine business administration students' attitudes toward online shopping and to identify the key factors influencing their purchasing decisions. The research combines different views about convenience and trust and emotional connection and value awareness to develop better knowledge about online consumer behavior in a developing digital economy. The research results will deliver practical knowledge which helps online retailers and marketers and policymakers create student-oriented e-commerce approaches that boost environmentally friendly customer participation.

2. Review of Literature

2.1. Frequency in Buying Students Online

According Farah, Ahmad, Muqarrab, Turi, and Bashir [1] conducted a study examining the online shop-ping behavior of university students at Malaysia Univer-sity of Science and Technology (MUST). The researchers discovered that students who participated in online shopping activities made up the majority of their study population because 84% of participants had bought something online and many students shopped online every month. The store sold its most popular items which included electronic devices and clothing products and beauty care merchandise. The research results showed website functionality together with privacy concerns and firm reputation stand as the top elements which affect students when they shop online. Students made their online purchasing choices based on trust although it received the lowest ranking in the study. The research results demonstrate that users need accessible platforms together with protected data and companies must maintain positive brand images to achieve successful e-commerce interactions with young adults.

Jiang Yang and Jun [5] identified perceived convenience as the main factor which drives online shopping activities through their research which included time efficiency and easy website access and efficient search functions and straightforward transaction processes. The research shows that customers will shop online more frequently when websites simplify their shopping process and shorten their search and comparison and checkout times. The research findings indicate that university students need convenience-based features which include simple website navigation and quick product search functions and easy transaction completion methods to achieve their goals of efficiency and user-friendly experience. The research findings show that students select online shopping platforms based on their system speed and platform reliability.

2.2. Types of Products Aailed

University students continue to buy fashion and apparel products at high rates according to current research which studies their online shopping behavior. Park and Lin [13] discovered that students spend their online shopping money mostly on clothing and footwear and fashion accessories because these items attract customers through their visual appeal and their quick fashion trends and their ability to gain social media endorsement. The research shows students use online platforms to track fashion trends and evaluate brands and showcase their individuality which confirms e-commerce functions as a primary platform for fashion buying activities.

Research studies from the past few years have discovered which elements drive customers to choose their shopping options. The study by Li Chen and Zhu [8] demonstrated that customers who share emotions with online sellers who display

authenticity and enthusiasm and keep up customer dialogue will make spontaneous purchases of fashion and lifestyle items. The research by Li, Garc á-de-Frutos and Ortega-Egea [7] demonstrated that live-streaming e-commerce platforms which use immersive features such as real-time product demonstrations and social features create stronger emotional connections that lead to spontaneous buying decisions among young viewers. Students now base their fashion and apparel product choices on digital platform experiences and social interactions which have become their main decision factors.

The research by Ahmad et al. [1] showed that university students actively participate in online shopping activities for different products because they base their buying decisions on website convenience and trust and product value and site performance and social peer recommendations. The research shows that students base their online shopping choices on product categories and they also consider platform dependability and user-friendly interface which matters most for their regular clothing and personal care and lifestyle product purchases. Collectively, these findings underscore the importance of aligning e-commerce strategies with students' preferences and expectations to effectively address the needs of this consumer segment. Product-specific and platform-related factors further influence consumer attitudes toward e-commerce. Park, Kim, Funches, and Foxx [12] demonstrated that website design and browsing experience significantly affect impulse buying behavior, particularly for apparel and lifestyle products commonly purchased online by students.

2.3. Purchasing Decision

According Purchasing decision-making in online shopping contexts is a multifaceted process influenced by psychological, social, and technological factors. Ardyan and Sanapang [2] examined online compulsive buying behavior among Indonesian students and found that fear of missing out (FOMO) and social commerce interactivity significantly influence purchase decisions. Their study suggests that visually engaging content and easily shareable media amplify students' motivation to purchase, emphasizing the strategic importance of interactive digital marketing communication in shaping online buying behavior.

Further supporting this perspective, Santos and Sampaio [16] found that online reviews and social media significantly affect consumers' purchase decisions by shaping attitudes, perceived credibility, and trust toward online sellers. Their findings indicate that students often rely on peer feedback and user-generated content when evaluating products, which can either reinforce or discourage purchasing intentions. In a related study, Mahpour et al. [10] demonstrated that online purchase decisions are not linear but are influenced by mediating and moderating variables such as perceived value, trust, and situational factors, highlighting the complexity of consumer decision-making in digital environments. Extending this perspective, Park and Lin [13] found that social media influencers

play a critical role in shaping purchase attitudes by enhancing perceived credibility, emotional connection, and product awareness, underscoring the growing impact of social commerce on students' online shopping decisions.

