Effects of Online Shopping to the Academic Performance of Senior High School Students

Jasper D. Bitco1 and Herly Heart P. Galola2

2Grade 12 ABM
Northwestern Agusan Colleges
Nasipit, Agusan del Norte
Caraga, Philippines
bitcojasperrian@gmail.com
https://orcid.org/0009-0009-5486-393X
1Grade 12 ABM
Northwestern Agusan Colleges
Nasipit, Agusan del Norte
Caraga, Philippines
Ghheart95@gmail.com
https://orcid.org/0009-0006-4331-2030

Abstract: The internet is a vital facilitator for humans, and they use it at practically every stage. As a purchasing medium, the internet attracts both humans and researchers. Younger people can adapt to contemporary technologies, such as using the internet to shop. In this study, the goal is to define senior high school students' online shopping behavior and activities. Research results show that both male and female students preferred not to shop online because of lack of trust towards vendors, they also generally prefer to buy after comparing prices with all other websites, they also do not prefer online shopping if the prices are high and hesitate to give out their personal information on online websites. male students think shopping on the internet takes lot of time, while the female students think Online shopping is complex as compared to traditional shopping. The researchers intend to find out how the students in this school shopping behavior.

1. INTRODUCTION

In today's era we cannot ignore technologies importance in people's lives. It has made our lives more efficient and easier that most people cannot even imagine a life without it. But of course, technology has its fair share of negative effects in our world. But it also has its positive effects in our lives that has overcome the number of drawbacks it has. Of course, we also believe that wither technology is a good thing or not all depends on how we people use these incredible creations. These creations, make our day-to-day activities just a lot better and easier and one of the most popular and well-known electronic media that almost all of us use is the internet. All of us can agree that the Internet is becoming an increasingly popular medium to facilitate information search, choice, and purchase. The degree to which shoppers are now turning to the Internet as a shopping channel underscores the need to better understand the people behaviors whenever they browse through these online shopping platforms. The term "e-commerce," which stands for "electronic commerce," has completely changed how we conduct business in the current day. It is the practice of buying and selling products and services over the internet, which makes transactions and interactions convenient and available from any location with an internet connection. We will examine the numerous facets of e-commerce and how it affects both businesses and customers in this article.

Some people who have Internet experiences can search and find information quickly. Also, most of the people just do not have the time to go out shopping and so they try to purchase their needs over the internet. And the ease of use and diversity of online buying are important features for these individuals. Over recent years, shoppers have shifted from the traditional shopping to internet shopping. In this manner most

People prefer internet shopping. Internet shopping options have changed consumer's information search and shopping habits and offer new occasion concerning shopping. While most users of online shopping sites do so to make purchases, a sizable portion also use these sites to read other users' reviews and experiences with various products. And they choose the product that best suits their needs. Despite the fact that consumers now consider the risks and disadvantages of online purchasing in addition to the new opportunities. Especially in electronic product. Before a product is released into a retail setting, customers can place preorders for whatever they want. Internet shopping changed shopping trends, especially since some shops are not available near where you live. People do not need to travel store by store; they can get the product they want or need from home. So, they don't have to tire themselves. Almost every store has interne shopping

options. For example, when one does not find the desired product in a retail store, he/she can just order online and have the products be delivered to his/her address, or to a retail store and he/she can just pick the product up. The majority of time and distance restrictions can be eliminated using the internet. Businesses can expand their horizons with the aid of the internet. Retailers in this day and age ought to know what customers want... Internet shopping characterizes new features and new opportunities such as information sharing and writing comments at some products and services of a website. Then the consumer can just search information concerning the products and can also read other consumers comments more easily. Of course, if a company want people to trust them, they should serve accurate and valuable experiences to their consumers.

Describing and predicting Internet shopper behavior is a difficult process, but maximizing benefits and minimizing risks can motivate shoppers to shop online. In internet shopping process, the customer's internet shopping experience and web site offerings are important factors. Privacy and security and perceived risks of online shopping are important barriers to Internet shopping, and retailers must take some precautions to address these shortcomings. Web sites most important role is to ensure that the customers financial data and private data are safe. Most websites try various methods to protect customer data. We are working to improve security measures and payment methods. If consumers trust Internet shopping sites, their willingness to purchase will increase. Payment security issues affect not only new Internet buyers, but also existing Internet buyers.

