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Digital Cart to Checkout: Analyzing Online Shopping Trends and Purchasing Behavior of BSA Students at a Private Higher Education Institution in Bulacan

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Abstract

The study aimed to examine the effects of online shopping trends on the purchasing behavior of Bachelor of Science in Accountancy students, employing a survey-based research method to investigate their preferences, spending habits, and decision-making factors. Data were gathered from student respondents regarding their shopping frequency, preferred platforms, influencing factors, and payment methods. Results indicated that online shopping is highly prevalent among students, with Shopee being the most preferred platform. Key factors influencing purchases included convenience, price, product reviews, shipping costs, and sale promotions. Cash on Delivery (COD) was the preferred payment method, while concerns about product quality and shipping costs were notable disadvantages. The study concludes that students generally express a positive level of satisfaction with online shopping, offering insights for startups, buyers, sellers, and future researchers in understanding student purchasing behavior.

Keywords: Online Shopping Behavior, Consumer Preferences, E-commerce Trends, Student Purchasing Decisions

Introduction

Online shopping has emerged as a modern and accessible way to buy and sell goods and services, primarily through e-commerce platforms like Shopee, Lazada, and Zalora. Unlike traditional shopping, it leverages technology to enhance convenience, efficiency, and payment flexibility. According to Ong et al. (2024), they found that confidence in using digital platforms significantly influenced intentions to shop online—underscoring how growing digital literacy and internet access have bolstered e-commerce adoption in the Philippines. According to

the *Philippines - Country Commercial Guide: eCommerce* by the International Trade Administration, it is reported that 2.14 billion people worldwide shop online, including 73 million Filipinos, contributing \$17 billion to the country's eCommerce sales in 2021, projected to grow by 17% and reach \$24 billion by 2025. As online shopping continues to grow, it becomes crucial to understand different shopper types and their purchasing motivations (Kettunen et al., 2020). Many consumers shift from physical stores to online platforms due to the convenience of browsing various products and the ability to shop anytime. E-commerce enables sellers to reach customers regardless of location, making it a strong competitor to traditional retail. To remain competitive, online businesses must ensure product availability, build brand recognition, and enhance customer satisfaction.

A study by the Education Resources Information Center (ERIC) found that higher income and internet familiarity increase the likelihood of online shopping. Additionally, younger students (18–24) shop online more frequently than older students (25–34), possibly due to financial flexibility. Goutam and Gopalakrishna (2018) identified trust, satisfaction, and commitment as key factors influencing online shopping loyalty. Similarly, Gao et al. (2020) emphasized that trust significantly impacts purchasing decisions, as younger consumers are more willing to share personal information, given the security measures of e-commerce platforms.

This study aims to assess the impact of online shopping trends on the purchasing behavior of Bachelor of Science in Accountancy students. Understanding this demographic is essential as they represent a growing market segment. The findings will provide insights into consumer behavior, helping businesses, startups, and researchers develop effective strategies. Moreover, the study will highlight the challenges students face when shopping online and identify key factors influencing their purchasing decisions. By analysing these trends, this research seeks to contribute to the broader understanding of technology's role in shaping consumer habits.

Review of Relevant Theory, Studies and Literature

The review of relevant theories and literature provides a comprehensive foundation for understanding the factors that influence online shopping behavior, particularly among Bachelor of Science in Accountancy students. This section systematically examines key theories, models, and studies that explain the adoption and continued use of online shopping platforms.

