



## Effect of Behavioural Characteristics of College Students' on Their Attitude Towards Online Buying Behaviour

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**ABSTRACT:** Online retail market in India is growing at rapid rate. One of the primary reasons being the younger consumers of which college students account for the largest internet users and indulge in internet shopping. It is vital for the online retailers and the marketers to study the online retail shopping behaviour of the college going students. The aim of this research is to study the effect of the behavioural characteristics of the college students on their attitude towards online buying behaviour. One way ANOVA is used to analyse the data of 381 college students. Results showed that the behavioural characteristic 'online shopping frequency' had a significant difference on the college students' attitude towards online buying behaviour. Whereas the other behavioural factors: 'individual monthly expenses, preferred payment mode, internet usage per day and preferred device' had no significant difference on the college students' attitude towards online buying behaviour. This study provides a valuable contribution in the existing little research in the area of online retail buying behaviour. As the online retail market is booming speedily, the findings of this study provide important insights for online retailers and marketers.

**Keywords:** Behavioural Characteristics, College Students, Online Buying Behaviour

### I. INTRODUCTION

Online retail market in India is growing rapidly. According to the Crisil Research (2014), India's online retail has grown from around Rs. 15 billion in 2007-08 to Rs. 139 billion in 2012-13. Though this 9-fold growth came from increasing internet penetration and changing lifestyles, it was also observed that the younger consumers in the age-group of 15-35 years contributed to this growth (Assocham India 2016). Also, according to IAMAI and IMRB (2013) report, college students from this younger age-group accounted for the largest set of active internet users out of which 50% of them indulged in online shopping. Hence it is important to study the college students' online retail buying behaviour.

Considering the importance, we looked at the past literature and observed that very few researchers in India had focussed in the area of online retail buying behaviour with college students as its target sample. Moreover, these few researches identified convenience, time saving, less price, promotional offers from e-retailers (Rishi, 2008); utilitarian and hedonic values (Khare and Rakesh, 2011) as the factors motivating the college going students to shop from the internet stores. According to the results of the qualitative study by Jadhav and Khanna (2016a; 2016b) the factors influencing the college students to purchase from the internet stores were time consciousness, variety, low price, comparison, convenience and promotions. Thus, the literature on the behavioural characteristics of the college students with respect to online buying behaviour was observed to be scarce. Hence to fill this gap, the purpose of this research is to study the effect of the behavioural characteristics of the college students on their attitude towards online buying behaviour.

The booming online retail market in India has opened up all new hosts of opportunities for the online retailers as well as for the brick and mortar stores who want to venture into e-retailing. As college students are emerging as one of the important elements driving the online retail growth, it is imperative for the online retailers and the marketers to study the online retail purchasing behaviour of the college students so that they can effectively formulate their marketing strategies.

### II. LITERATURE REVIEW AND HYPOTHESIS

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Online buying behaviour is also known as internet shopping behaviour or online shopping behaviour and according to Javadi et al. (2012), it refers to the process of buying products or services from the internet stores. For our study, online buying behaviour is defined as the process of purchasing goods from the online retail stores. Also, in our study the terms internet shopping behaviour, online shopping behaviour and online buying behaviour have been used interchangeably.

Among the few researchers who focused on behavioural characteristics with respect to online shopping behaviour include Liao and Cheung (2001) whose results confirmed that internet usage has a significant effect on initial willingness of Singaporeans to purchase from the Internet stores. According to Miyazaki and Fernandez (2001), higher internet experience relates to lower perceived risk toward online shopping hence influences higher online purchase rates. Eastin (2002) also acknowledged internet use having significant impact in internet shopping adoption process along with other factors such as previous use of telephone for similar purpose and self-efficacy.

Goldsmith and Goldsmith (2002) also agreed that online buyers used internet more per week as compared to non-buyers and Chang et al. (2005) revealed that level of internet usage, wired lifestyle, website awareness, email usage, training on computer, channel knowledge, internet purchase experience, computer experience all had positive impact on online shopping. Shergill and Chen (2005) indicated four types of online buyers: regular, frequent, occasional and trial. As per Jusoh and Ling (2012), ecommerce experience had significant relationship on attitude towards online shopping while internet usage had no significant relationship on attitude towards online shopping.