Usefulness and ease of use of online shopping

An organization's system, user adoption, and behavior are all influenced by usefulness. When a technology is useful to a customer. No matter how simple or complex a system is to use, users will use it if they believe that using it will improve its performance. Perceived usefulness is the degree to which users believe using a system will do this. The main factor influencing an online shopper's choice is perceived utility. It is backed by the fact that perceived utility can affect consumers' decisions to shop online, as well as the fact that perceived usefulness has a favorable impact on attitudes and intentions regarding online purchasing. (Adapted from the study "ANALYSIS OF PERCEIVED USEFULNESS, PERCEIVEDEASE OF USE, AND PERCEIVEDRISK TOWARD ONLINE SHOPPING IN THE ERAOFCOVID-19PANDEMIC" of Sys Rev Pharm 2020

Perceived risk of online shopping

Social network developers must take into account the social aspects that affect users' intentions to utilize social networks as the number of network users grows. For instance, how the continued use of information technology is impacted by perceived usefulness (or performance expectancy) and perceived ease of use (or effort expectancy). People frequently have a conflicting response when there's a chance of losing, which is known as the reflection effect. (Adapted from the study "The Impact of Perceived Risk on Consumers' Cross-Platform Buying Behavior" of Front. Psychol., 29 October 2020)

Functional service and after service of the web site

It's still early to measure how well services are delivered through websites. Most measurement scales have been created in the business world, either by individual companies or by consulting firms that offer the scales to other companies. Articles directly addressing how to measure how customers evaluate electronic service quality are scarce in the published scholarly literature (adapted from the study "The impact of website quality on customer satisfaction and eWOM in online purchase intention: The moderating role of gender in risk-taking" of Front. Psychol., 24 August 2022)

Reputation related to online shopping

Website reputation refers to the standing of a business, individual, product, service, or other online or digital platform component. The reputation of a website is influenced by the material that a company provides, as well as by how end users respond to it, how active it is on social media, etc. When their role is considered in the context of web user trust, reputations and brands are frequently described in a shallow and ambiguous manner. When asking respondents to estimate whether a corporation has a good or negative reputation, empirical studies frequently leave the respondent's interpretation of the meaning of reputations to them. (Adapted from the study "The Impact of Website Quality and Reputation on Purchasing Intention Towards" of Journal of Content, Community & Communication Amity School of Communication Vol. 10 Year 5, December- 2019 Online Shopping)

2. METHODOLOGY

(Adapted from the study "INTERNET SHOPPING BEHAVIOR OF COLLEGE OF EDUCATION STUDENTS" of TOJET: The Turkish Online Journal of Educational Technology – July 2012)

2.1 Research Locale

The study is conducted in the school Northwestern Agusan Colleges. The respondents are surveyed in the school or any comfortable place in the school the respondents will choose to. The respondents are given a questionnaire provided by the researchers. The researchers chose the place of implementation because it will give the researchers the needed information. This study will be conducted in the first semester of the academic year 2023-2024

2.2 Statistical Tool

- **Likert scale**

    -a rating scale used to measure opinions, attitudes, or behaviors. It consists of a statement or a question, followed by a series of five or seven answer statements. Respondents choose the option that best corresponds with how they feel about the statement or question.

- **Frequency**

    -is the number of times the value occurs in the data.

- **Standard Deviation**

    -measures the extent of scattering in a set of values, typically compared to the mean value of the set.

- **Mean**

    -is the total sum of values in a sample divided by the number of values in the sample.

- **Mode**

    - is the most frequently occurring value.

- **Median**

    - is the middle number in a sorted ascending or descending list of numbers and can be more descriptive   of that data set than the average.