Several theoretical frameworks provide insights into consumer behavior in the digital space. The Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) identifies four critical factors affecting technology adoption: performance expectancy, effort expectancy, social influence, and

facilitating conditions (Venkatesh et al., 2016). These elements help determine students' willingness to engage in online shopping based on perceived usefulness, ease of use, and social encouragement. The Online Shopping Continuance Intention Model (OSCI) further elaborates on the importance of consumer satisfaction, trust, and perceived value in influencing repeated online purchases (Al-Maghrabi et al., 2011). Meanwhile, the Extended Technology Acceptance Model (e-TAM) integrates social influence, trust, and prior experience, emphasizing the role of peers, security concerns, and personal familiarity in shaping online shopping behavior (Çelik & Yilmaz, 2011). These theoretical perspectives form the basis for analyzing the purchasing habits of accountancy students and the factors that drive their engagement with e-commerce platforms. The frameworks presented in the study directly shape the key variables examined, including convenience, price sensitivity, promotions, trust, and social media influence. UTAUT2 introduces core constructs such as performance expectancy, effort expectancy, social influence, and facilitating conditions, which correspond to variables like perceived usefulness, ease of platform navigation, peer influence, and access to digital resources. e-TAM contributes the dimensions of trust, prior experience, and social norms, reinforcing the importance of consumer confidence and the influence of peers. OSCI adds consumer satisfaction and perceived value as critical factors in understanding repeat purchasing behavior. The integration of these theories provides a multidimensional lens to examine online shopping behavior, making the study novel by combining elements that are often studied in isolation.

In addition to theoretical frameworks, a thorough review of local and foreign literature highlights significant themes shaping online consumer behavior. Convenience is a recurring factor, as numerous studies reveal that students prefer online shopping due to the ability to shop anytime and anywhere without the constraints of physical stores. According to Boden et al. (2020), consumers are willing to pay extra for convenience-enhancing features such as mobile payment options and streamlined checkout processes. Online shopping platforms have also significantly transformed consumer habits, with platforms like Lazada, Shopee, and Zalora dominating the Philippine e-commerce landscape (Dulay, 2022). Social media plays a crucial role in influencing students' purchasing behavior, as platforms such as Facebook and Instagram serve as both marketing channels and virtual marketplaces (Kumar & Sharma, 2020), prior studies reveal that social media recommendations, advertisements, and influencers heavily impact students' purchase decisions (Karimah et al., 2022). Another critical factor in online shopping behavior is product price, as students tend to be price-sensitive due to budget constraints. Research highlights a strong preference for discounts, promotions, and affordable product offerings (Jee, 2021). While affordability is a key determinant, some students also express a willingness to pay a premium for higher-quality products. Similarly, shipping costs play a significant role in purchase decisions, with studies indicating that lower shipping fees and promotions, such as free or discounted shipping, encourage higher spending and attract new

customers. Consumers tend to favor sellers offering free or reduced shipping costs, as they perceive additional charges as an unnecessary financial burden (Manapul et al., 2022). The impact of sales promotions is another crucial aspect explored in the literature. Free shipping, flash sales, attractive prizes, have proven effective in attracting and retaining online shoppers, particularly students. Research indicates that students are more likely to make impulsive purchases during promotional periods, with limited-time offers and exclusive deals increasing their perceived value of a product (Rugu & Setyorini, 2023). Likewise, customer feedback and online reviews heavily influence purchasing behavior. Positive reviews enhance trust and encourage purchases (Zhu et al., 2020), while negative feedback raises concerns about product quality and reliability (Bhandari & Rodgers, 2018). Filipino consumers rely on peer reviews and ratings to validate their choices, highlighting the importance of maintaining a strong online reputation for businesses operating in the e-commerce space.