Taken together, these studies suggest that students' online purchasing decisions are shaped by a combination of social influence, emotional engagement, perceived convenience, and platform credibility. Understanding these dynamics provides valuable insights for online retailers and marketers in designing strategies that support informed decision-making, foster trust, and enhance positive consumer experiences while mitigating excessive or impulsive purchasing behavior among students.

2.4. Challenges on Consumers

Concerns related to trust, security, and perceived risk continue to shape consumers' attitudes toward online shopping, particularly among younger demographics. Kim et al. [6] emphasized that fear of transaction insecurity, lack of trust in online vendors, and uncertainty regarding payment systems significantly restrain consumers' willingness to purchase online. These concerns are compounded when consumers perceive insufficient product information or unreliable service quality, reinforcing hesitation toward online transactions. Similarly, Jiang et al. [5] found that when online platforms fail to deliver convenience, clarity, and ease of use, consumers tend to revert to traditional shopping channels, which they perceive as more reliable and experiential.

More recent studies indicate that although online shopping offers substantial advantages, consumer satisfaction remains partial when expectations regarding service quality and reliability are unmet. Ahmad et al. [1] observed that university students often report mixed experiences with online shopping, reflecting both the benefits of time savings and accessibility as well as frustrations related to delayed delivery, product mismatch, and perceived fraud risk. Their findings suggest that online shopping attitudes are shaped by a balance between perceived convenience and perceived risk, highlighting the need for platforms to enhance reliability and transparency to strengthen consumer confidence.

Advances in digital commerce have also revealed that consumers increasingly expect fast delivery, competitive pricing, and a wide assortment of products. Mahpour et al. [10] demonstrated that purchase intention and actual buying behavior are influenced by mediating factors such as perceived value, trust, and situational conditions, indicating that improvements in logistics and service quality can significantly enhance consumer satisfaction. In support of this, Santos and Sampaio [16] found that online reviews and social media communication play a critical role in shaping consumers' perceptions of credibility and service performance, directly affecting purchasing decisions. Focusing on student consumers, Purwaningwulan [14] emphasized that digital marketing communication especially visually engaging and interactive content

positively shapes students' attitudes toward online shopping. The research shows students strongly interest in educational platforms which let them meet others and learn from each other. Rahayu and Day [15] studied how young consumers behave when shopping online through their research which showed that convenience and trust and social elements affect their shopping behavior but these factors have different effects on different consumer groups in different settings. The researchers compared student attitudes toward e-commerce which showed positive views but students' responses depended on their individual shopping experiences and their feelings about potential risks and their current situation.

With regard to product categories, empirical evidence consistently shows that apparel, fashion accessories, beauty products, and personal care items dominate online purchases among young consumers. Park and Lin [13] highlighted that fashion-related products are particularly suited to online retail due to their visual nature and strong association with social influence. More recently, Li et al. [8] demonstrated that emotional engagement and influencer characteristics significantly stimulate impulse buying for lifestyle and beauty products, while Li et al. [7] showed that immersive features in live-streaming e-commerce further amplify purchasing motivation for such categories. These findings suggest that experiential elements embedded in digital platforms increasingly shape consumers' preferences for fashion and personal care items.

Overall, the literature underscores the necessity of continuous assessment of consumer behavior in online shopping environments. While convenience and accessibility remain key advantages, persistent concerns related to trust, security, and service quality continue to moderate consumers' attitudes and satisfaction levels. As highlighted by Ho and Ismail [4], aligning platform functionality, credibility, and engaging content with consumer expectations is essential to sustaining positive online shopping experiences. Consequently, ongoing evaluation of consumer behavior particularly among students remains crucial, as additional factors such as pricing strategies, platform governance, and institutional support may further influence online purchasing behavior and warrant future investigation.

