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# Influencing Factors on Online Purchasing Decisions of College Students

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## Abstract

This study investigates the factors affecting online purchasing decisions among college students at Palompon Institute of Technology. Using a quantitative approach, 195 respondents were surveyed to examine the influence of price, trust, convenience, switching costs, information availability, first-hand product examination, and service quality on purchasing behavior. Data analysis included descriptive statistics, reliability tests, and regression modeling. Results show that first-hand examination, price, trust, and convenience are the strongest predictors of online purchasing decisions. Gender was found to have a very weak correlation with price sensitivity only. The study contributes to the consumer behavior literature by integrating demographic variables with behavioral determinants in the online context. Implications for e-commerce platforms and strategies for targeting student consumers are discussed.

## Keywords:

*Online Purchasing, Consumer Behavior, E-commerce, Demographic Profile, Influencing Factors.*

## Introduction

Online purchasing has become a defining feature of contemporary consumer behavior, particularly among younger generations who are digitally native and highly engaged with internet and mobile technologies. Advances in digital infrastructure, smartphone penetration, and digital payment systems have accelerated e-commerce growth globally and in the Philippines. National reports indicate that e-commerce participation in the Philippines has steadily increased over the last decade, with convenience, broader product selections, competitive pricing, and promotional incentives significantly influencing consumer uptake (Balita, 2024). Similarly, during and following the COVID-19 pandemic, online shopping became not only a preference but a

necessity for many young consumers, shaping long-term shifts in buying patterns (García-Salirrosas et al., 2022).

Understanding the determinants of online purchase decisions among college students is crucial for digital marketers, platform developers, and policymakers. Students represent a unique consumer segment characterized by high internet usage, early adoption of technology, and distinctive spending constraints. Despite limited disposable income, this group often exhibits high frequency of online interaction, making them a strategic audience for e-commerce initiatives (Wu & Huang, 2023). Moreover, the integration of online platforms into daily routines has increased exposure to advertising, peer reviews, and social commerce influences, further shaping online buying behavior (Ahn & Lee, 2024).

Consumer behavior research underscores that online purchasing decisions are influenced by both **demographic** and **behavioral** factors. The **Theory of Reasoned Action** (TRA) by Fishbein and Ajzen (1975) posits that behavior is driven by behavioral intentions formed through attitudes and subjective norms. TRA has been widely applied in digital consumption research to explain how beliefs about product value, trustworthiness, and ease of use shape purchase intentions (Pavlou, 2003; Gefen et al., 2003). Complementary to TRA, Becker's (1973) theoretical framework on decision-making highlights the role of individual characteristics, including socioeconomic status, in shaping consumer choices.

Recent empirical studies reinforce the importance of these multidimensional influences. For instance, price perception remains a strong predictor of online purchase intention among young consumers in both developed and emerging markets, particularly when aligned with perceived value and affordability (Hasan et al., 2022; Bulacan et al., 2022). Trust in the online seller or platform mitigates perceived risk and uncertainty, significantly enhancing purchase intention (Kim et al., 2008; Nieves-Pavón et al., 2025). Convenience, defined as the ease and efficiency afforded by online shopping, influences satisfaction and repeat purchase behaviors among digitally active populations (Yang, 2024). Other determinants — including information quality, switching costs, and service quality — also play substantive roles in shaping online consumer decisions, especially when consumers rely on digital cues in the absence of physical product inspection (García-Salirrosas et al., 2022; Wu & Huang, 2023).

Demographic variables such as age, gender, income, and education level continue to be correlated with online purchase behavior, but findings in younger cohorts are mixed. Some studies report significant effects of gender and age on online shopping patterns, while others find minimal differences, suggesting that digital environments may attenuate traditional demographic divides (Fekete-Farkas et al., 2021; Ahn & Lee, 2024). Given these mixed findings, research that integrates demographic profiling with behavioral determinants offers a nuanced perspective on online purchasing decisions in specific cultural and economic contexts.

**Consequently, this study examines both demographic and behavioral factors that influence online purchasing among college students, focusing on the following objectives:**

**Profile the respondents** based on key demographic variables (gender, age, year level, course, weekly allowance, relationship status, and frequency of internet usage).

**Determine the influence** of price, trust, convenience, switching costs, information quality, first-hand examination, and service quality on online purchasing decisions.

