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Understanding Key Factors Affecting Online Purchasing Behavior in a Municipality in the Philippines

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Abstract. The study aimed to know the profile of the respondents and the key factors influencing the online purchasing behavior of consumers in the municipality of Bongabong. The researcher employed a descriptive-correlational survey method using a self-made questionnaire. Frequency percentage was used to determine the profile of the respondents in terms of age, gender, status, income or allowance, and frequency of online shopping. Weighted mean was utilized to determine the factors influencing online purchasing behavior, and the Chi-square test of Independence (also known as Pearson's chi-square test) to test the hypothesis of the study performance. The majority of the respondents were students and showed minimal income or allowance. At the same time, they strongly agreed that perceived usefulness, ease of use, and price influenced their online purchasing behavior. The result also indicates significant relationships between the profile of the respondents and the factors influencing online purchasing behavior.

Keywords: Ease of use; Price; Product variety; Trust; Usefulness.

1.0 Introduction

The prevalence of online buying is growing, which has an impact on customer shopping choices. Shopping in different online platforms is a rapidly growing industry because it offers customers more convenient, practical, and cost-effective ways to find a wider choice of goods than traditional retail. Due to the advent of various economic and societal circumstances, diverse consumers have switched from traditional shopping stores to online businesses. According to Li *et al*. (2020), and Frank & Peschel (2020), online-based economic growth affects shifts in consumer activities, lifestyles, and behaviors. Customers utilize the Internet to shop because they value cost savings, efficiency, and time. Additionally, they are not obliged to go to actual businesses and deal with vendors face-to-face. Customers are increasingly turning to e-commerce to buy groceries because it enables them to conduct their regular shopping through an online store and complete transactions immediately on the same platform. This trend is probably here to stay. With more people purchasing goods online, sales have reached all-time highs.

As a result, Xi et al. (2018), highlighted that the more time spent online, the more likely people are to purchase goods from online companies. Online search engines are essential for providing product connections, which promotes online purchasing. Qinghe et al. (2014), emphasized that other aspects, such as convenience, services, and pricing, may also impact people's judgments regarding the channels of purchase. Furthermore, Juniwati (2014), asserts that opinions regarding internet buying are significantly influenced by perceived utility, simplicity of use, and danger. Whereas perceived risk and attitude have a major impact on online purchasing, perceived utility and ease of use have little effect on the intention to shop online. While Azzam and Mahmoud (2014) assert that perceived ease of use, attitude, and perceived behavioral control are important antecedents in determining online customer behavior, there is no relevant association between trust and online buying behavior. Additionally, the development of COVID-19 was one of the global socioeconomic conditions that changed. In particular, this has affected the purchasing habits of consumers and resulted in various limitations and risks to the public's health and safety.

This is consistent with research by Enriquez (2020), which found that during the COVID-19 pandemic, customers boosted their online purchases of a wide range of products, from food to exercise equipment. Additionally, a survey found that 56% of respondents believed that more products were purchased online in Singapore during the COVID-19 pandemic, with online sales increasing to 151.2% year over year in June 2020 (Nurhayati-Wolff, 2020). Bucko et al. (2018) noted that, given the increasing rivalry among online retailers, monitoring the variables influencing prospective buyers as they proceed through the purchasing process is imperative. When businesses do not do this, they risk losing clients to rival businesses. An overview of how consumers see specific aspects of online buying is given in their study. The contribution is made by entrepreneurs (businesses) and organizations specializing in creating websites and online stores using the knowledge they have gained. Web agencies can use this information as guidance when creating new e-shops, while businesses can use it to optimize their existing stores. Agencies can also use the data to develop a customer sales plan. Additionally, according to Bucko et al. (2018), purchasing decisions are influenced by price, availability, scarcity, product information, conditions, and social media. Quality, timing, price insensitivity, loyalty, and information availability all substantially impact customer happiness, according to the findings of an empirical study on online buying. (Vasic et al., 2019; Kalyani and Reddy, 2017)

