Online Buying Behavior among University Students: A Cross Cultural Empirical Analysis

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Abstract

Internet users all over the world are increasing day by day and showing great interest for online shopping. The main reason for the high usage of the internet is the affordable price of mobile gadgets and low internet tariff plans. Consumer behavior is influenced by various factors such as culture, social class, reference groups relationship, family, income level and income independency, age, gender, etc. The purpose of this study was to find out the differences in buying behaviors among the university students. The study was carried out using google survey with a sample size of 236 students randomly selected from the university of India and Saudi Arabia. The study shows that University students of both countries have more online shopping experience because they use the internet more frequently and they have larger internet usage. Nowadays Students are more computer professionals and those who use the internet for their study work and assignments work are more active in online shopping. As per student's opinion, they said few things remember in our mind when coming to payment options credit card is the safest option or using online services like pay pal and google wallet services also a good way but finally, cash on delivery is the best way of shopping online. The result of this study would contribute marketers who want to penetrate the market in India and in Kingdom of Saudi Arab, who are already present in the market and desire to take care of the loyalty and satisfaction of their customers.

Keywords: Consumer behavior, Online buying behavior, Loyalty, Customer satisfaction, Internet.

Introduction

Behavior is the specious, visible response in a given situation with respect to a given target. Usage of Internet concept for retail shopping has expanded immensely in recent years and has had a reflective influence on the shopping process for many consumers. Online buying behavior is a type of behavior which is revealed by customers while browsing websites of an e-tailer in order to search, select and purchase goods and services, in order to fulfill their needs and wants. It's basically a behavior which is reflected by the purchaser during the process of buying through the internet. Whereas online shopping is a every customer desires, convenience, speed, price benefits, and product comparison facility etc. It is not that these features are not available in traditional shopping methods. But due to changes in life style, the ideas of these features have changed among the shoppers. Now individuals are finding it difficult to shop from traditional channels due to their changed lifestyle. As a result of all these issues along with the technological improvements, a new mode of shopping i.e. online shopping also called as electronic shopping has developed. According to report of India Brand Equity Foundation (IBEF-2015) India is the world's fifth-largest global destination in the retail space. The Boston Consulting Group and Retailers Association of India published a report titled, Retail 2020: Retrospect, Reinvent, Rewrite, highlighting that India's retail market is expected to nearly double to US$ 1 trillion by 2020 from US$ 600 billion in 2015, driven by income growth, urbanization and attitudinal shifts (IBEF, 2015). The Indian e-retail (excluding travel-related transactions) market is fixed at around US $3 billion at present, and is expected to grow to around US $22 billion in five years, according to a CLSA is Asia's leading capital markets and investment group, report (Mookerji, 2014). India's e-retail is expanding at a compounded annual growth rate of about 34 per cent, according to a report by Digital Commerce (Mookerji, 2014). With 75% of online audience between the age group of 15-34 years, India is one of the youngest online demographic globally (comScore, 2012). Out of this, 15-24 years of age group segment constitutes to 36% of online consumers (KPMG, 2014) and has been the fastest growing age segment online with user growth being contributed by both male and female segments (comScore, 2012).
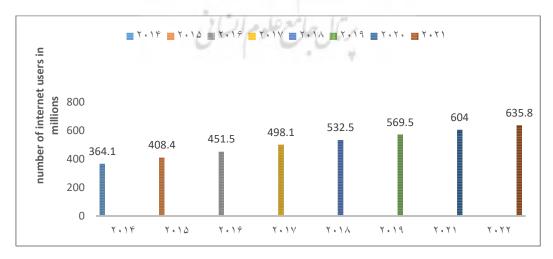
Joshi & Upadhyay, 2014 said that Increased Internet dissemination, improved security measures, convenience of shopping in lives pushed for time, and, of course, dozens of retailers to choose from – these are a few factors that are also attracting more and more consumers to shop online. In fact, mega etailing events like Flipkart's Big Billion Day and the three-day Great Online Shopping Festival (GOSF 2014), organized by Internet giant Google were labelled a huge success with consumers flocking to sites, and exceeding companies' expectations (Fibre2fashion News Desk, 2015).