2.3 QUESTIONNAIRE

(Adapted from the study "INTERNET SHOPPING BEHAVIOR OF COLLEGE OF EDUCATION STUDENTS" of TOJET: The Turkish Online Journal of Educational Technology – July 2012)

1.Gender
- ☐ Female   ☐ Male

2.Age
- ☐ 15 below   ☐ 16   ☐ 17
- ☐ 18   ☐ 19   ☐20 and above

3.Connection time to internet
- ☐ 30 min – 1 hour in a week
- ☐ 1 hours – 3 hours in a week
- ☐ 3 hours – 5 hours in a week
- ☐ 5 hours – 10 hours in a week
- ☐ 11 hours – 20 hours in a week
- ☐ More than 20 hours in a week

4.Personal income in a month
- ☐ 3,000 - 5,000
- ☐ 5,000 – 10,000
- ☐ 10,000 – 20,000
- ☐ 20,000 and above

5.Credit card ownership
- ☐ Yes
- ☐ No

6.Fear of bank transaction and faith
- ☐ the fact that only those with a credit card or bank account can shop on the internet is a drawback
- ☐ While shopping online, I hesitate in my credit card number
- ☐ I do not prefer online shopping because of lack of trust over vendors
- ☐ I do not prefer to buy online because of bad returning policy
- ☐ The fear of wrong product delivery stops me to buy through online
- ☐ I do not prefer to purchase from online stores if they do not provide cash on delivery facilities

7.Traditional shopping is convenient than online shopping
- ☐ I think shopping on the internet takes lot of time
- ☐ Online shopping is complex as compared to traditional shopping
- ☐ It is more difficult to shop on the internet
- ☐ I believe online shopping cannot overtake the traditional shopping
- ☐ I prefer traditional shopping than online shopping

8.Reputation and service provided
- ☐ I generally prefer to buy after comparing prices with all other websites
- ☐ I prefer to purchase online if website is secure and genuine
- ☐ I prefer those websites only that deliver the goods as soon as possible
- ☐ If there is no guarantee and warrantee of the product
- ☐ I will never prefer to buy through online stores Experience
- ☐ I do not prefer to purchase from online stores if they do not provide every month instalment (EMI) facilities
- ☐ I hesitate to shop online because my past experience was not good
- ☐ I do not prefer to buy online because of little knowledge of internet

9.Insecurity and insufficient product information

- I will not prefer online shopping if the description of products shown on the online websites are not accurate
- I will not prefer online shopping if online prices are high
- The information given about the products and services on the internet is not sufficient to make purchase
- If variety of goods available on the online stores are less, I will not prefer online shopping
- Online shopping is not secure as traditional shopping

10. Lack of trust
- I hesitate to give my personal information on online websites
- Without touching products, it is difficult to make buying decision
- Shopping online is risky
- I would be frustrated about what to do if I am dissatisfied with a purchase made from the internet

2.4 Data Gathering

The researchers made a letter for the approval to the academic directors' office to conduct the study at Northwestern Agusan Colleges. The study was then conducted for two days with 197 Senior High School students from about their online shopping experience. The researchers provided a questionnaire for the respondents to answer. After collecting all the data, the researchers then analyzed the data gathered. The result would be the basis for this research units

2.5 Data Analysis

The primary data collected from the questionnaires was completely quantified and analyzed using JASP 0.18.3.0. This statistical program enables accuracy and makes it relatively easy to interpret data. A descriptive and inferential analysis was performed.

The following tables represents the results of the respondent's demographic profile, gender, age, connection time to internet, personal income in and credit card ownership. along with some introductory questions related to their fear of bank transactions, whether they think online shopping is more convenient than traditional shopping, a shops Reputation and Service Provided, shops Insecurity and insufficient product information, and lack of trust

According to the results, most (51.7%) of the respondents were in the age of 17 years followed by respondents who were at the age of 16 years (23.1%), followed by respondents who were at the age of 18 years (19.1%). then the respondents who were at the age of 19 (5.1%) and then respondents at the age of 15 or below and 20 or above were very few (0.5%) only.

Most of the respondents who participated in the study were females (52.2%) who shop online as compared to males (47.8%). participants internet connection frequency examined, %20.8 of the participants connect to internet 30 minutes – 1 hour in a week and %26.10 of participants connect to internet to 1 hours to 3 hours in a week. And just %15.9 of participants connect to internet 3 hours – 5 hours in a week. And %25.8 of participants internet connection time in a week is more than 20 hours. Research participants personal income constitute of fund sent by family, however most of the school students do not work and do not get salary so these students' personal income generally consists of family funding. %85.10 of the participants have personal income in a month 3,000 – 5,000, %7.9 have 5,000 – 10,000, %2.2 have 10,000 – 20,000 and %4.8 have 20,000 or more income in a month.