3. Methods

The research design of this study used descriptive-correlational re-search to analyze student online shopping behavior through quantitative methods in a private university setting. The research focused on describing how undergraduate students shop online through their buying activities and their shopping choices and their reasons for making these choices. The research included a correlational analysis to identify any connections which exist between student demographic characteristics (year level and age and sex) and their opinions about shopping online. The research involved 200 Business Administration undergraduate students who studied at the

University of Cagayan Valley during the 2024–2025 academic year. The researchers chose participants based on their year level from first year to fourth year through convenience sampling because these participants were easily accessible and directly related to the research subject. The researchers selected BSBA students because they possess knowledge about consumer behavior and e-commerce trends and marketing strategies and business operations which align with their academic studies and future career goals. The research employed a structured survey questionnaire which researchers developed through their analysis of existing literature and their implementation of established theoretical models of consumer behavior. Two marketing and consumer research specialists who are academicians performed expert evaluation of the questionnaire to verify its content validity. The feedback we received allowed us to make changes which improved both the clarity and completeness of the material and its research objective alignment. The research team used 30 participants from outside the main research group to validate reliability through a pilot study which produced a Cronbach's alpha coefficient of 0.89 to show strong internal consistency. The instrument shows reliable measurement of student attitudes and online shopping behaviors which makes it appropriate for all stages of data collection. The research team used descriptive statistics to analyze frequency and percentage data and mean scores and performed inferential statistical analyses through Pearson correlation coefficient and ANOVA to understand the collected information. The research methods were chosen because they fit best for studying how different groups relate to each other and how their demographic characteristics and shopping preferences online differ from one another.

4. Results

Profile of the Respondents

Table 1. Frequency and Percentage Distribution of Participants by Age.

Age	<i>n</i>	%
19 years old	17	8.50
20 years old	29	14.50
21 years old	40	20.00
22 years old	53	26.50
23 years old	36	18.00
24 years old	14	7.00
25 years old	5	2.50
26 years old	4	2.00
27 years old	2	1.00

Age	<i>n</i>	%
Total	200	100.00

Table 1 presents the distribution of participants by age. The majority of respondents were 22 years old (26.50%), followed by those aged 21 years (20.00%). The 27-year-old age group had the fewest participants because this age bracket made up 1.00% of all research participants. The participants' average age reached 21.77 which showed that the research involved mainly young adults from Generation Z and the beginning of the Millennial generation. The shopping behavior of consumers depends on their age distribution because digital-savvy younger buyers need to know about platform reliability and their past online shopping experiences. Users who perform digital transactions need to experience security and trust in the system according to Kim, D. J. et al. [6] for them to complete online purchases. The research conducted by Ahmad et al. [1] demonstrated that university students base their online buying decisions on their past shopping activities together with their assessment of product worth and their opinions about website performance. Students base their online shopping platform engagement and satisfaction on two essential factors which Ho and Ismail [4] identified as convenience and trustworthiness. Young adult consumers use their trust levels and their previous online shopping experiences to make their purchasing choices according to the research findings.

Table 2. Frequency and Percentage Distribution of Respondents by Sex.

Sex	<i>n</i>	%
Male	62	31.00
Female	138	69.00
Total	200	100.00

As shown in Table 2, the majority of respondents were female (69.00%), compared to male respondents (31.00%). These findings are consistent with previous research, particularly the study of Tutar [18], which reported that female consumers demonstrate higher online shopping frequency and engagement due to their greater responsiveness to convenience-oriented and efficiency-driven e-commerce platforms.

Table 3. Distribution of Participants by Academic Program.

Academic Program	<i>n</i>	%
Financial Management	110	55.00

Academic Program	<i>n</i>	%
Marketing Management	75	37.50
Public Administration	8	4.00
Human Resource Management	7	3.50
Total	200	100.00

As presented in Table 3, The Financial Management program had the highest number of participants at 55.00% while Marketing Management followed with 37.50% of the total participants. The research included 4.00% Public Administration students and 3.50% Human Resource Management students. The high number of Financial Management students indicates that people who study financial topics tend to use online shopping platforms more actively because they learn about financial literacy and digital budgeting and decision-making. Research indicates that digital financial system comprehension leads people to develop better comfort levels when they shop online. Users need to trust electronic commerce systems and believe their transactions are secure to make online purchases according to Kim, D. J et al [6] and . The research conducted by Ahmad et al. [1] demonstrated that students base their online shopping decisions on three elements which include perceived value and their previous shopping experience and the simplicity of the transaction process. The research by Ho and Ismail [4] examined student behavior in online shopping platforms which demonstrated that students will extend their time in shopping platforms when they find these platforms both convenient and reliable. The research findings show that students who learn finance will likely shop online more because they acquire enhanced abilities to manage digital transactions and evaluate shopping dangers and make smart product choices.