Internet shopping is one of the widely and commonly used mediums for convenient shopping. It is in fact, a popular means of is shopping in the Internet community (Bourlakis et al., 2008). The Internet and related advances in information technology significantly affected

the economic efficiency and characteristics of the business transactions by introducing new methods of conducting business. One such important development in business was the introduction of e-retailing (also known as online shopping, e-commerce) in mid-1990. The concept of online shopping was pioneered in the early 1980s. However, it gained popularity in the present form in the late 1990s especially with the establishment of Amazon.com in 1995. According to Grunert and Ramus, (2005), purchasing via the internet is one of fastest growing forms of shopping. Internet retailing was the fastest growing sectors in the UK and significantly affected traditional retail provision (Gunawan et al., 2008). The fast growth in the online industry could be associated to the development of the technology such as fast speed internet, smartphones, tablets, and laptops, which played a catalyst role in its "development. The increasing rate of internet diffusion indicates a growing opportunity for online businesses and for conducting commercial transactions electronically. Saudi Arabia is no way behind, according to Rasooldeen and Taha (2014) the online shopping in Saudi Arabia is booming at 60% annual growth rate. In first six months of 2014, more than 62 million people visited souq.com (biggest online retailer in Arab world). It is important for e-retailers to understand the factors that might influence the decision of the customers in shopping online. The current research aims at filling this gap by empirically finding out who purchases online (demographic factors) and why purchases online (psychographic factors) and what factors in e-retailer (store variables) are important for university students of both countries in buying online in context of developing countries especially Saudi Arabia and in India respectively.

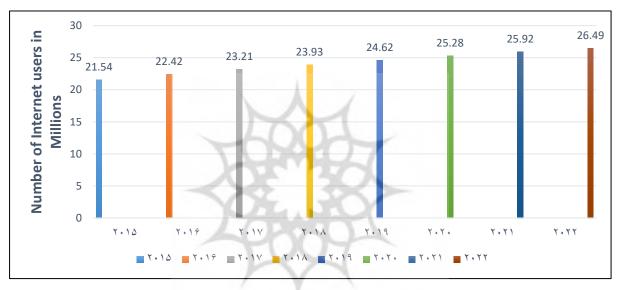## Trends of Internet Users in India and Saudi Arab

In 2015, India had 408.4 million internet users. This figure is projected to grow to 635.8 million internet users in 2021. Despite the untapped potential, India already is the second-largest online market worldwide.

Source: www.statistics.com

Fig 1. Information about the number of internet users in India from 2014-2012in millions

India is one of the fastest-growing e-commerce markets worldwide, with millions of new internet users taking advantage of cheap mobile connections to send mobile messages, watch online videos, use mobile services, and of course, to shop. As of 2016, 26 percent of the local population was using the internet; almost ten times the audience size from a decade prior. According to recent market research, mobile phone internet user penetration in India is projected to reach 37.36 percent of the population in 2021, representing a huge potential in terms of digital and mobile buyer audience. Total internet audiences in India are estimated to surpass 635 million online users in 2021.

Source: www.statistics.com

Fig 2. Number of internet users in Saudi Arabia from 2015 to 2022 (in millions)

This statistic provides information on the number of internet users in Saudi Arabia from 2015 to 2022. In 2017, Saudi Arabia had 23.21 million internet users. This figure is projected to grow to 25.92 million internet users in 2021.

Literature Review

The literature review area starts with the concept of the Internet and electronic commerce and continues with online shopping term which means that many online shopping features will be analyzed. Moreover, theories behind buying behavior are also presented regarding an identification of the influencing factors. Nowadays the computer and the Internet have been indispensable tools for our daily life in conjunction with the rapid development of knowledge and technology. With the rise of this new technology 'Internet, individuals have started searching everything they want from this medium. Moreover, it is a commonplace of

information gathering. Those technologies loom large in our social life and business life as well.

(Kiyici, 2012), in his research work of internet shopping behavior of college of education students, tried to find out the role of familiarity and income and possession of credit card on online shopping. His results found that a male student's teacher is more familiar and have a more positive attitude than female student teacher. According to Khushboo Makwana, Khushboo Dattani, and Himanshu Badlani, (2013), one of the most enticing factors about online shopping, particularly during a holiday season, is it alleviates the need to wait in long lines or search from store to store for a particular item.