Last finding concerning demographic data is credit card ownership, 170 (%95.5) of the participants do not have credit cards, just 8 (%4.5) of the participants have credit

3. Results and Discussions

Table 1.1: Gender

		Frequency	Percent
Gender	Male	85	47.8
	Female	93	52.2

The research participants' demographic data that be seen in table 1. it is shown that 85 (%47.8) of the participants were male, while 93 (%52.2) of the participants are female.

There is a distinction between males and women. whereas for men, the emotional intensity is unimportant to the frequency of internet buying, whereas all women. The most important elements influence the amount of online transactions shopping. The risk aversion factor, on the other hand, only influences the frequency with which males shop online. The disease has no effect on risk aversion toward the women's internet purchasing frequency, because women, in general. In general, women are more cautious than men. In conclusion, Women have less trust in internet buying than males, but this does not alter how frequently they shop online. Furthermore, there is a distinction in outcomes between men and women once risk avoidance factor 9 was introduced When considering the implications of regression on internet shopping expenditure. Only the amount of trust can have an impact on males more on internet purchasing, although women also. The level on practicality influences the level of trust. Spending on online purchasing. Men, on the contrary hand, Risk aversion influences online purchasing expenditure, where. When men are increasingly risk cautious, their spending decreases smaller, whereas risk aversion does not exist in women alter their internet purchasing expenditure.

Table 1.2: Age

		Frequency	Percent
Age	15 below	1	0.5
	16	41	23.1
	17	92	51.7
	18	34	19.1
	19	9	5.1
	20 above	1	0.5

As shown in the table above Research participants age vary between 17 and 18 and this range is similar to Northwestern Agusan Colleges students age range. 1 (0.5) are 15 y/o or below, 41 (23.1) are 16, 92 (51.7) are 17, 34 (19.1) are 18, 9 (5.1) 19, 1 (0.5) are 20 y/o or above.

According to Lightner (2003), the use of the Internet is increasing. Preferences for specific aspects of an online buying experience may be tied to demographic data. This study analyzes the qualities of that experience, demographic data, and demographic group preferences. According to the findings of an online poll of 488 people in the United States, respondents are generally satisfied with their online purchasing experiences, with security, information quality, and information quantity ranking high in overall importance. The sensory impact of a site came in last place out of the seven variables evaluated. Preferences for these features in e-commerce sites differed by age, education, and income. The sensory impact of locations became less relevant as respondents' age, money, or education grew. As respondents' incomes increased significantly.

Table 1.3: Connection Time to Internet

		Frequency	Percent
Connection Time to Internet	30 min – 1 hour in a week	37	20.8
	1 hours – 3 hours in a week	48	26.10
	3 hours – 5 hours in a week	27	15.9
	5 hours – 10 hours in a week	9	5.1
	11 hours – 20 hours in a week	11	6.3
	More than 20 hours in a week	46	25.8

As shown in the table above, participants internet connection frequency examined, %20.8 of the participants connect to internet 30 minutes – 1 hour in a week and %26.10 of participants connect to internet to 1 hours to 3 hours in a week. And just %15.9 of participants connect to internet 3 hours – 5 hours in a week. And %25.8 of participant's internet connection time in a week is more than 20 hours.

According to Sexton et al. (2002). The use of the Internet is rapidly expanding. While the Internet is useful for entertainment, education, and communication, ecommerce is becoming an increasingly important business phenomenon. However, there has been little empirical research to identify factors that determine how much people utilize the Internet and ecommerce. This study evaluates a wide range of variables with the use of survey research and a neural network in an attempt to uncover accurate predictors of this usage. Gender, general computer usage, job related use, and home access are identified as relevant criteria that should influence Internet and ecommerce use.