**Assess the correlation** between gender and online purchasing decision factors.

## Methodology

A quantitative research design was employed. The sample consisted of 195 college students from Palompon Institute of Technology, selected through stratified random sampling. Data were collected via a structured survey instrument, which measured respondents' demographic profiles and the extent to which different factors influenced their online purchasing decisions using a 5-point Likert scale (1 = Very Low Influence; 5 = Very High Influence).

Data were analyzed using descriptive statistics to summarize demographic characteristics, reliability tests to ensure instrument consistency, Spearman's correlation to examine relationships between gender and purchasing factors, and multiple regression to determine predictors of online purchasing decisions. Reliability of the survey instrument was confirmed with Cronbach's alpha exceeding 0.80 for all constructs, indicating strong internal consistency (Nunnally & Bernstein, 1994).

## Results and Discussion

**Table 1 Summary of Demographic Profile of Respondents**

Subscale	Category	Frequency	Percentage
Gender	Female	107	54.87%
	Male	88	45.13%
Age	18–20	125	64.10%
	21–23	64	32.82%
	24–26	5	2.56%
	27–29	1	0.51%
Year Level	1st Year	19	9.74%
	2nd Year	51	26.15%
	3rd Year	95	48.72%
	4th Year	30	15.38%
Weekly Allowance	0–₱1000	176	90.26%
	₱1001–₱2000	16	8.21%
	₱2001–₱3000	2	1.03%
	₱3001+	1	0.51%
Relationship Status	Single	195	100%
Frequency of Internet Usage	Less frequently	1	0.51%
	Several times a day	173	88.72%
	Several times a month	7	3.59%
	Several times a week	14	7.18%

Table 1 summarizes the demographic characteristics of the 195 student respondents. Female respondents comprised 54.87% of the sample, indicating a slightly higher female engagement in online shopping activities than males (45.13%). The majority of respondents were aged 18–20 years old (64.10%), suggesting that younger students form the core online consumer group within the institution. Most participants were in their third year (48.72%), with courses such as BSMT (18.97%) and BSIT (13.33%) dominating the sample, reflecting the enrollment distribution at PIT. Most students have a low weekly allowance ( $\leq$ ₱1000) and frequent internet access, which aligns with previous findings that heavy internet users are more prone to online shopping behaviors (Hasan et al., 2022; Hossain et al., 2022). Weekly allowance largely fell within ₱0–₱1,000 (90.26%), demonstrating that online purchasing behavior among students is constrained by limited discretionary income. Notably, all respondents were single, which aligns with age and life stage, and most reported accessing the internet several times a day (88.72%), highlighting their high digital connectivity and exposure to online marketing.

These demographic findings suggest that marketing strategies targeted at this population must consider affordability, frequent online presence, and course-specific preferences. The high internet usage frequency implies that digital advertisements, social media promotions, and e-commerce campaigns can be particularly effective in influencing purchasing decisions among these students (Lubis, 2018; Jiaying, 2025).

**Table 2 Factors Affecting Online Purchasing Decisions**

Factor	Mean	SD	Interpretation
Price	4.52	0.17	Very High Influence
Trust	4.44	0.47	Very High Influence
Switching Costs	3.98	0.24	High Influence
Convenience	4.26	0.58	Very High Influence
Information	4.06	0.38	High Influence
First-Hand Examination	4.75	0.08	Very High Influence
Service	4.04	0.20	High Influence
Overall	4.29	0.30	Very High Influence

Table 2 presents the mean scores and standard deviations for the factors influencing online purchasing decisions. **First-hand examination** of products scored the highest ( $M = 4.75$ ,  $SD = 0.08$ ), suggesting that students prioritize tactile or visual assurance before committing to purchases, even in an online context. **Price** ( $M = 4.52$ ,  $SD = 0.17$ ) and **trust** ( $M = 4.44$ ,  $SD = 0.47$ ) were also rated as very high influences, reflecting the sensitivity of students to cost and the importance of perceived reliability of online platforms. **Convenience** ( $M = 4.26$ ,  $SD = 0.58$ ) underscores the role of ease of access and time-saving in driving online purchases, while **switching costs**, **information**, and **service** factors were high but comparatively less influential.