Foreign studies further reinforce these themes, demonstrating that convenience, price sensitivity, shipping fees, promotions, and online feedback are universal factors influencing online shopping behavior. Studies from countries such as China, the United States, and Turkey highlight similar trends, with variations based on cultural and economic differences. For example, research on Chinese college students reveals that social media platform like WeChat significantly influence purchasing decisions (Aboulilah et al., 2022). Meanwhile, studies from Western countries emphasize the importance of free shipping incentives and hassle-free return policies in shaping consumer trust and loyalty (Shehu et al., 2020). Local studies specifically focusing on Filipino consumers provide deeper insights into the preferences and behavior of students. Research on millennials' online shopping habits highlights convenience as a major driver of engagement, particularly for busy college students who prefer digital transactions over in-store purchases (Larano et al., 2023). Further studies on e-commerce platforms in the Philippines reveal that trust and confidence significantly influence consumer choices (Banay et al., 2021). Pricing remains a primary concern for Filipino students, with affordability being a top consideration in making online purchases (Jiang et al., 2023). However, the balance between quality and cost also plays a role, as some consumers are willing to invest in more expensive but durable products (Rodelas et al., 2023). Another significant area of study is the impact of shipping costs on purchasing decisions. Research shows that high delivery fees deter students from completing their transactions, while free or discounted shipping increases purchase intent (Rabbani et al., 2023). Studies further explore how sales promotions attract student shoppers, with price discounts, freebies, and seasonal deals proving to be the most effective strategies (Salaudeen & Omotosho, 2020). Customer feedback and online reviews also play a pivotal role, as Filipino consumers rely heavily on ratings and testimonials to assess a product's credibility before making a purchase (Abgelina et al., 2022).

This study aimed to analyze the online shopping behavior and purchasing trends of Bachelor of Science in Accountancy (BSA) students. Specifically, it seeks to examine the patterns, preferences, and motivations influencing their e-commerce engagement, with a focus on factors such as convenience, trust, product availability, digital literacy, and peer influence. Grounded in the theoretical frameworks of UTAUT2, e-TAM, and OSCI, the study aspires to offer a comprehensive and context-specific understanding of the variables that drive online consumer behavior among college students in a post-pandemic academic setting.

Methods of the Study

The study employed a quantitative research design with a descriptive survey approach to examine the effects of online shopping trends on the buying behavior of students. A descriptive survey was considered appropriate as it captured and analyzed the existing behaviors and preferences of respondents without altering their decisions. Simple random sampling was employed to ensure that each Bachelor of Science in Accountancy (BSA) student had an equal opportunity to be selected for participation in the study. The total population consisted of 150 enrolled BSA students at the private higher education institution during the academic year 2023–2024. To determine an appropriate sample size, Slovin's formula was used with a 10% margin of error, which yielded a minimum required sample of 60 respondents to ensure statistical significance and minimize sampling bias. In practice, 50 students participated in the study. Although slightly below the calculated requirement, this sample size remained adequate to provide meaningful and reasonably generalizable insights into the online shopping trends and purchasing behavior of the BSA student population.

For data collection, a closed-ended survey questionnaire was used to gather responses efficiently. Closed-ended questions allowed respondents to choose from predefined options, facilitating the quantification of responses and enhancing the accuracy of the results. Surveys are versatile tools that enable individuals to provide information about their own behaviors, attitudes, or perceptions of a group or community (Vriesema, 2021). They are effective tools for assessing behavior, preferences, and attitudes. Before data collection, necessary permissions were secured from the College administration. The questionnaires were then distributed to the randomly selected students, ensuring confidentiality and ethical considerations.

Once collected, the data were processed and analyzed using statistical techniques. The responses were encoded into a spreadsheet, where data cleaning was conducted to eliminate errors or inconsistencies. Descriptive and inferential statistics were applied to interpret the results. The study utilized frequency and percentage analysis, where frequency represented the count of responses in each category, and percentage provided the proportion relative to the total number of respondents. Additionally, the mean was calculated to determine the average

response, serving as a measure of central tendency. To assess variability, standard deviation was computed to measure the dispersion of responses around the mean. A higher standard deviation indicated greater variability in responses, while a lower standard deviation suggested more consistency. A Likert Scale was used to measure students' attitudes and perceptions toward online shopping. As described by Creswell (2017), the Likert Scale was widely used in social science research to assess levels of agreement or disagreement with specific statements. The typical format ranged from "Strongly Agree" to "Strongly Disagree," allowing researchers to capture varying degrees of opinion. The analyzed data were presented using tables, figures, and graphs to provide a clear visualization of trends and patterns. The results were then interpreted in the context of the research objectives, ensuring that the study contributed meaningful insights into the online shopping behaviors of college students.