Table 1.4: Personal Income in a Month

		Frequency	Percent
Personal Income in a Month	3,000 - 5,000	153	85.10
	5,000 – 10,000	13	7.9
	10,000 – 20,000	4	2.2
	20,000 and above	8	4.8

As shown in the table above, research participants personal income, in Northwestern Agusan Colleges Senior High School students' personal income constitute of fund sent by family, however most of the school students do not work and do not get salary so these students' personal income generally consists of family funding. %85.10 of the participants have personal income in a month 3,000 – 5,000, %7.9 have 5,000 – 10,000, %2.2 have 10,000 – 20,000 and %4.8 have 20,000 or more income in a month.

According to the study of Chen et al. (2022) this article investigates the effects on household income of a nationwide, government-led e-commerce expansion effort. We discovered that the project increased rural household income. The favorable effects are mostly due to increases in labor income and agricultural operating revenue, and they are more pronounced for rural households with lower income levels at the start. The reduction in information search costs, as well as transportation and logistical expenses, is most likely directly driving the income-increasing benefits. Furthermore, we show that providing

numerous complementing e-commerce interventions, such as boosting farmers' internet-related skills and expanding formal financial lending support, are major predictors of the program's success. Many developing countries have seen amazing advances in e-commerce during the last few decades.

Table 1.5: Credit Card Ownership

		Frequency	Percent
Credit Card Ownership	Yes	8	4.5
	No	170	95.5

Last finding concerning demographic data is credit card ownership, as shown in the table above. 170 (%95.5) of the participants do not have credit cards, just 8 (%4.5) of the participants have credit card

In the article "The role of Credit card Processing" states that the foundation of eCommerce success is credit card processing. Following best practices and adopting emerging trends not only assures the security of financial transactions, but also enables organizations to prosper in an increasingly competitive digital market. eCommerce ventures may uncover new frontiers and build enduring client relationships by prioritizing efficiency, security, and innovation, ensuring they not only survive but thrive in the dynamic world of online commerce.

Table 2.1: Fear of Bank Transaction vs Gender

Variables		1	2	3	4	5	6
Male	85	13	12	23	8	14	15
Female	93	14	13	25	9	15	17

Shown at the table above, out of 85 of the male respondents, 23 preferred not to shop online because of lack of trust towards vendors, and out of 93 of female respondents 25 chose the same reason.

Table 2.2: Traditional shopping is convenient than online shopping vs Gender

Variables		1	2	3	4	5
Male	85	25	20	15	5	20
Female	93	26	32	11	5	19

Shown at the table above, out of 85 of the male respondents, 25 thinks shopping on the internet takes lot of time, and out of 93 of female respondents, 32 thinks Online shopping is complex as compared to traditional shopping.

Table 2.3: Reputation and service provided vs Connection Time to Internet

Variables		1	2	3	4	5	6	7	8
Male	85	26	21	15	8	15			
Female	93	26	22	16	9	20			

Shown at the table above, out of 85 of the male respondents, 26 generally prefer to buy after comparing prices with all other websites, and out of 93 of female respondents 26 chose the same reason.

Table 2.4: Insecurity and insufficient product information vs Gender

Variables		1	2	3	4	5
Male	85	27	31	6	12	9
Female	93	27	31	12	13	10

Shown at the table above, out of 85 of the male respondents, 31 does not prefer online shopping if online prices are high, and out of 93 of female respondents 31 chose the same reason.

Table 2.5: Lack of Trust vs Gender

Variables		1	2	3	4
Male	85	38	20	12	15
Female	93	39	20	12	22

Shown at the table above, out of 85 of the male respondents, 38 hesitate to give out their personal information on online websites, and out of 93 of female respondents 39 also chose the same reason.

Table 3.1: Fear of Bank Transaction vs Age

Variables		1	2	3	4	5	6
15 below	1					1	
16	41	6	5	12	4	7	7
17	92	15	11	25	9	14	18
18	34	5	5	6	4	7	7
19	9		4	5			
20 above	1	1					

Shown at the table above, most respondents who are at the age of 17 y/o do not prefer online shopping because of lack of trust over vendors, while respondents who are at the age 16 y/o also chose the same.