This literature supported the researcher's data and information on how consumers perceived online purchasing behavior. These written literature studies also fall similar to the current study based on the status of purchasing online during the COVID-19 pandemic. The preceding pieces of literature were somewhat related and strengthened the issues of the study in terms of the subject matters covered. The data were analyzed and interpreted to draw conclusions and recommendations. Generally, all the findings, observations, and concepts by the different authors, writers, and researchers provided the present researcher with some ideas and inputs in conducting the study. Moreover, it was the community's responsibility to respond to the various facets of development according to the Sustainable Development Goals 2030 of the United Nations, especially SDG 9, which was centered on industry, innovation, and infrastructure. According to the Our World in Data Team (2023), goal nine (9) prioritizes investing in cutting-edge technology, reducing carbon emissions, and expanding mobile broadband availability. By concentrating on analyzing customers' online purchases, the SDG can be accomplished by reducing carbon footprints and enabling the community to use internet broadband more frequently.

Also, the study is beneficial for retail establishments, particularly in the subject area, since it will provide a buyer's perspective on the factors influencing their decision-making in choosing one's product or services. Through the results undertaken, managers and operators will be able to enhance online visibility and other strategies to increase the market size and penetrate niche markets. Finally, no study has been done on the municipality's consumers' online buying habits. Therefore, the researcher recommended a study to determine the elements influencing customers' online buying behavior. In light of this, the study looked at the profile of the respondents and their characteristics, such as age, gender, income or allowance, status, and frequency of online shopping. Also, the different elements that affect their online buying decisions include perceived utility (PU), perceived ease of use (PEU), price, perceived trust, and product variety and guarantee. This study's findings will aid in understanding consumers in the Philippines and the online purchasing behaviors of customers in other Southeast Asian developing countries.

2.0 Methodology

2.1 Research Design

This study used a quantitative design. In addition, the research design of this study is descriptive-correlational.

2.2 Research Locale

The study was conducted in the Municipality of Bongabong, Oriental Mindoro, Philippines.

2.3 Research Participants

Respondents were the consumers who purchased online and lived in Bongabong. The respondents included consumers who have experienced one or more online purchases. Meanwhile, walk-in shoppers were excluded as respondents of the study. This study used a random- sampling technique to obtain an appropriate sample size from the population to infer the status of the study population. The sample size was calculated using Slovin's number. A total of four hundred (400) were the participants of the survey.

2.4. Research Instrument

The researcher developed a self-made questionnaire based on the problem statement of this study. The first part of the questionnaire was the demographic characteristics of the respondents, and the second part was the questions about the factors influencing the consumers' online purchasing behavior. The questionnaire was validated by the selected faculty members and the Dean of the Business Management program of one state university in the province. Moreover, the researchers employed a test-retest method to ensure the instrument's reliability, and this was done through a reliability test using the pilot study. The pre-test was carried out using 20 copies of the questionnaire administered to the online customers of the retail supermarkets in the province.

2.5 Data Gathering Procedure

The researcher sought approval to conduct the survey. Once approved, the participants were selected randomly, and their approval and consent were obtained before answering the questionnaire. The researcher used printed questionnaires and a Google Form link to the participants' messenger. The researcher briefly discussed the content of the questionnaire. These were retrieved face-to-face and online.

2.6 Ethical Considerations

For ethical considerations, the personal information of the respondents was kept confidential, and the data collected were solely used for research purposes.

3.0 Results and Discussion

3.1 Proflile of the Respondents

As shown in Table 1, of the overall population of 208 students, the majority (52 percent) were between 16 and 25. Next in line were those between the ages of 26 and 35 (a total of 116 students, or 29 percent). Fifty-eight, or 14.5 percent, were between 36 and 45, and the final 4.5 percent were older than 46. The result implies that the frequent customers who were ordering or buying online were younger generations compared to older individuals. This may be the technological advancements of the youth when it comes to using cellular phones and other gadgets.