Hoda et al. (2014); Kumar and Dange (2014) and Mathur and Sharma (2015) confirmed that internet usage influenced online shopping. Further Kumar and Dange (2014); Mathur and Sharma (2015) and Kinker and Shukla (2016) confirmed that the preferred payment option of online buyers was cash on delivery.

Thus, various behavioural characteristics were observed to be influencing online shoppers to purchase from the internet stores. For our study we chose five behavioural characteristics namely: individual monthly expenses, online shopping frequency, preferred payment mode, internet usage per day and preferred device to shop from online stores.

Accordingly, we propose the hypothesis as below:

**H0: There is no significant difference in college students' attitude toward online buying behaviour with respect to their behavioural characteristics.**

**H1: There is a significant difference in college students' attitude toward online buying behaviour with respect to their behavioural characteristics.**

**Thus, for all the 5 behavioural characteristics the alternative sub-hypotheses are listed as below:**

- **H1a:** There is a significant difference in college students' attitude toward online buying behaviour with respect to their individual monthly expenses.
- **H1b:** There is a significant difference in college students' attitude toward online buying behaviour with respect to their online shopping frequency.
- **H1c:** There is a significant difference in college students' attitude toward online buying behaviour with respect to their preferred payment mode.
- **H1d:** There is a significant difference in college students' attitude toward online buying behaviour with respect to their internet usage per day.
- **H1e:** There is a significant difference in college students' attitude toward online buying behaviour with respect to their preferred device to shop from online stores.

### **III. RESEARCH METHODOLOGY**

Based on the literature review, five behavioural characteristics (independent variable) with nominal scale are included in the questionnaire of this study, along with the five item interval scale on attitude toward online buying behaviour (dependant variable) adapted from Sorce et al. (2005) and Lim and Ting (2012). Convenience sampling technique is used to administer the questionnaire in two college campuses, in Mumbai. After discarding the incomplete and unfilled questionnaires, the survey resulted in 381 completely filled questionnaires of the college students.

Each of the behavioural characteristics consisted of more than two groups or levels hence to compare the means of such groups, one-way ANOVA is used for the data analysis. The F-test is the key statistical test used for ANOVA which determines the variability in the scores of one group with that of another group (Zikmund and Babin, 2007). Statistical Package for the Social Sciences (SPSS) 16 is used for the purpose of data analysis.

#### IV. DATA ANALYSIS

##### Normality and Reliability Test:

Firstly, the very common, Shapiro-Wilks test is used to assess normality of the survey data in this research. It is observed that for all the items of the dependent variable namely attitude towards online buying behaviour, the p value is 0.000 which is less than 0.05, thus confirming non-normality of the survey data. According to Ghasemi and Zahediasl (2012), with large enough sample sizes (> 30 or 40), the violation of the normality assumption should not cause major problems and this implies that one can use parametric procedures even when the data are not normally distributed. And as per Hair et al. (2005), large sample sizes tend to diminish the detrimental effects of non-normality. As the sample size in this research is 381 college students, which is sufficiently large hence parametric procedure are used for further data analysis in this research. Second, the Cronbach alpha value for all the five items of the dependent variable is 0.809, which is very well above 0.6 levels thereby confirming reliability of the scale.

##### Sample Characteristics:

Out of the 381 qualified questionnaires of the college students who participated in the survey, 205 were male (54%) and 176 female (46%). Regarding their educational qualification, 209 college students (55%) were from undergraduate level and 172 college students (45%) had completed their graduation and perceiving post-graduation.

##### Hypothesis Testing with ANOVA:

One-way ANOVA is used to test the five sub-hypotheses in this research. Levene's Statistic is used to test homogeneity of variances. Further, during the analysis in the case of equal variances, post hoc analysis was conducted using Tukey's extension of the Fisher least significant difference (LSD) approach (Zikmund and Babin, 2007). And, in the case of unequal variances post hoc analysis was conducted using Games-Howell procedure as it is the most powerful (Field, 2000).