Table 3.2: Traditional shopping is convenient than online shopping vs Age

Variables	1	2	3	4	5
15 below	1	1			
16	41	9	10	6	2	14
17	92	33	26	8	4	21
18	34	3	16	9	2	4
19	9	5		3	1
20 above	1			1	

Shown at the table above, most respondents who are at the age of 17 y/o do not prefer online shopping because of lack of trust over vendors, while respondent who are at the age 16 y/o I prefer traditional shopping than online shopping.

Table 3.3: Insecurity and insufficient product information vs Age

Variables	1	2	3	4	5	6	7	8
15 below	1	1						
16	41	13	11	8	4	5		
17	92	26	16	21	8	21		
18	34	12	10		4	8		
19	9		6	2	1			
20 above	1					1		

Shown at the table above, most respondents who are at the age of 17 y/o generally prefer to buy after comparing prices with all other websites, while respondents who are at the age 16 y/o also chose the same

Table 3.4: Insecurity and insufficient product information vs Age

Variables	1	2	3	4	5

15 below	1	1				
16	41	13	15	4	5	4
17	92	24	37	10	10	11
18	34	13	10	1	6	4
19	9	3		3	3	
20 above	1			1		

Shown at the table above, most respondents who are at the age of 17 y/o will not prefer online shopping if online prices are high, while respondents who are at the age 16 y/o also chose the same.

Table 3.5: Lack of Trust vs Age

Variables	1	2	3	4
15 below	1		1	
16	41	19	10	4	8
17	92	39	18	10	25
18	34	19	9	6	
19	9		5	4	
20 above	1			1	

Shown at the table above, most respondents who are at the age of 17 y/o hesitate to give my personal information on online websites, while respondents who are at the age 16 y/o also chose the same.

Table 4.1: Fear of bank transaction and faith vs Connection Time to Internet

Variables	1	2	3	4	5	6
30 min – 1 hour in a week	37	4	4	16	4	4	5
1 hours – 3 hours in a week	48	7	5	8	7	9	10
3 hours – 5 hours in a week	27	4	4	8	4	4	5

5 hours – 10 hours in a week	9		4	1		4	
11 hours – 20 hours in a week	11	2				4	5
More than 20 hours in a week	46	10	8	15	2	4	7

30 min – 1 hour in a week	37	16	7	5	4	5
1 hours – 3 hours in a week	48	12	8	11	8	9
3 hours – 5 hours in a week	27	8	7	5	2	5
5 hours – 10 hours in a week	9		7	1		1
11 hours – 20 hours in a week	11	8	1		2	
More than 20 hours in a week	46	8	13	9	2	14

Shown at the table above, respondents who connect to internet 1 hours – 3 hours in a week does not prefer to purchase from online stores if they do not provide cash on delivery facilities, while respondents who connect to internet 5 hours – 10 hours in a week when shopping online, they hesitate in giving credit card number and fear of wrong product delivery stops me to buy through online.

Table 4.2: Traditional shopping is convenient than online shopping vs Connection Time to Internet

Variables		1	2	3	4	5
30 min – 1 hour in a week	37	8	16	5	2	6
1 hours – 3 hours in a week	48	11	20	5	4	8
3 hours – 5 hours in a week	27	7	8	4	2	6
5 hours – 10 hours in a week	9	8		1		
11 hours – 20 hours in a week	11	8		2		1
More than 20 hours in a week	46	9	8	8	4	17

Shown at the table above, respondents who connect to internet 1 hours – 3 hours in a week online shopping is complex as compared to traditional shopping, while respondents who connect to internet 5 hours – 10 hours in a week while respondents who connect to internet 5 hours – 10 hours in a week.

Table 4.3: Reputation and service provided vs Connection Time to Internet

Variables		1	2	3	4	5	6	7	8

Shown at the table above, respondents who connect to internet 1 hours – 3 hours in a week generally prefer to buy after comparing prices with all other websites, while respondents who connect to internet 5 hours – 10 hours in a week prefer to purchase online if website is secure and genuine.