To complement the quantitative data, an inductive thematic analysis was applied to uncover underlying patterns and insights from the participants' responses. This type of thematic analysis involved reviewing the summarized data from each survey item and identifying recurring concepts or themes that emerged across multiple tables and figures. Although the survey utilized close-ended questions, thematic analysis was applied to interpret recurring patterns across the quantitative responses. After analyzing descriptive statistics (frequencies, means, and percentages), closely related response trends were grouped and interpreted inductively to form broader themes. This pattern-based approach enabled the identification of underlying motivations and perceptions, despite the structured nature of the data.

Results and Discussion

This study offered a comprehensive understanding of the online shopping behavior of Bachelor of Science in Accountancy (BSA) students, combining descriptive statistics with inductive thematic analysis. The integration of these methods revealed not only observable trends but also deeper motivations driving student purchasing decisions. Key areas explored included demographics, spending habits, platform preferences, and the psychological and social influences that shaped e-commerce behavior.

Most participants were aged 18 to 23, with female students comprising a significant majority. This demographic distribution suggested that young, digitally literate individuals—particularly women—were more inclined to engage in online shopping, consistent with prior research. Financially, students reported modest weekly allowances ranging from ₱500 to ₱1,000, yet most still made online purchases once or twice a month. This indicated that e-commerce was accessible across financial brackets and was embedded in students' lifestyles.

Apparel and fashion items were the most commonly purchased products, reflecting a strong interest in personal expression and current trends. Price emerged as the top factor influencing purchases, followed by convenience, product reviews, shipping costs, and promotional sales. These preferences highlighted a student population that prioritized affordability and informed decision-making, with peer feedback playing a critical role in building trust. Shopee was the most preferred platform, likely due to its user-friendly interface, competitive pricing, and regular promotions. The majority of students also favored Cash on Delivery (COD), reflecting continued concerns over digital payment security and a desire for control over transactions. Despite some reservations about product quality and shipping fees, overall satisfaction with online shopping remained high, with many students willing to recommend it to others.

Beyond statistical findings, thematic analysis uncovered five dominant themes that deepened the understanding of student behavior:

Convenience and Accessibility. Students emphasized the ease of shopping online at any time, which allowed them to manage their schedules alongside academic responsibilities. This theme reflected how online shopping supported their fast-paced student lifestyle, offering flexibility without disrupting their routines.

Price Sensitivity. Affordability played a central role in purchasing decisions. Students consistently looked for low prices, discounts, and minimal shipping fees, reflecting a pragmatic approach to budgeting. Even with limited allowances, they strategically timed purchases around sales or promotions.

Trust and Security Concerns. Concerns about scams, product misrepresentation, and refund issues were prevalent. These apprehensions contributed to the popularity of COD, as students sought safer, more tangible ways to complete transactions. Trust in the seller and platform was crucial to the final purchase decision.

Platform Loyalty. Students showed strong loyalty to platforms like Shopee and Lazada due to reliability, pricing, and user experience. While they explored different sellers, they generally stuck to familiar, trusted platforms that consistently met their expectations.

Peer Influence and Social Proof. Peer reviews, ratings, and shared experiences played a major role in decision-making. Before purchasing, students frequently checked reviews or asked peers for feedback, highlighting the importance of community-driven validation in reducing perceived risks.

By situating these findings within the broader context of digital consumer behavior, the study portrayed BSA students as digitally savvy yet cautious shoppers. They valued convenience and affordability but remained vigilant about trust and security. Their behavior reflected a blend of modern e-commerce fluency and protective instincts, shaped by both social and financial influences.