**Table 1: Test for Homogeneity of Variance**

S.No.	Independent Variable	Hypothesis	P value	Decision	Interpretation
1	Individual Monthly Expenses	H0: Variances of three groups are equal. H1: Variances of three groups are not equal.	0.006	0.006 < 0.05 Reject H0	Variances for all three groups are not equal.
2	Online Shopping Frequency	H0: Variances of four groups are equal. H1: Variances of four groups are not equal.	0.677	0.677 > 0.05 Accept H0	Variances for all four groups are equal.
3	Preferred Payment Mode	H0: Variances of five groups are equal. H1: Variances of five groups are not equal.	0.507	0.507 > 0.05 Accept H0	Variances for all five groups are equal.
4	Internet Usage Per Day	H0: Variances of three groups are equal. H1: Variances of three groups are not equal.	0.523	0.523 > 0.05 Accept H0	Variances for all three groups are equal.
5	Preferred Device	H0: Variances of three groups are equal. H1: Variances of three groups are not equal.	0.005	0.005 < 0.05 Reject H0	Variances for all three groups are not equal.

From Table 1, it is observed that for three independent variables variances are assumed to be same namely: online shopping frequency, preferred payment mode and internet usage per day. And for the remaining two independent variables namely individual monthly expenses and preferred device, variances are not equal. Next, we proceed with the hypothesis testing with ANOVA.

**Table 2: Hypothesis Testing with ANOVA**

Sub-Hypothesis No.	Sub-Hypothesis Statement	P value	Decision	Interpretation
H1a	There is a significant	0.116	0.116 > 0.05	There is NO significant

	difference in college students' attitude toward online buying behaviour with respect to their individual monthly expenses.		Accept H0	difference in college students' attitude toward online buying behaviour with respect to their individual monthly expenses.
H1b	There is a significant difference in college students' attitude toward online buying behaviour with respect to their online shopping frequency	0.000	0.000 < 0.05 Reject H0	There is a significant difference in college students' attitude toward online buying behaviour with respect to their online shopping frequency
H1c	There is a significant difference in college students' attitude toward online buying behaviour with respect to their preferred payment mode	0.300	0.300 > 0.05 Accept H0	There is NO significant difference in college students' attitude toward online buying behaviour with respect to their preferred payment mode
H1d	There is a significant difference in college students' attitude toward online buying behaviour with respect to their internet usage per day	0.202	0.202 > 0.05 Accept H0	There is NO significant difference in college students' attitude toward online buying behaviour with respect to their internet usage per day
H1e	There is a significant difference in college students' attitude toward online buying behaviour with respect to their preferred device to shop from online stores	0.085	0.085 > 0.05 Accept H0	There is NO significant difference in college students' attitude toward online buying behaviour with respect to their preferred device to shop from online stores

From Table 2, it is observed that for one independent variable namely Online Shopping Frequency there is a significant difference in college students' attitude towards online buying behaviour. Further, by conducting post hoc analysis for Online Shopping Frequency it is observed that the significant values for all combinations is less than 0.05, hence it is concluded that there is a significant difference in college students' attitude toward online buying behaviour with respect to all four groups of online shopping frequency. Next by comparing means, we conclude that there is high significant difference in college students' attitude toward online buying behaviour, with students shopping from online stores at least once a week, followed by at least once a month, then once in three months and then once in six months.

## V. CONCLUSION

The purpose of this research was to study the effect of the behavioural characteristics namely: individual monthly expenses, online shopping frequency, preferred payment mode, internet usage per day and preferred device to shop from online stores of the college students on their attitude towards online buying behaviour. From the data analysis and results we conclude that the behavioural characteristic 'Online Shopping Frequency' has a significant difference on the college students' attitude towards online buying behaviour. Whereas the other behavioural factors 'individual monthly expenses, preferred payment mode, internet usage per day and preferred device' has no significant difference on the college students' attitude towards online buying behaviour. This study provides a valuable contribution in the existing little research in the area of online retail buying behaviour.

As the online retail market is growing in a rapid rate, the findings of this study provide important insights for online retailers and marketers. Further studies related to college students' online retail buying behaviour may be taken up in different cities of India. Also, because of online retail markets' growing potential in India, lot of researches involving different influencing factors, characteristics, marketing models, in different age-groups and geographies could be taken up in this area.

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