This pattern aligns with prior studies indicating that affordability, security, and service quality are critical determinants in online shopping behavior, especially among young consumers with limited budgets and high digital literacy (Cachero-Martínez & Vázquez-Casielles, 2021; Hasan et al., 2022). The overall mean of 4.29 confirms that these factors exert a **very high influence** on student online purchasing decisions, suggesting that e-retailers must optimize trust-building mechanisms, transparent pricing, and accessible product information to maintain engagement and loyalty.

The data indicate that first-hand examination, price, trust, and convenience are the most influential factors in online purchasing. This aligns with literature emphasizing the importance of product inspection, perceived value, and platform reliability in e-commerce (Adabi, 2020; Ali et al., 2018; Nasution & Limbonong, 2020).

**Table 3 Spearman’s Correlation Between Gender and Online Purchasing Decision Factors**

Factor	Spearman’s $\rho$	p-value	Interpretation
Price	0.172	0.016	Very weak positive, significant
Trust	0.069	0.339	No significant correlation
Switching Costs	0.064	0.374	No significant correlation
Convenience	0.029	0.685	No significant correlation
Information	0.107	0.138	No significant correlation
First-Hand Examination	-0.134	0.061	No significant correlation
Service	0.085	0.238	No significant correlation
Overall	0.072	0.320	No significant correlation

Table 3 presents the Spearman’s correlation between gender and the factors influencing online purchasing decisions. Price exhibited a very weak but significant positive correlation with gender ( $\rho = 0.172$ ,  $p = 0.016$ ), suggesting that female students may slightly differ from male students in price sensitivity. In contrast, other factors—including trust, switching costs, convenience, information, first-hand examination, and service—showed no significant correlation with gender. These results indicate that, overall, online purchasing behavior among Palompon Institute of Technology students is largely similar across male and female respondents, with minor differences observed in price perception.

This finding aligns with prior studies (Akçay & Özdemir, 2019; Basalma, 2024), which reported that gender differences in online purchasing behaviors are limited, particularly among younger, digitally engaged consumers. Consequently, marketing strategies targeting this demographic should prioritize variables such as age, course, income, and internet usage rather than gender to effectively influence online consumer behavior.

Multiple regression analysis further identified the key predictors of online purchasing decisions. First-hand examination ( $\beta = 0.38$ ,  $p < 0.001$ ), price ( $\beta = 0.31$ ,  $p < 0.001$ ), trust ( $\beta = 0.27$ ,  $p < 0.01$ ), and convenience ( $\beta = 0.24$ ,  $p < 0.01$ ) were statistically significant predictors,

collectively explaining 62% of the variance in online purchasing decisions ( $R^2 = 0.62$ ,  $F(7, 187) = 42.57$ ,  $p < 0.001$ ). Meanwhile, switching costs, information availability, and service quality did not significantly predict online purchasing behavior.

The reliability of the instrument was confirmed through internal consistency analysis, with Cronbach's alpha ( $\alpha = 0.87$ ) indicating high reliability for all measured factors. This supports the robustness of the findings and ensures confidence in the observed relationships.

Overall, these results demonstrate that while gender has a minor effect on price sensitivity, other online purchasing behaviors are largely uniform across male and female students. The combination of demographic profiling, factor analysis, and regression modeling contributes a nuanced understanding of online consumer behavior in the context of Philippine higher education, reinforcing the relevance of the Theory of Reasoned Action (Fishbein & Ajzen, 1975) and Consumer Behavior Theory (Becker, 1973) in digitally mediated purchasing environments.

## **Conclusion**

College students' online purchasing decisions are primarily influenced by the ability to inspect products, perceived value, trust in platforms, and the convenience of transactions. Demographic factors, except age and gender for price sensitivity, play a minor role. E-commerce platforms targeting student consumers should emphasize detailed product visualization, transparent pricing, platform reliability, and user-friendly interface design.

## **Recommendations**

1. E-commerce platforms should provide virtual or augmented product inspection tools to enhance first-hand examination.
2. Promotional strategies should consider students' low allowance, offering discounts and flexible payment options.
3. Platforms should build trust through secure payment systems, clear return policies, and transparent service quality communication.
4. Future research may expand to multi-university samples and incorporate psychographic and behavioral analytics to further refine predictive models.

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