Mohanapriya.S and Anusuya.D, (2014) shows that, all types of commodities and services are being sold through the websites. Goods and services, consumer durables, books, audio, and video cassettes and services like and air tickets can also be purchased online. With the wonderful expansion of the internet, online shopping is also on the rise, showing fabulous potential for future growth, as well.

Upasana Kanchan, Naveen Kumar and Abhishek Gupta (2015) in their article explain that "A Study of Online purchase behavior of Customers in India" Published in ICTACT Journal on Management Studies stated that online shopping is gaining popularity among people of the young generation. Higher income groups and educated people are purchasing more via e-retailing websites. People have hesitations in doing online shopping due to security concerns.

Another study by Ansari (2016) showed that Saudis are very well aware of the concept of online shopping, the findings also showed that females were more interested in online shopping than males, and online store variables (Online store design) were important for the customers to buy online.

Huseynov and Yıldırım (2014) said that in their article Online shopping has unique characteristics, and also emphasized that the lack of physical interaction tends to be the critical impediment in online retail sales followed by the privacy of individual information and security of financial transactions over the Internet. Demangeot and Broderick (2010) also exposed in their research that perceived ease of use does not affect the behavioral pattern in this case rather influenced by security and privacy issues. Zuroni & Goh, 2012 said that, there is no relationship is built between the customer and the online shop in the presence of perceived online risk even if a customer spent hours on the Internet.

Consumer approaches toward online shopping usually been determined by two factors; one is trust, and another is perceived benefits (Hoque, Ali, & Mahfuz, 2015). Therefore, trust and perceived benefits seem to be the critical conjectures of consumer behavior toward online shopping (Al-Debei, Akroush, & Ashouri, 2015; Hajli, 2014). Moreover, information quality,

merchandise attribute, website design, transaction capability, payment, security/privacy, delivery, self-consciousness, state of mind, the consumer's time sense and customer service are strongly predictive of online shopping satisfaction (Katawetawaraks & Wang, 2011; Liu, He, Gao, & Xie, 2008; Mudambi & Schuff, 2010; Novak, Hoffman, & Yung, 2000; Shergill & Chen, 2005; Sorce, Perotti, & Widrick, 2005). An online method of WOM, electronic word of mouth (eWOM), is defined by Strauss and Hill (as quoted in Racherla, 2008, p. 25) as "any positive or negative statement made by potential, existing or former customers about a product or company, and which is made available to a multitude of people and institutions via the Internet and other ecommerce channels". Virtual groups, such as Facebook, Twitter, Instagram, Google Plus and alike, influence consumers' willingness to shop online. . onsumers receive commendations and suggestions from their friend's circle, family members, and co-workers. Another eWOM stage is online blogs, which, consumers consider as a credible source of information. A frequent interaction between bloggers and blog readers, trust is built, which in turn influences consumers' intention in online shopping (Hsu, Chuan-Chuan,& Chiang, 2013). Many researchers had reviewed the effects of perceived risk on the intention to shop online (Vinod, Subhash, Kumar, & Shameem, 2015; Kim & Byramjee 2014; Kim & Lennon 2013; Dai et al., 2014; Pi and Sangruang 2011). Experts have shown that perceived risk is affected by factors such as trust (Hsu et al., 2013; Hsu et al., 2014; Kim and Song 2010). According to Kim & Byramjee 2014; Vinod et al., 2015 Majority of customers perceive risks while engaging in online shopping.

Objective of the study

- To determine demographic, personal values, social recognition, and culture influence selected university students to purchase online.
- To identify the motivational factors, influence university students online shopping.
- To identify the differences between the two countries (India & Kingdom of Saudi Arabia) regarding online shopping behavior.
- To identify the consumer pulse rate between India and Saudi Arabia"

Hypothesis of the study

- H_O: There is no significance difference between male and female selected university students to reaching websites.
- H_O: There is no association between education of the respondents and reaching shopping websites.

Methodology

This study was conducted based on primary and secondary information. Secondary information was utilized to explore the psychological feature factors moving (selected

university students) consumer's satisfaction towards on-line searching behavior. Sources were from the literature review of articles, journals and totally different websites. The data gathered through the questionnaire survey were analyzed using SPSS Analysis, percentage analysis and ranking analysis.