Table 4. Distribution of Participants by Year Level.

Year Level	<i>n</i>	%
1st Year	45	22.50
2nd Year	67	33.50
3rd Year	72	36.00
4th Year	16	8.00
Total	200	100.00

The distribution of participants by year level appears in Table 4 which shows third-year students make up the biggest group at 36.00% followed by second-year students at 33.50% and first-year students at 22.50%. Only a small percentage of respondents were in their fourth year of study (8.00%). The

predominance of lower- to mid-level students may reflect higher enrollment numbers in earlier academic years, as well as greater availability and willingness of underclassmen to participate in survey-based research. The distribution contains essential data which reveals how students shop because first-year through second-year college students actively engage with digital technology and social media platforms. The research by Ahmad et al. [1] (Younger university students show increased online shopping involvement because they spend more time online and understand digital systems and have learned to use the internet for buying things. The study by Ho and Ismail [4] showed that students who shop online demonstrate strong interest because their buying activities rely on three vital factors which are convenience and social media connectivity and user-friendly platform access. The process of financial independence growth among students at lower and mid-level positions will create conditions which support their involvement in e-commerce operations. Mahpour et al. [10] demonstrated that consumer confidence together with their shopping history and their current circumstances determine their online buying actions which means students who have not finished their education will start buying online more because they will gain financial independence. The research data indicates that students who shop online during their first three years of education will build their digital skills which leads to new shopping patterns when they shop online.

Table 5. Distribution of Participants by Monthly Allowance.

Monthly Allowance Range (₱)	<i>n</i>	%
3,000 – 5,000	105	52.50
5,001 – 7,000	37	18.50
7,001 – 10,000	58	29.00
Total	200	100.00

As reflected in Table 5, over half of the participants (52.50%) reported a monthly allowance between ₱3,000 and ₱5,000, while 29.00% received between ₱7,001 and ₱10,000, and 18.50% fell within the ₱5,001 to ₱7,000 range. The distribution shows that most students maintain their financial resources at levels which are considered average. Students will probably adjust their online shopping habits because of their financial situation by becoming more cautious about prices and discount opportunities and promotional deals. Students base their purchasing decisions on the combination of product worth and the complete amount they need to spend. The research by Ahmad et al. [1] showed that university students choose online shopping based on price value and promotional deals because they must handle their limited financial resources. Mahpour et al. [10] demonstrated that financial aspects determine how people decide to buy online because their

spending limits affect their assessment of product worth and their perception of danger and their feeling of need. Kim, D. J. et al. [6] shows that people who have restricted financial resources will handle their online shopping activities with extra care because they focus on building trust and protecting

their transactions. The research findings show that students who get smaller monthly financial aid practice budget-friendly online shopping by choosing cheap products and discounts while they track both product worth and security concerns.

Table 6. Mean Scores and Descriptive Interpretation of Convenience Factors in Online Shopping.

Statement	Mean	Interpretation
1. I get on-time delivery by shopping online.	3.22	Agree
2. Detailed information is available while shopping online.	3.21	Agree
3. I can buy the products anytime—24 hours a day—while shopping online.	3.10	Agree
4. It is easy to choose and compare products while shopping online.	3.15	Agree
Category Mean	3.17	Agree

As presented in Table 6, the item “*I get on-time delivery by shopping online*” received the highest mean rating ($M = 3.22$), indicating that delivery reliability is a central component of perceived convenience among the respondents. This finding is consistent with prior research emphasizing that efficient service performance and logistical reliability significantly enhance consumers’ evaluations of online shopping experiences. Jiang, Yang, and Jun [5] highlighted that fulfillment-related attributes, such as timely delivery and reduced waiting time, are critical dimensions of perceived convenience that positively influence consumers’ willingness to engage in online shopping. Similarly, Ho and Ismail [4] found that students place strong emphasis on operational reliability and service efficiency when evaluating online shopping platforms, reinforcing the importance of dependable delivery systems. In contrast, the item “*I can buy the products anytime—24 hours*