Table 1. Frequency and percentage distribution of respondents in terms of age

Age	Frequency	Percentage (%)
16-25 years old	208	52%
26-35 years old	116	29%
36-45 years old	58	14.5%
46 years old and above	18	4.5%
Total	**400**	**100**

As reflected in Table 2, 242 out of 400 students, or 60.5 percent, were female, one hundred forty-two, or 35.5 percent, were male, and sixteen signified another gender for 4 percent of the total population. This implies that most of the respondents engaged in online shopping were female compared to the other gender. This is in line with the study of Assaker (2020), where perceived usefulness is the key factor for males and younger generations, while perceived ease of use holds greater significance for females and older travelers.

Table 2. Frequency and percentage distribution of respondents in terms of gender

Gender	Frequency	Percentage (%)
Female	242	60.5
Male	142	35.5
Others	16	4
Total	**400**	**100**

Table 3 presents the frequency and percentage distribution of the respondents' profiles in terms of their status. Two hundred sixty-two respondents were students, or 65.5 percent; one hundred twenty-one respondents, or 30.25 percent, claimed that they were employed, and 4.25 percent, or seventeen respondents, were unemployed. This implies that most respondents were students, and due to challenges in mobility during the crisis, their buying behavior also changed. As correlated to the study by Jilkova and Kralova (2021), consumer behavior was impacted by both the COVID-19 pandemic and the government-imposed restrictions. During the crisis, people of all generations were more inclined to purchase goods and services online. In general, there was a notable shift towards e-commerce, with an increase in the frequency of online shopping (Rios-Lama & Merino, 2021).

Table 3. Frequency and percentage distribution of respondents in terms of status

Status	Frequency	Percentage (%)
Student	262	65.5
Employed	121	30.25
Not Employed	17	4.25
Total	**400**	**100**

The respondents' income or allowance was displayed in the table. Table 4 indicates that 208 participants, or 52% of the 400 respondents, have incomes or allowances under 5,000.00. One hundred sixteen respondents, or 29% of those with incomes between 5,000 and 15,000, followed it. Additionally, fifty-eight, or 14.5 percent, had incomes between 16,000 and 25,000; thirteen, or 3.25 percent, had incomes between 26,000 and 35,000; and five out of 400, or 1.25 percent, had incomes or allowances of 36,000 or more. Given that most of the participants were students, as reflected in the results in Table 3, this statistic suggests that those who shopped online had little money or allowance. Moreover, in consonance with this, a study by Bucko et al. (2018) found that young students, most of whom have part-time jobs and limited income, prioritize factors such as product price, shipping costs, and discounts when making purchasing decisions. Given their restricted budgets, they believe consumers are not just looking for the cheapest option but the product that best meets their needs.

Table 4. Frequency and percentage distribution of respondents in terms of income or allowance

Income or Allowance	Frequency	Percentage (%)
Below 5,000	208	52
5000-15000	116	29
16000-25000	58	14.5
26000- 35000	13	3.25
36 000 and above	5	1.25
Total	**400**	**100**

As noted in Table 5, most respondents had performed online shopping more than once a week, with a total population of one hundred sixty or 40 percent. This was followed by the frequency of online shopping, more than once a month, of one hundred four participants, with 26 percent. Next, participants indicated their online shopping frequency once a week at one hundred or 25 percent, twenty-three, or 5.75 percent daily. Lastly, 3.25 percent of thirteen participants had online shopping once a month. This indicates that the frequency of online shopping in the province has somehow appeared to have subsequently changed. This brought challenges to the operators and managers of the selected retail establishments. This is associated with the study of Islam et al. (2021), where the shift in shopping behavior during the pandemic prompted many companies to reassess their business strategies and consider new situational factors influencing consumer purchasing decisions to retain existing customers and attract new ones.