Determination of Sample Size

Based on non-probability sampling, there were 236 respondents who taken an interest in this survey. The sample size comprised of Indian (Hyderabad region) and Saudi Arabia (Jeddah region) selected universities undergraduate students. Who are presently studying at undergraduate level and master level and others.

Result and Discussions

- Demographic Information of Respondents of both countries India and Saudi Arab selected university students

    Tables-1 reveal the demographic factors such as nationality; gender, educational level, and income spend on online shopping. It's clear that gender of the respondents of both countries India and Saudi Arabia, 179 (76%) are male university students and 57 (24%) of the respondents are females' students. It indicates large population are male in sa e area. On the basis of educational status, the majority of the respondents of both the countries 115 (49%) are have bachelor's degree, and 9١(39%) of the respondents are master's degree and next to followed Doctorate and vocational courses. Around 154 (65%) of the respondents are spends money less than 100$ through online shopping, followed by 57 (24%) for online shopping spends between 300$ to 500$. It means that both countries respondents are preferred online shopping for less expensive products and more expensive products which is more discounted with physical retail market.

- Intention to usage internet of both countries selected university students

Table 1. Intention to usage internet of both countries

	Frequency	Percent	Valid Percent	Cumulative Percent
Research and homework study	148	62.7	62.7	62.7
Communication and social website	9	3.8	3.8	97.0
Business purposes	6	2.5	2.5	87.3
Game purpose	14	5.9	5.9	93.2
Shopping	52	22.0	22.0	84.7
Watching purposes	7	3.0	3.0	100.0
Total	236	100.0	100.0	

The respondents of both the countries responses are highlighted on various internet usages. Here, majority of the respondents i.e. 148 (63%) are using for research and work and 52 (22%) of the respondents are preferred to use for online shopping. Next to other purposes followed.

- Respondents reach website sources through online shopping

Table 2. Respondents reach website sources

	Frequency	Percent	Valid Percent	Cumulative Percent
By Advertisement	82	34.7	34.7	34.7
BY You tube	10	4.2	4.2	39.0
By Email	14	5.9	5.9	44.9
By Recommendation	52	22.0	22.0	66.9
By Search Engine	78	33.1	33.1	100.0
Total	236	100.0	100.0	

Table no 2 depicts the respondents reaching sources of website through influences online shopping. Generally, the respondents of both the countries responses come to know about mainly from five sources which are placed in the above table. The maximum respondents of both the countries n=82 (35%) have come to know about online shopping through advertisement. The table further reveals that a sizable respondents n= 78 (33%) have know the online shopping from the search engine. It is followed by recommendation. The respondents have been reached through you tube and other sources.

- Online Shopping and Motivating Factors

Table 3. Websites functions effects on Consumer Choice to purchase online

Options	Frequency	Percent	Valid Percent	Cumulative
Ease of use	62	26.3	26.3	26.3
Ease of navigation	45	19.1	19.1	45.3
Efficiency	17	7.2	7.2	52.5
Payment method	55	23.3	23.3	75.8
Website security (financial security	57	24.2	24.2	100.0
Total	236	100.0	100.0	

Table 3. Indicates that the main motivation of the 62 (26%) of the respondents towards online shopping is for ease of use followed by payment method 55 (23%). Other motivations which prompted online shopping for 45 (19%) of respondents are for ease of navigation. 57(24%) preferred online shopping for website security and financial security or payment security, 17 (7%) for the respondents for efficiency (brand loyalty).

- Continue Purchasing Online and online Hassles

Table 4. Consider shopping online in the next 6 months

options	Frequency	Percent	Valid Percent	Cumulative Percent
No	43	18.2	18.2	18.2
Not sure	68	28.8	28.8	47.0
Yes	125	53.0	53.0	100.0
Total	236	100.0	100.0	

Table 6. Affirms the intent of the 125 (53%) of the respondents to continue buying online and only 68 (29%) and 43 (18%) of the respondents will discontinue and not sure after having had a bad experience with their purchases made through the internet. Due to in an occasion had a delay in the delivery, poor quality of products, damaged product and wrong products.