Table 1.
Demographic Profile of Respondents

Demographic	Category	Frequency	Percentage
Age	18 – 20	21	42%
	21 – 23	24	48%
	24 and above	5	10%
Gender	Male	16	32%
	Female	34	68%
Allowance	500 – 1,000 pesos	40	80%
	1,001 – 3,000 pesos	10	20%
	3,001 pesos and above	0	0%
Total		50	100%

Table 1 presented the demographic profile of the respondents in terms of age, gender, and weekly allowance. The majority of respondents (48%) were aged between 21 and 23 years, followed by 42% who were between 18 and 20 years old, and 10% who were aged 24 and

above. This distribution highlighted that the sample primarily represented late adolescents and young adults, aligning with the typical college age range—an age group known to be digitally literate and highly engaged in online platforms (Polischuk & Kirillina, 2024).

In terms of gender, a greater proportion of respondents identified as female (68%) compared to male (32%). This gender distribution may have reflected a stronger inclination among female students to participate in surveys related to consumer behavior—particularly those involving shopping preferences (Štefko et al., 2022).

Regarding financial capacity, most students (80%) reported a weekly allowance ranging from ₱500 to ₱1,000, indicating limited disposable income. Despite these financial constraints, online shopping remained a regular activity, suggesting that affordability and perceived value significantly influenced student purchasing behavior (Lim et al., 2016). Meanwhile, the remaining 20% had a slightly higher allowance of ₱1,001 to ₱3,000. Notably, no respondents reported an allowance above ₱3,000, underscoring the need for budget-friendly platforms and payment flexibility, such as Cash on Delivery (COD), within this demographic.

Table 2.
Summary of Responses using Mean and Standard Deviation

Question	M	SD	Descriptive Interpretation
Have you ever had online shopping?	2.00	0.00	All have shopped online
If yes, approximately how many times did you shop over internet during the last month?	1.66	0.66	Occasionally
If no, why you never had online shopping? (Select one or more options)	0.00	0.00	Not applicable
How much have you spent for online shopping in a month?	2.30	0.74	Moderate spending
What is your preferred online shopping platform?	4.96	1.35	Mostly Shopee
Which payment method do you use most often when buying products online?	4.62	0.42	Mostly COD
Do you have concerns/fears when you shop online?	1.86	0.35	Concerns Noted
If your answer to question 9 is "Yes" or if you have never bought online before, what are your main concerns or fears that hold you from doing so (Select all that apply to you).	4.98	2.26	Some Concerns Present
Will you recommend others to use online shopping?	1.98	0.14	Likely to Recommend

M-Mean; SD-Standard Deviation

Table 2 presented the summary of responses using the mean and standard deviation, offering insights into the online shopping behavior of BSA students. All participants reported having experience with online shopping, as evidenced by a mean of 2.00 and a standard deviation of 0.00, indicating unanimous responses. On average, students engaged in online shopping approximately 1 to 2 times per month, with a mean of 1.66 and a moderate variability (SD = 0.66), suggesting differences in shopping frequency among individuals. None of the respondents selected reasons for not shopping online, as reflected in a mean and standard deviation of 0.00, further confirming their collective experience in this activity.

In terms of monthly expenditure, the mean of 2.30 and SD of 0.74 suggested that students spent modest amounts—highlighting budget-conscious behavior (Ge, 2022). When asked about their preferred online platforms, students indicated strong preferences, with a mean of 4.96 and a standard deviation of 1.35. This showed that while Shopee and Lazada were the most favored, there was some variation, pointing to a few students who explored other platforms like TikTok Shop and Facebook Marketplace. For payment methods, the majority leaned toward Cash on Delivery (COD), with a high mean of 4.62 and a low standard deviation (SD = 0.42), demonstrating consistency in using secure, tangible payment options over digital ones (Daraman, 2024).

Despite overall positive sentiment, students expressed minor concerns when shopping online, as indicated by a mean of 1.86 and SD of 0.35. However, when asked about the nature of those concerns, responses showed considerable variation (mean = 4.98, SD = 2.26). This suggested that while not all students felt strongly worried, those who did had diverse and specific concerns such as product quality, refund policies, customer service, and cybersecurity (Chelvarayan et al., 2021).