Table 4.4: Insecurity and insufficient product information vs Connection Time to Internet

Variables		1	2	3	4	5
30 min – 1 hour in a week	37	9	18	3	4	3
1 hours – 3 hours in a week	48	18	16	6	5	3
3 hours – 5 hours in a week	27	7	10	3	4	
5 hours – 10 hours in a week	9		2	3	4	
11 hours – 20 hours in a week	11	9	2			

More than 20 hours in a week	46	11	14	4	8	9

Shown at the table above, respondents who connect to internet 1 hours – 3 hours in a week will not prefer online shopping if the description of products shown on the online websites are not accurate, while respondents who connect to internet 5 hours – 10 hours in a week variety of goods available on the online stores are less, I will not prefer online shopping.

Table 4.5: Lack of Trust vs Connection Time to Internet

Variables		1	2	3	4
30 min – 1 hour in a week	37	12	16	4	5
1 hours – 3 hours in a week	48	17	10	13	8
3 hours – 5 hours in a week	27	12	6	4	5
5 hours – 10 hours in a week	9	3	6		
11 hours – 20 hours in a week	11	2	5	1	1
More than 20 hours in a week	46	12	9	11	14

Shown at the table above, respondents who connect to internet 1 hours – 3 hours in a week hesitate to give my personal information on online websites, while respondents who connect to internet 5 hours – 10 hours in a week is without touching products, it is difficult to make buying decision.

Table 5.1: Fear of bank transaction and faith vs Personal income in a month

Variables		1	2	3	4	5	6
3,000 – 5,000	153	21	11	46	16	27	32
5,000 – 10,000	13	6	5	1		1	
10,000 – 20,000	4		3		1		
20,000 and above	8		6	1		1	

Shown at the table above, respondents who have 3,000 – 5,000 personal incomes in a month does not prefer online shopping because of lack of trust over vendors, while respondents who have 10,000 – 20,000 personal incomes in a month while shopping online, I hesitate in my credit card number.

Table 5.2: Traditional shopping is convenient than online shopping vs Personal income in a month

Variables		1	2	3	4	5
3,000 – 5,000	153	39	38	19	20	37
5,000 – 10,000	13	7		6		
10,000 – 20,000	4	1	1		2	
20,000 and above	8	6			2	

Shown at the table above, respondents who have 3,000 – 5,000 personal incomes in a month, think shopping on the internet is a lot of time, while respondents who have 10,000 – 20,000 personal incomes in a month fear of wrong product delivery stops me to buy through online.

Table 5.3: Reputation and service provided vs Personal income in a month

Variables		1	2	3	4	5	6	7	8
3,000 – 5,000	153	46	29	28	15	35			
5,000 – 10,000	13		10	3					
10,000 – 20,000	4	1	2		1				
20,000 and above	8	5	2		1				

Shown at the table above, respondents who have 3,000 – 5,000 personal incomes in a month, generally prefer to buy after comparing prices with all other websites, while respondents who have 10,000 – 20,000 personal incomes in a month, prefer to purchase online if website is secure and genuine.

Table 5.4: Insecurity and insufficient product information vs Personal income in a month

Variables	1	2	3	4	5

3,000 – 5,000	153	45	35	27	25	21
5,000 – 10,000	13	2		4	3	4
10,000 – 20,000	4	1	1			2
20,000 and above	8	3		3		2

Shown at the table above, respondents who have 3,000 – 5,000 personal incomes in a month, will not prefer online shopping if the description of products shown on the online websites are not accurate, while respondents who have 10,000 – 20,000 personal incomes in a month, will not prefer online shopping if online prices are high.

Table 5.5: Lack of Trust vs Personal income in a month

Variables		1	2	3	4
3,000 – 5,000	153	53	43	25	32
5,000 – 10,000	13		10	2	1
10,000 – 20,000	4	3		1	
20,000 and above	8	4	3	1	

Shown at the table above, respondents who have 3,000 – 5,000 personal incomes in a month hesitate to give my personal information on online websites, while respondents who have 10,000 – 20,000 personal incomes in a month also chose the same.

Table 6.1: Fear of bank transaction and faith vs Credit card ownership

Variables		1	2	3	4	5	6
YES	8	5	2		1		
NO	170	22	23	48	16	29	32

Shown at the table above, respondents that do not have credit card does not prefer online shopping because of lack of trust over vendors, while respondents that do own credit card chose that the fact that only those with a credit card or bank account can shop on the internet is a drawback.