Table 5. Frequency and percentage distribution of respondents in terms of frequency of online shopping

Frequency of Online Shopping	Frequency	Percentage
Every day	23	5.75
Once a week	100	25
More than once a week	160	40
Once a month	13	3.25
More than once a month	104	26
Total	**400**	**100**

3.2 Factors Influencing Online Purchasing Behavior

In terms of Perceived Usefulness

As reflected in Table 6, participants Strongly Agreed that perceived usefulness influenced their online purchasing behavior, with an overall weighted mean of 3.56. The health and safety of the consumers motivated by shifting from offline to online shopping has the highest composite mean of 3.87. This implies that the participants strongly agreed that health and safety are top priorities when purchasing online. This result was consistent with the study of Warganegara and Babolian-Hendijani (2022), where the COVID-19 situation was an unpredictable push factor for Indonesians to purchase groceries through online platforms in terms of the usefulness of purchasing groceries online; the respondents mentioned the convenience and time-saving aspects of these platforms. It is possible to conclude that online platforms must incorporate these aspects into their services and effectively express them in their marketing strategies.

Table 6. Factors influencing online purchasing behavior in terms of perceived usefulness

Items	Mean	Interpretation
1. Concerns about consumer safety and health are the main drivers of the shift from offline to online shopping.	3.87	Strongly Agreed
2. Online purchasing is more convenient and time-efficient than traditional retail.	3.52	Strongly Agreed
3. The delivery service encourages consumers to buy products online.	3.46	Agreed
4. The availability of services for returns, refunds, and feedback influences customers' purchasing decisions.	3.38	Agreed
Composite Mean	**3.56**	**Strongly Agreed**

In terms of Perceived Ease of Use

The participants Strongly Agreed that the perceived ease of use has influenced their online purchasing behavior, as shown in Table 7. It has an overall mean of 3.62, which is a verbal interpretation of Strongly Agreed. With a weighted mean of 3.72, the table shows that most participants strongly agreed that products and services are easier to find online than in physical stores. Additionally, it was demonstrated that there are fewer communication barriers when shopping online (3.59), that the payment method is more effective when shopping online (3.61), and that using technology and online platforms makes shopping easier than in traditional physical stores (3.56). All of these suggested a linguistic meaning of "strongly agreed." the perceived ease of use denotes perceptions concerning "the process leading to the outcome." As suggested by Nguyen-Viet et al. (2017), the benefits of perceived ease of use in e-commerce include ease of ordering at any time and from any location, perceived ease of information searching, and overall ease of use.

Table 7. Factors influencing online purchasing behavior in terms of perceived ease of use

Items	Mean	Interpretation
1. Unlike conventional businesses, products and services are easier to find online.	3.72	Strongly Agreed
2. Using technology and internet platforms facilitates buying more easily than traditional physical enterprises.	3.56	Strongly Agreed
3. The simplicity of use of online buying reduces the likelihood of communication hurdles.	3.59	Strongly Agreed
4. When shopping online, the payment method is more effective.	3.61	Strongly Agreed
Composite Mean	**3.62**	**Strongly Agreed**

In terms of Price

As shown in Table 8, the study findings show that price has a weighted mean of 3.55 with a verbal interpretation of Strongly Agreed. As the table illustrates, participants' online purchasing behavior was impacted by their financial skills, as seen by the highest mean score of 3.7 with a verbal interpretation of Strongly Agreed. It was followed by purchasing decisions influenced by price comparisons between brands and online retailers (3.58), and the degree to which online retailers' price promotions impact customers' purchasing decisions (3.53), both of which have a verbal meaning of "Strongly Agreed." However, with a weighted mean of 3.47, participants concurred that price information in online stores is a motivating element when making an online purchase. The findings of Nittala (2015) support this perspective, as the study involved 1,500 internet users from six major cities in India. The regression analysis results showed that perceived risk, price, and promotion have the most significant positive effect on consumers' purchasing decisions.