a day—while shopping online” obtained the lowest mean score ($M = 3.10$). Although still within the “Agree” range, this result suggests that continuous accessibility may be perceived as less influential than more tangible service attributes, such as delivery performance and platform reliability. This interpretation aligns with Mahpour et al. [10], who reported that while accessibility is a fundamental feature of e-commerce, consumers tend to prioritize practical outcomes such as service quality and perceived value when forming purchase intentions. Overall, the category mean of 3.17 reflects a general agreement among respondents that convenience plays a significant role in shaping their attitudes toward online shopping. These findings indicate that, for student consumers, convenience is increasingly defined by reliable execution and service performance rather than by abstract features such as round-the-clock availability.

Table 7. Mean Scores and Descriptive Interpretation of Web Design/Feature Factors in Online Shopping.

Statement	Mean	Interpretation
1. The website design helps me in searching the products easily.	3.32	Strongly Agree
2. While shopping online, I prefer to purchase from a website that provides safety and ease of use.	3.32	Strongly Agree
3. The website layout helps me in searching and selecting the right product while shopping online.	3.09	Agree
4. Familiarity with the website before making a purchase reduces the perceived risk.	3.24	Agree
5. I prefer to buy from websites that provide quality product information.	3.39	Strongly Agree
Category Mean	3.27	Agree

As indicated in Table 7, The highest-rated item, “*I prefer to buy from websites that provide quality product information*”

($M = 3.39$), indicates that information accuracy and clarity play a crucial role in strengthening purchasing confidence and

trust. The research by Jiang, Yang and Jun [5] confirms this finding because their study showed that customers who study product details online achieve superior shopping convenience and their purchase uncertainty decreases. Similarly, items related to ease of navigation and intuitive website design received strong agreement ($M = 3.32$), underscoring their importance in shaping positive user experiences. Ho and Ismail [4] found that students are more likely to engage with online shopping platforms that offer user-friendly interfaces and seamless navigation, as these features reduce cognitive effort and improve overall satisfaction. A website with proper design structure serves two essential functions because it improves user interface and keeps customers engaged. The survey question about website familiarity received a lower rating

of 3.24 which shows that people continue to worry about digital transaction security and trust. The study by Kim, D. J. et al [6] showed that customers who gain knowledge about their online sellers will develop trust which minimizes their purchase risks to increase their chances of completing their online shopping. The lowest mean score ($M = 3.09$) showed positive attitudes toward website usability features although it stayed within the "Agree" range. The category mean of 3.27 shows that participants strongly believe website design and functionality affect their shopping attitudes when shopping online. The research results confirm that web design effectiveness depends on three essential elements which include information quality and navigation simplicity and design recognition to enhance student confidence and trust and online shopping choices.

Table 8. Mean Scores and Descriptive Interpretation of Time-Saving Factors in Online Shopping.

Statement	Mean	Interpretation
1. Online shopping takes less time to purchase.	3.27	Agree
2. Online shopping doesn't waste time.	3.09	Agree
3. It takes less time to evaluate and select a product while shopping online.	3.15	Agree
Category Mean	3.17	Agree

As shown in Table 8, The participants agreed that online shopping enables customers to save time when they shop online. Students find the most value in "Online shopping takes less time to purchase" because it offers them a quick and easy shopping experience which suits their busy academic and social lives. The research findings from Jiang Yang and Jun [5] validate this discovery because they found that time efficiency and operational efficiency represent the core factors which enhance online shopping convenience. The study by Ho and Ismail [4] demonstrates that students choose online platforms because they enable quick product searches and simple fast checkout processes which supports the need for time-efficient shopping systems to create positive customer attitudes. The survey data shows that participants chose "Online shopping doesn't waste time" ($M = 3.09$) as their least favorite option because they had conflicting views about how well online

shopping helps with time management. Students need to spend long periods of time shopping online because they need to read product reviews and assess products while they browse websites and handle delivery problems. Mahpour et al. [10] established that users perceive time efficiency through their experience with website performance and platform elements which include website speed and information accuracy and delivery speed. The research indicates that online shopping time efficiency depends on more than just transaction speed because it involves all steps from start to finish. The category mean of 3.17 shows that student consumers show moderate agreement about time efficiency being a shopping motivator when they shop online. Research shows that users understand platforms deliver time efficiency but this benefit depends on platform design quality and user access to information and service delivery.