Table 6.2: Traditional shopping is convenient than online shopping vs Credit card ownership

Variables		1	2	3	4	5
YES	8		6		2	

NO	170	51	46	25	10	38

Shown at the table above, respondents that do not have credit card think shopping on the internet is a lot of time, while respondents that do own credit card online shopping is complex as compared to traditional shopping.

Table 6.3: Reputation and service provided vs Credit card ownership

Variables		1	2	3	4	5	6	7	8
YES	8	1	5		2				
NO	170	52	40	29	15	34			

Shown at the table above, respondents that do not have credit card generally prefer to buy after comparing prices with all other websites, while respondents that do own credit card prefer to purchase online if website is secure and genuine.

Table 6.4: Insecurity and insufficient product information vs Credit card ownership

Variables		1	2	3	4	5
YES	8	1	2	3	2	
NO	170	50	60	18	21	18

Shown at the table above, respondents that do not have credit card without touching products, it is difficult to make buying decision, while respondents that do own credit card without touching products, it is difficult to make buying decision.

Table 6.5: Lack of Trust vs Credit card ownership

Variables		1	2	3	4
YES	8	2		4	2
NO	170	71	40	28	31

Shown at the table above, respondents that do not have credit card hesitate to give my personal information on online websites, while respondents that do own credit card shopping online is risky.

4. Conclusion

This research tried to define senior high school students' online shopping behavior and online shopping activities. The results show that %47.8 of participants are female and %52.2 of participants are male. Participants age range is 15 – 20. Results also show that most of the

participant's connection time are 1hr – 3hrs a week. Most of the students who participated do not have credit cards. The purpose of the study was to identify the issues customers had when making purchases online. The findings indicated that the majority of respondents had both favorable and unfavorable experiences with online purchasing. Customers encountered numerous challenges when utilizing e-commerce platforms. The survey identified six issues in all that prevent consumers from making purchases from online sites: lack of trust and fear of bank transactions; convenience of traditional shopping over online shopping; reputation and services offered; insecurity and inadequate product information; and lack of trust.

The research might be useful for the researchers or the people who plans on starting a business online, especially if their target customers are students. the research will help with the planning of future strategies so as to serve customer as per their needs and generate customer loyalty. there is strong relationship between reputation and satisfaction, which further is linked to customer loyalty (Casalo et al. 2008).

Sellers must adopt marketing strategies such as user-friendly and secure website, which can enhance customers' shopping experience and easy product search and proper navigation system on website. Moreover, complete product and service information such as feature and usage information, description and dimensions of items can help consumer decide which product to purchase. The experience can be enhanced by adding more pictures and product videos, these will further help consumer in the decision-making process. Moreover, user-friendly payment systems like cash on deliveries, return and exchange facilities as per customer needs, fast and speedy deliveries will also enhance the probability of purchase from ecommerce platform. Customers are concerned about not sharing their financial details on any website (Roman, 2007; Limbu et al., 2011).

To boost customer trust and encourage financial transactions during their shopping experience, online retailers can enhance payment security by providing a variety of payment options, such as cash on delivery, delivery after inspection, G-Cash, Paymaya, or other payment gateways. Consumers can trust a website based on its privacy policy, so merchants should offer clear security, privacy, and secure transaction policies to customers so they won't feel uneasy when making payments online. In addition, customers buy more than just basic items from online retailers; they also pay attention to higher-end merchandise. Sellers must ensure to provide products and services that are suitable for internet. Retailers can consider risk lessening strategies such as easy return and exchange policies to influence consumers (Bianchi You sent and Andrews, 2012).

5. Recommendations

Retailers and online sellers should be aware of the best e-commerce platform to utilize for effortless product promotion. Additionally, they ought to focus more on the details of their goods and services. These retailers should make it important that not all buyers or consumers do not own credit cards or other online paying ways, especially students. In order to address some of the questions from their clients, online retailers and sellers need to be more responsive. Additionally, a lot of consumers also lack trust towards these online shops and sellers, this should also be taken into consideration and sellers should prioritize keeping positive relationships with their clients in order to suit their demands and raise consumer knowledge of their offerings.

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