Table 8. Factors influencing online purchasing behavior in terms of price

Items	Mean	Interpretation
1. The degree to which internet retailers heavily advertise their prices affects the decisions of their customers.	3.53	Strongly Agreed
2. One of the driving forces behind online purchases is price information.	3.47	Agreed
3. Price comparisons between various brands and internet retailers influence purchasing decisions.	3.58	Strongly Agreed
4. Financial skills have an impact on online buying habits.	3.70	Strongly Agreed
Composite Mean	**3.55**	**Strongly Agreed**

In terms of Perceived Trust

As shown in Table 9, the factor that influenced the online purchasing behavior of the participants in terms of perceived trust obtained a complete mean of 3.37 with a verbal interpretation of Agreed. The result shows that the majority of the participants Strongly agreed that their previous experience in online shopping impacts future purchasing decisions. It has the highest composite mean of 3.81. According to Escobar-Rodríguez et al. (2017), and Sarkar et al. (2020), trust disposition is a person's inclination to trust or distrust. It is linked to personal characteristics influenced by their experiences, cultural background, or educational attainment.

Table 9. Factors influencing online purchasing behavior in terms of perceived trust

Items	Mean	Interpretation
1. Customers place a high value on the products' dependability and authenticity when they shop online.	3.74	Strongly Agreed
2. Internet sites protect the privacy and security of personal data.	3.43	Agreed
3. Previous online buying experiences impact future purchases.	3.81	Strongly Agreed
4. Online buying offers a more secure payment method than traditional retail establishments.	2.47	Disagree
Composite Mean	**3.37**	**Agreed**

Moreover, with a weighted mean of 3.74, the majority of them strongly agreed that the authenticity and dependability of the products displayed in online stores are significant aspects to consumers. With a weighted mean score of 3.43, participants concurred that online websites protect the privacy and security of personal information. On the other hand, it is interesting that participants disagreed that payment is more secure in online shopping compared to physical stores, with a low mean score of 2.47. This finding correlates with the study of Grégoire et al. (2017); while online payment methods are quick and efficient, they also save customers much time by avoiding having to wait in line at the bank to make a transaction or visit a particular store and spend much time searching for the desired product. However, there is a security risk associated with these methods, so customers are hesitant to use this new digital payment platform.

In terms of Product Variety and Guarantee

As reflected in Table 10, the product variety and guarantee acquired a total composite mean of 3.45, which implied that participants agreed that these two factors have influenced their online purchasing behavior. Online retailers with product characteristics that meet the demands and preferences of their customers and encourage them to make purchases online are the items with the highest weighted mean score of 3.67, which is vocally translated as strongly agreed. The participants verbally interpreted the following points as agreed upon: online shopping provides a wide range of products (3.23); online stores' product reviews guarantee product quality (3.45); and online stores enable comparisons of goods and services and their reviews with those of traditional stores (3.47).

Table 10. Factors influencing online purchasing behavior in terms of product variety and guarantee

Items	Mean	Interpretation
1. One benefit of shopping online is the large assortment of goods available.	3.23	Agreed
2. Product reviews in online merchants served as a guarantee of product quality.	3.45	Agreed
3. Online retailers encourage customers to purchase by providing product attributes that satisfy their needs and desires.	3.67	Strongly Agreed
4. Compared to traditional storefronts, online retailers offer a comparison of goods and services and customer reviews.	3.47	Agreed
Composite Mean	**3.45**	**Agreed**

Similarly, Liu et al. (2008) and Chen et al. (2012), discovered that delivery performance and product variety were significant factors influencing online purchasing satisfaction. This demonstrates that prompt delivery and giving customers a large selection of products are important strategic considerations for online management. Online merchants ought to offer a range of product delivery choices in addition to flexible order fulfillment (Vakulenko et al., 2019; Xiao et al., 2018).