Table 9. Mean Scores and Descriptive Interpretation of Security Factors in Online Shopping.

Statement	Mean	Interpretation
1. I feel safe and secure while shopping online.	3.17	Agree
2. Online shopping protects my security.	3.14	Agree
3. I like to shop online from a trustworthy website.	3.25	Agree

Statement	Mean	Interpretation
Category Mean	3.19	Agree

As reflected in Table 9, participants agreed that security is an important consideration in their online shopping behavior. The highest-rated item, “I like to shop online from a trustworthy website” ($M = 3.25$), underscores the importance of website credibility, including the presence of secure payment gateways, privacy assurances, and clearly stated data protection measures. These results are consistent with the findings of Mahpour et al. [10], who demonstrated that perceived security and trust-related cues significantly influence online shopping behavior by reducing uncertainty and enhancing consumers’

confidence in digital transactions. Conversely, the lowest-rated statement, “Online shopping protects my security” ($M = 3.14$), suggests that although students generally regard online shopping as relatively safe, they remain cautious about potential risks such as identity theft and data breaches. This cautious stance further supports Mahpour et al.’s [10] conclusion that trust and security perceptions do not operate in isolation but interact with perceived risk, shaping consumers’ overall willingness to engage in online shopping.

Table 10. Test of Difference Between Profile Variables and Factors Influencing Students’ Attitudes Toward Online Shopping.

Dimension	t-value	p-value	Decision on H_0
Convenience	-3.673	.023	Reject Null Hypothesis
Web Design/Feature	-5.262	.012	Reject Null Hypothesis
Time Saving	-4.517	.026	Reject Null Hypothesis
Security	-7.218	.018	Reject Null Hypothesis
Financial Resources	-7.815	.007	Reject Null Hypothesis

Significance level: $\alpha = .05$. All dimensions show statistically significant differences ($p < .05$) based on respondent profiles.

Table 10 presents the results of the independent samples t-tests examining whether students’ assessments of online shopping factors differ significantly according to their profile characteristics. The analysis of Convenience and Web Design/Feature and Time Saving and Security and Financial Resources dimensions produced p-values below .05 which shows that student groups have different attitudes at a 5% significance level. The research results show that students evaluate essential online shopping features differently according to their sex and their year level and their monthly spending amount. The observed differences show that students base their decision-making through their individual background and their actual life experiences. For instance, students with more limited financial resources may place greater emphasis on security and time efficiency, as cautious spending and risk avoidance become more salient considerations. This interpretation is consistent with Ahmad et al. [1] furthermore, the findings showed that students select online products based on their assessment of product worth and their previous buying history and their present monetary status. Mahpour et al. [10] demonstrated that online shopping attitudes result from demographic and situational factors because these elements influence how customers evaluate convenience and risk and utility value. The digital

abilities of students along with their online platform expectations lead them to hold different perspectives about web design and convenience. Ho and Ismail [4] reported that students’ engagement with online shopping platforms varies depending on their exposure to digital environments and perceived platform reliability. The study by Kim, D. J. et al [6] showed that users develop distinct security and trust beliefs because their personal characteristics and surroundings affect their perceptions which produces substantial statistical differences between student groups. These results underscore the importance of recognizing heterogeneity in student consumers’ online shopping behavior. Students base their evaluations of online shopping attributes on their demographic characteristics and their social economic status. The research results deliver critical worth to organizations which need to create their e-commerce strategic plans. The marketing industry together with platform developers should divide their student audience through their age characteristics and their actions which they should use to create platform elements and promotional content that matches student requirements and limitations.

5. Discussion

The research investigated which online shopping methods business administration students prefer because the Philippine e-commerce industry continues to expand at a fast pace. The Theory of Reasoned Action guided the research to discover essential factors which affect students' online shopping activities through convenience and web design/features and time saving and security and financial resources. The findings highlight the multifaceted nature of students' engagement with e-commerce platforms, underscoring the combined influence of individual experiences and contextual factors on digital purchasing decisions.