Lastly, nearly all respondents indicated a willingness to recommend online shopping to others, with a mean of 1.98 and a very low standard deviation of 0.14, showing strong and consistent confidence in the online shopping experience.

Figure 1.
Online Shopping Product Preferences Among BSA Students

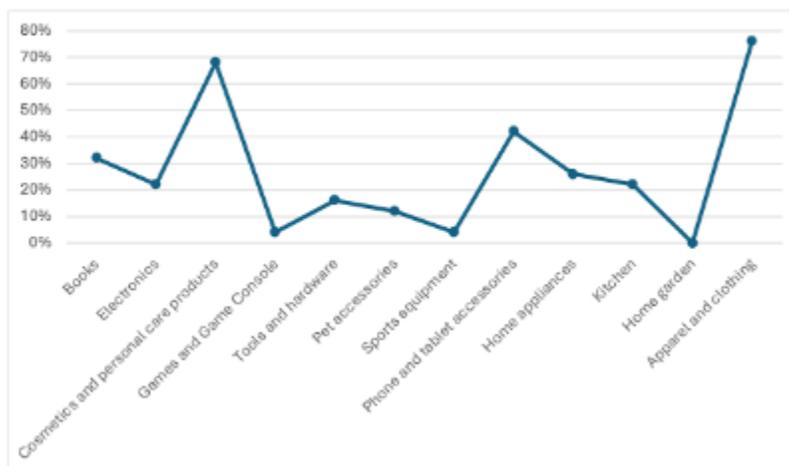


Figure 1 showed that the majority of participants (76%) preferred apparel and clothing, making it the most frequently purchased category. This was followed by cosmetics and personal care products, which attracted 68% of respondents, indicating substantial interest in this area. Other commonly selected items included phone and tablet accessories (42%) and home appliances (26%). Electronics, sports equipment, and books also received attention, with 22%, 4%, and 32% of respondents respectively reporting purchases in these categories. These findings were crucial in analyzing the impact of online shopping trends on student purchasing behavior, as they revealed distinct consumer preferences and provided valuable insights for businesses targeting this demographic. The distribution not only reflected what students were buying but also offered clues about the motivations behind their choices. The data suggested a combination of self-expression, digital connectivity, practicality, and academic necessity. Moreover, it pointed to broader socio-economic contexts: students were likely managing limited budgets and prioritized purchases that supported their social lives, academic needs, and growing independence (Awal et al., 2019).

Figure 2.
Factors Driving Online Purchase Decisions Among Students

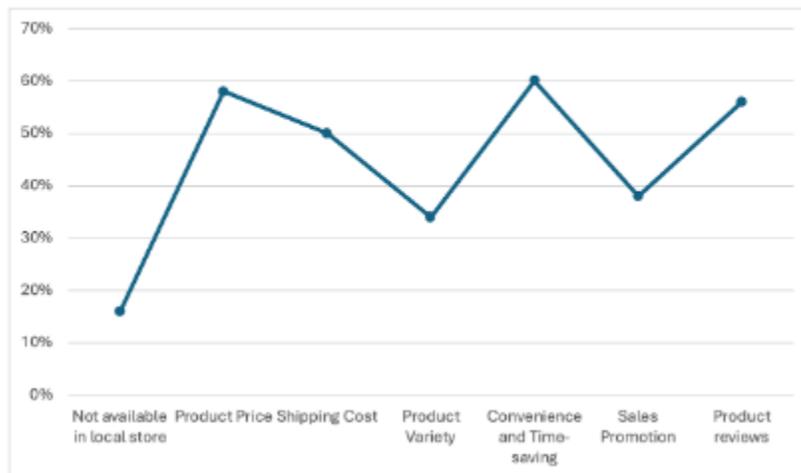


Figure 2 illustrated several critical factors that influenced the decision-making process of students when selecting products online. Notably, 16% of respondents cited the unavailability of certain products in local stores as a significant consideration. Product price emerged as a key factor for 58% of students, underscoring their sensitivity to cost. Shipping cost also played an important role, with 50% of participants indicating it influenced their purchase decisions. Product variety was important to 34% of students, reflecting a preference for platforms that offered a broad selection of items. Convenience and time-saving benefits were highly valued by 60% of respondents, highlighting the importance of a seamless and efficient online shopping experience. Sale promotions affected the choices of 38% of students, demonstrating the impact of discounts and special offers. Additionally, product reviews were considered influential by 56%