3.3 Relationship Between the Profile and the Perceived Factors Influencing Online Purchasing Behavior

Table 11 presents the Pearson correlation that determines the significant relationship between the profile of the respondents and the perceived factors that influence online purchasing behavior. The results showed a significant relationship between the age profile and the perceived usefulness with a computed p-value of <0.001, and product variety and guarantee with a computed p-value of 0.005. This means that there was a direct link between the age of the respondents and the perceived influence of usefulness, product variety, and guarantee on their online purchasing behavior. On the other hand, ease of use, price, and trust (0.409, 0.78, 0.056) have shown no significant relationship between the age of the respondents and their online purchasing behavior.

Table 11. Correlation analysis between the profile of the respondents and the factors that influence online purchasing behavior

Variables		$\chi 2$ value	p-value	Interpretation
Age	Usefulness	52.75	<0.001	Significant
	Ease of Use	9.314	0.409	Not Significant
	Price	6.820	0.780	Not Significant
	Trust	12.27	0.056	Not Significant
	Product Variety and Guarantee	18.36	0.005	Significant
Gender	Usefulness	36.58	<0.001	Significant
	Ease of Use	40.93	<0.001	Significant
	Price	21.79	<0.001	Significant
	Trust	5.509	0.239	Not Significant
	Product Variety and Guarantee	89.35	<0.001	Significant
Status	Usefulness	35.75	<0.001	Significant
	Ease of Use	48.62	<0.001	Significant
	Price	30.45	<0.001	Significant
	Trust	2.579	0.631	Not Significant
	Product Variety and Guarantee	85.51	<0.001	Significant
Income or allowance	Usefulness	55.74	<0.001	Significant
	Ease of Use	49.17	<0.001	Significant
	Price	9.263	0.055	Not Significant
	Trust	13.34	0.101	Not Significant
	Product Variety and Guarantee	58.24	<0.001	Significant
Frequency of online shopping	Usefulness	43.67	<0.001	Significant
	Ease of Use	29.11	0.004	Significant
	Price	20.75	<0.001	Significant
	Trust	19.10	0.014	Significant
	Product Variety and Guarantee	21.73	0.005	Significant

Based on the results, it was shown that gender, as well as status, have a significant relationship with the factors that influenced the respondents' online purchasing behavior in terms of its usefulness, ease of use, price and product variety, and guarantee with a computed p-value of <0.001 respectively. This implied that based on the respondents' gender, the above-mentioned factors significantly influenced the respondents' online purchasing behavior. Consequently, trust has shown no significant relationship with the respondents' gender, with a computed p-value of 0.239.

Moreover, the income or allowance of the respondents has a significant relationship with the influence of online purchasing behavior in terms of usefulness, ease of use, product variety, and guarantee with a computed p-value of <0.001. Considering price and trust, no significant relationship has been found with computed p-values of 0.055 and 0.101. Lastly, the frequency of online shopping has shown a significant relationship with the different factors influencing online purchasing behavior. These are the usefulness, ease of use, price, trust and product variety, and guarantee which all have a greater p-value of 0.001.

4.0 Conclusion

The majority of the respondents were students and showed minimal income or allowance. The factors that respondents strongly agreed to have influenced them in online purchasing behavior were perceived usefulness, ease of use, and price. Moreover, age has shown a significant relationship between the usefulness and product variety in online stores; gender and status with usefulness, ease of use, price, and product variety and guarantee; income with usefulness, ease of use, and product variety, and guarantee. The frequency of online shopping has shown a direct link with all the factors influencing online purchasing behavior.

It is recommended that online stores continuously scan their consumers' profiles. It is also encouraged to have mechanisms and systems that will monitor and evaluate the factors influencing the purchasing behavior of consumers. Further, it is encouraged to consider the profile differences and preferences of the customers for the implementation of their operations and services. Also, managers and operators should consider enhancing the services that will secure the personal information of their consumers and the reliability of the payment processes. Future researchers may also replicate this study. Additional factors influencing consumers' online purchasing behavior should be considered.

5.0 Contribution of Authors

The sole author reviewed the final content of the paper.

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7.0 Conflict of Interest

The author declares no conflicts of interest about the publication of this paper.

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