- Intention to Continue Purchasing Online

Table 5. Important do you consider the product or service that you buy online

Options	Frequency	Percent	Valid Percent	Cumulative Percent
Well-known brand	47	19.9	19.9	19.9
Quality	48	20.3	20.3	40.3
Price	59	25.0	25.0	65.3
Availability	42	17.8	17.8	83.1
Reviews and reputation	40	16.9	16.9	100.0
Total	236	100.0	100.0	

Table 5. shows reasons to preferred online shopping in both countries, the total 236 respondents out of the majority of respondents 59 (25%) are preferred because of low prices comparison to physical retail markets. Followed by 48 (20%) and 47 (19%) of the

respondents are preferred quality of products and well-known brand. 42 (18%) of the respondents are opined and preferred reason availability of products. Only 40 (17%) of the respondents are after reviews others and conformation of company reputation preferred online shopping.

Test Hypothesis (Table-6 and Table 6.1)

H_0: There is no significance difference between male and female respondents to reaching websites.

In order to check male and female universities students of both the countries significance difference between gender wise to reaching websites, T test used.

Table 6. Group Statistics

Choice of the consumer	Gender	N	Mean	Std. Deviation	Std. Error Mean
respondents to reaching shopping websites	male	179	3.0503	1.68694	.12609
	female	57	3.4386	1.81283	.24011
Websites functions effects on Consumer Choice to purchase online	male	179	2.8659	1.48548	.11103
	female	57	3.4211	1.74179	.23071

Table 6.1. Independent Samples Test

		t-test for Equality of Means					95% Confidence Interval of the Difference	
		t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
respondents to reaching shopping websites	Equal variances assumed	-1.486	234	.139	-.38832	.26127	-.90306	.12643
	Equal variances not assumed	-1.432	89.012	.156	-.38832	.27121	-.92720	.15056
Websites functions effects on Consumer Choice to purchase online	Equal variances assumed	-2.354	234	.019	-.55513	.23584	-1.01977	-.09049
	Equal variances not assumed	-2.168	83.535	.033	-.55513	.25603	-1.06432	-.04594

Table 6.1 shows that P Value is less than significance level, it means null hypothesis rejected and accept alternative hypothesis, which means there is no significance difference between *male and female respondents' choices to purchase online.* The above table depicts

the view of the respondents regarding the male and female students' choice on online shopping are different, however, in both countries male and female students' choices noticed according to purchasing power, product classifications, quality of the product and availability are different.

- Education based attainment shopping website (Table- 7)

H₀: there is no association between education of the respondents and reaching shopping websites.

Education based attainment shopping website (*Table-7*)

Table 7. Chi-Square Tests

	Value	**df**	**Asymp. Sig. (2-sided)**
Pearson Chi-Square	244.317[a]	12	.000
Likelihood Ratio	310.690	12	.000
Linear-by-Linear Association	143.316	1	.000
N of Valid Cases	236		

The Chi square test, P value is greater than level of significance P>0.05, it means null hypothesis true, which is there, is no association between education of the respondent and preferred shopping website

Conclusion

Online shopping is a quick and convenient way to buy almost any product and customers could possibly imagine. Customer satisfaction is a great impact on online shopping services. As per survey results, University students of both countries have more online shopping experience because they use the internet more frequently and they have larger internet usage. Nowadays Students are more computer professionals and those who use the internet for their study work and assignments work are more active in online shopping. As per student's opinion, they said few things remember in our mind when coming to payment options credit card is the safest option or using online services like pay pal and google wallet services also a good way but finally, cash on delivery is the best way of shopping online. If customers purchase before and they probably familiar with larger retailers like Amazon and eBay. These sites become so popular and secure because they earned a good reputation for secure customer personal information and credit card details. The conclusion for this result is indicated that safety perceptions are important for both countries customers. Finally, customers use their

common sense and trust guidelines also, if anything is suspicious don't make any purchases online.

Limitations and Future Scopes of the study

A few limitations of this research study should be considered when interpreting the study's results and developing future research to extend and expand its scope. However, the findings of this study to provide the following directions for future research.

- The study is conducted in selected universities in the south part of India (Hyderabad city) and in Saudi Arabia (Jeddah city) so future studies should cover both countries with larger sample size, to verify the findings of the present research work.

- The research work examined that customers' attitude towards online shopping without specifying a product category or service category. Therefore, future research studies should seek to predict shoppers' attitude towards e-shopping within a specified product or service category.

- Finally, Online shopping is a unique method of non-store shopping that will indicate in the next few years due to the number of active users or the younger generation.

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