The research results show web design and features received the highest ratings because customers value websites which offer simple navigation and easy usage and detailed product information. The research by Sharma and Ojha [17] shows that Generation Z students at universities together with other higher education students use website functionality and visual design elements to guide their online interactions. The research by Jiang Yang and Jun [5] showed that information clarity and functional design elements reduce customer uncertainty which results in improved shopping convenience that leads to better purchase decisions. The consumer preference for websites that deliver precise detailed product information demonstrates how usability and transparency elements create trust with customers.

Student consumers evaluated convenience and time saving practices as positive but the research results show they have complex opinions about these aspects. The survey participants appreciated the opportunity to shop from home but they assigned lower importance to having access to the store at all times. Students seem to choose options which provide them with functional benefits including dependable delivery and easy checkout procedures and simplified decision-making. The research findings from Ho and Ismail [4] support this explanation because students choose online shopping platforms which provide dependable performance and fast results although they may not always be available. Mahpour et al. [10] established that people base their convenience assessments on both their current situation and their mental state which affects their perception of time efficiency. People assess convenience through a complete assessment which goes beyond the speed of transactions.

The research results show that participants hold a neutral stance about online shopping safety because they choose to shop through websites which offer protection for their transactions. The study confirms the trust-based consumer decision-making model which Kim, D. J. et al. [6] developed to show that online purchase intentions depend on security perceptions and vendor credibility. Students believe online shopping is secure but they show slightly lower confidence about platform security because they remain concerned about their personal data and transaction security. Mahpour et al. [10] demonstrated that trust perceptions between consumers and

businesses affect their perceived risk levels which determine their willingness to perform online transactions.

Student opinions about all evaluated dimensions received their most significant influence from financial resources. Students who received lower monthly allowances developed better price awareness and transaction clarity because they handled their money with increased care. This finding is consistent with the research by Santos and Sampaio [16] that young customers who lack financial resources choose their purchases based on online reviews and promotional deals and social media signals because they seek improved shopping experiences.

The demographic study showed that students with different backgrounds selected online shopping options differently which proved that students who shop online have distinct shopping behaviors. In particular, female students who comprised the majority of the respondents demonstrated higher levels of online shopping engagement. The research results from Tutar [18] confirm this pattern because he found women prefer online shopping because they want easy and quick shopping access.

The research results indicate that business administration students develop their online shopping preferences through the combination of website usability and trust factors and shopping speed and cost effectiveness. The research results created major impacts which affected every user who operates within e-commerce systems. Online platforms need to focus on user-centered web design and clear information display and secure systems to build trust with consumers and achieve better satisfaction rates. Student consumers need demographic and behavioral segmentation from marketers to develop specific promotional campaigns which unite useful content with educational content about digital protection and money management skills. E-commerce providers who match their platform features with marketing strategies to student preferences and limitations will create better student interactions which lead to enduring online shopping habits among this vital market group.

6. Conclusions

The research investigated student opinions about online shopping through an analysis of five essential elements which include convenience and website appearance and functionality and time efficiency and security measures and financial capability. Students who shop online report positive experiences because they prefer websites which offer user-friendly interfaces and secure payment systems and straightforward access to product information. These preferences highlight the importance of optimizing e-commerce interfaces to meet the expectations of digitally literate, value-conscious consumers. The research findings demonstrated that student opinions about online shopping base on their age group and financial status which includes their sex and their year level and their

monthly spending money. The student population shows different e-commerce behaviors because their financial situation and their academic level and their digital skills affect their shopping activities. E-commerce developers and digital marketers and educational institutions need to understand these differences because they want to create strategies which match the changing needs of their student market. The research provides valuable information which applies directly to the Philippine higher education sector because this field lacks sufficient representation in worldwide e-commerce studies. The research brings new knowledge to academic studies about consumer behavior in new markets through its development of practical methods which benefit platform developers and government officials and educational institutions. Research should continue to develop these results through studies which include diverse population groups and track participants over time and combine quantitative and qualitative research methods to understand how young adults use the internet for shopping.

Abbreviations

BSBA	Bachelor of Science in Business Administration
eWOM	Electronic Word of Mouth
ICT	Information and Communication Technology
PHP	Philippine Peso
UI	User Interface
UX	User Experience
SEM	Structural Equation Modeling
SD	Standard Deviation
SPSS	Statistical Package for the Social Sciences
TRA	Theory of Reasoned Action
UCV	University of Cagayan Valley

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Conflicts of Interest

The authors declare no conflicts of interest.

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