of participants, emphasizing the role of social proof in their purchasing decisions. These findings demonstrated that student consumers made purchasing decisions based on a complex interplay of practicality, budget constraints, social validation, and platform features (Rakib et al., 2022). Therefore, businesses targeting this demographic were advised to prioritize affordability, transparency, convenience, and active customer engagement through reviews and promotions to effectively meet their expectations and build trust.

Table 3.

Level of satisfaction of participants with their online shopping experience

Level of Satisfaction	Mean	Verbal Description
Are you overall satisfied with your experience in shopping online?	4.02	Agree

Table 3 presented a mean score of 4.02, indicating that, on average, participants reported a positive level of satisfaction with their online shopping experiences. This value, slightly above 4, corresponded to the verbal description “Agree,” suggesting that most participants expressed satisfaction with their overall online shopping experiences. These findings demonstrated that participants generally held a favorable view of their online shopping. The mean value above 4 implied that participants tended to agree or feel satisfied when evaluating their overall experience, and the verbal description reinforced this interpretation by indicating consensus among the respondents.

Conclusion and Recommendation

In conclusion, this study on the online shopping behavior of BSA students at a private higher education institution in Bulacan revealed several significant findings regarding their purchasing habits, preferences, and concerns. Convenience and accessibility consistently emerged as primary drivers of online shopping, with students favoring the ease of purchasing from home. Price sensitivity was also prevalent, as students prioritized sales, shipping fees, and overall affordability. Trust and security concerns, including fears of scams and low product quality, influenced their preference for Cash on Delivery (COD) and shaped their choice of sellers. Platform loyalty to Shopee and Lazada was evident, driven by brand familiarity and user satisfaction. Additionally, peer influence and social proof played a significant role, as shown by students' heavy reliance on product reviews and ratings. These themes suggest that BSA students are digitally literate yet cautious consumers, balancing convenience with financial and security considerations.

Theoretically, this study contributes to the Theory of Planned Behavior (TPB) by providing empirical evidence of how attitudes (e.g., preference for convenience and price deals), subjective norms (e.g., peer influence through product reviews), and perceived behavioral control (e.g., financial constraints and security concerns) interact to shape online shopping behavior. The integration of quantitative and qualitative findings enriches existing literature on consumer behavior in digital environments, particularly among Generation Z students in a developing country context.

Practically, the research offers valuable insights for e-commerce platforms, digital marketers, educators, and policymakers. Businesses can enhance their services by addressing students' concerns about product quality, offering affordable shipping, and implementing secure, flexible payment systems. Educational institutions can leverage these findings to improve digital literacy programs that help students develop critical online consumer skills and promote responsible online shopping behaviors, empowering students to make more informed decisions. Marketers can craft strategies that resonate with student values such as authenticity, peer validation, and financial prudence. Lastly, students are encouraged to adopt mindful online shopping habits by reading product reviews, comparing prices, and using secure payment methods to ensure safer and more satisfying purchases.

However, this study has limitations. With a sample size of 50 students from a single academic program, the results may not be generalizable to other populations. Furthermore, the reliance on self-reported data introduces potential recall bias or social desirability effects. Future research could broaden the sample to include students from other disciplines and institutions to improve generalizability. Employing mixed methods, such as interviews or focus groups, could provide deeper insights into online purchasing behavior. Researchers might also explore the influence of social media influencers, digital marketing tactics, and platform algorithms on students' purchasing decisions. A comparative study between online and offline shopping preferences would also offer a more comprehensive understanding of student consumer behavior.

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